



IRS Cost-of-Living Adjusted Limits

COLA Limits Applicable to Retirement Plans

(2019 increases are shaded red)

	2019	2018	2017
Limits for IRA's			
IRA Contribution Limit	6,000	5,500	5,500
IRA Catchup Contributions	1,000	1,000	1,000
Limits for SEP's and SIMPLE's			
SEP Minimum Compensation	600	600	600
SEP Maximum Compensation	280,000	275,000	270,000
SIMPLE Deferral Limit	13,000	12,500	12,500
SIMPLE Catchup Contribution Limit	3,000	3,000	3,000
Limits for Qualified Plans			
Annual Compensation Limit	280,000	275,000	270,000
401(k) and 403(b) Deferral Limit	19,000	18,500	18,000
Catchup Contributions	6,000	6,000	6,000
DC Plan Annual Contribution Limit	56,000	55,000	54,000
Highly Compensated Employee Threshold ¹	125,000	120,000	120,000
DB Plan Annual Annuity Limit	225,000	220,000	215,000
Other Limits			
457 Plan Deferral Limit	19,000	18,500	18,000
Social Security Taxable Wage Base	132,290	128,700	127,200

MAP Retirement is the new name for BAI (Benefit Administration, Inc.)

¹ Employees with compensation over the threshold will be HCE's in the following year.

*The following COLA limits do not reflect all new limits for 2019 - Please refer to IRS Notice 2018-83 for all applicable limits [by clicking here](#).

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