

SUMMARY OF SELECTED EMPLOYEE BENEFIT RELATED LIMITS

	2011	2012	2013	2014	2015	2016	2017	2018
Elective Deferral Limits¹								
401(k), 403(b) and SEPs	16,500	17,000	17,500	17,500	18,000	18,000	18,000	18,500
457 plans	16,500	17,000	17,500	17,500	18,000	18,000	18,000	18,500
SIMPLE IRAs and 401(k)s	11,500	11,500	12,000	12,000	12,500	12,500	12,500	12,500
Catch-up Contributions¹								
401(k), 403(b), 457 and SEPs	5,500	5,500	5,500	5,500	6,000	6,000	6,000	6,000
SIMPLE IRAs and 401(k)s	2,500	2,500	2,500	2,500	3,000	3,000	3,000	3,000
Maximum Annual Compensation¹								
401(a)(17)	245,000	250,000	255,000	260,000	265,000	265,000	270,000	275,000
415 Maximum Annual Additions¹								
Defined benefit plan dollar limit	195,000	200,000	205,000	210,000	210,000	210,000	215,000	220,000
Defined contribution plan dollar limit	49,000	50,000	51,000	52,000	53,000	53,000	54,000	55,000
Highly Compensated Employees¹								
414(q)	110,000	115,000	115,000	115,000	120,000	120,000	120,000	120,000
Key Employees (Top Heavy)¹								
Officers	160,000	165,000	165,000	170,000	170,000	170,000	175,000	175,000
1% owner	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000
Employee Stock Ownership Plans¹								
Five-year distribution threshold	985,000	1,015m	1,035m	1,050m	1,070m	1,070m	1,080m	1,105m
Step up	195,000	200,000	205,000	210,000	210,000	210,000	215,000	220,000
IRAs¹								
Annual contribution limit	5,000	5,000	5,500	5,500	5,500	5,500	5,500	5,500
Catch-up contributions	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
PBGC²								
Annual maximum guaranteed benefit	54,000	55,840	57,477	59,318	60,136	60,136	64,432	65,045
Transportation Fringe Benefits³								
Employer-provided parking (monthly)	230	240	245	250	250	255	255	260
Mass transit pass & vanpool (monthly)	230	125/240	245	130/250	130/250	255	255	260
Social Security⁴								
Taxable wage base	106,800	110,100	113,700	117,000	118,500	118,500	127,200	128,400
Health Savings Accounts⁵								
Individual contribution limit	3,050	3,100	3,250	3,300	3,350	3,350	3,400	3,450
Family contribution limit	6,150	6,250	6,450	6,550	6,650	6,750	6,750	6,900⁶
Catch-up contributions	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Health FSAs³								
Employee contribution limit	--	--	2,500	2,500	2,550	2,550	2,600	2,650

Sources: ¹ IRS Notice 2017-64, ² PBGC Press Release 2017-08, ³ Rev. Proc. 2017-58, ⁴ SSA Press Release (11/27/2017), superseding SSA Press release (10/13/2017), decreasing the 2018 taxable wage base from \$128,700 to \$128,400, ⁵ Rev. Proc. 2017-37, and ⁶ Rev. Proc. 2018-27 superseding Rev. Proc. 2018-18, which superseded Rev. Proc. 2017-37, ultimately resulting in the IRS treating \$6,900 as the limit for 2018 health savings account contributions for individuals with family coverage.