

# Is your future a priority? Taking action can pay off later



## IRS contribution limits increase for 2020

Whether you can contribute the maximum, or you're just beginning and need to start with small contributions, take this opportunity for tax advantages.

2020 tax-qualified plan contribution limits	
403(b), 457(b) and 401(k) plan deferrals:	\$19,500
403(b), 457(b) and 401(k) plan catch-up contributions for employees age 50 years or older: *	\$6,500
403(b) plan service-based special catch-up contributions:	\$3,000
457(b) plan service-based catch-up contributions: *	\$19,500

\* Note: You can't use both the 457(b) service-based catch-up provision and the age-based catch-up provision in the same year. However, you can use whichever is greater. Please note that the age-based catch-up provision is not available to participants in nongovernmental 457(b) plans.

**Your Future is Calling. Meet It with Confidence.**

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