



National Tax Advisory®

TO: All Professional Tax Personnel
FROM: Shaun M. Hunley, J.D., LL.M.

NTA-1045
DATE: January 8, 2019

RE: Employee Benefit Plan and IRA Quick Reference Table (2017–2019)

	2019	2018	2017
Compensation Limit [IRC Sec. 401(a)(17)]¹	\$ 280,000	\$ 275,000	\$ 270,000
Defined Benefit Plan Annual Benefit Limit	\$ 225,000	\$ 220,000	\$ 215,000
Defined Contribution Plan Annual Contribution Limit	\$ 56,000	\$ 55,000	\$ 54,000
401(k), 403(b), and SARSEPs			
Annual Deferral Limit ²	\$ 19,000	\$ 18,500	\$ 18,000
Catch-up Contribution ³	\$ 6,000	\$ 6,000	\$ 6,000
457 Plan			
Annual Deferral Limit	\$ 19,000	\$ 18,500	\$ 18,000
Catch-up Contribution ³	\$ 6,000	\$ 6,000	\$ 6,000
SIMPLE Plan			
Annual Deferral Limit	\$ 13,000	\$ 12,500	\$ 12,500
Catch-up Contribution ³	\$ 3,000	\$ 3,000	\$ 3,000
IRA			
Annual Contribution Limit	\$ 6,000	\$ 5,500	\$ 5,500
Catch-up Contribution ³	\$ 1,000	\$ 1,000	\$ 1,000
Highly Compensated Employee Compensation Threshold	\$ 125,000	\$ 120,000	\$ 120,000
Key Employee Officer Compensation Threshold	\$ 180,000	\$ 175,000	\$ 175,000
SEP Compensation Threshold	\$ 600	\$ 600	\$ 600
Traditional IRA Deduction Phaseout (AGI)			
Unmarried—Active Participant	\$64,000/74,000	\$63,000/73,000	\$62,000/72,000
MFS—Any Spouse Participates	\$0/10,000	\$0/10,000	\$0/10,000
MFJ—Nonparticipating Spouse	\$193,000/203,000	\$189,000/199,000	\$186,000/196,000
MFJ—Participating Spouse	\$103,000/123,000	\$101,000/121,000	\$99,000/119,000
Roth IRA Contribution Eligibility (AGI)			
Joint Return	\$193,000/203,000	\$189,000/199,000	\$186,000/196,000
Single, HOH	\$122,000/137,000	\$120,000/135,000	\$118,000/133,000
MFS	\$0/10,000	\$0/10,000	\$0/10,000
Excludible Long-term Care Per Diem	\$ 370	\$ 360	\$ 360

