

2019 Retirement Plan Limits

The 2019 plan limits, applicable to defined benefit and defined contribution plans, have been issued by the IRS (highlights below).

	2019	2018
ELECTIVE DEFERRAL LIMIT FOR PURPOSES OF CASH OR DEFERRED ARRANGEMENTS (401(k) PLANS) AND TAX-SHELTERED ANNUITIES (403(b) PLANS)	\$19,000	\$18,500
MAXIMUM DEFERRAL LIMIT FOR 457 PLANS	\$19,000	\$18,500
>AGE 50 CATCH-UP CONTRIBUTION LIMIT TO 401(K), 403(b) OR 457(b) PLANS	\$6,000	\$6,000
DEFINED BENEFIT PLAN ANNUAL LIMIT	\$225,000	\$220,000
DEFINED CONTRIBUTION PLAN ANNUAL LIMIT	\$56,000	\$55,000
MAXIMUM DEFERRAL LIMIT FOR SIMPLE PLANS	\$13,000	\$12,500
>AGE 50 CATCH-UP CONTRIBUTION LIMIT TO SIMPLE PLANS	\$3,000	\$3,000
MINIMUM COMPENSATION CONSIDERED IN DETERMINING ELIGIBILITY FOR A SEP	\$600	\$600
THRESHOLD FOR HIGHLY COMPENSATED EMPLOYEE (HCE)	\$125,000	\$120,000
KEY EMPLOYEE COMPENSATION LIMIT FOR TOP HEAVY PLAN PURPOSES	\$180,000	\$175,000
ANNUAL COMPENSATION LIMIT	\$280,000	\$275,000

Sources:

- [IRS News Release](#)