

Retirement plan limits for 2022.



This list summarizes the maximum contributions allowable for most plan types as well as a number of plan thresholds.

Plan Type and Limitation	2021	2022
403(b), 401(k) or SARSEP employee elective salary deferral limit Limit applies to the total of pretax and Roth 403(b) and 401(k) contributions	\$19,500	\$20,500
457(b) deferral limit	\$19,500	\$20,500
403(b), 457(b), 401(k), SARSEP age 50 or older catch-up limit [not applicable to nongovernmental 457(b) plans]	\$6,500	\$6,500
403(b) service-based catch-up for employees with 15 or more years of service who work for a qualifying employer and have undercontributed in prior years	\$3,000	\$3,000
457(b) service-based catch-up for employees who have undercontributed in prior years and are within the last three taxable years ending the year before the year they attain normal retirement age as specified under the plan	\$19,500	\$20,500
457(b) plan participants who are eligible for both the age-based and service-based contributions cannot combine the two catch-up amounts, but may contribute up to the higher amount		
Traditional and Roth IRA contribution limit	\$6,000	\$6,000
Traditional and Roth IRA age 50 or older catch-up limit	\$1,000	\$1,000
SIMPLE IRA/401(k) salary deferral limit	\$13,500	\$14,000
SIMPLE IRA/401(k) age 50 or older catch-up	\$3,000	\$3,000
Highly compensated minimum salary	\$130,000	\$135,000
401(a)(17) compensation limit (the limit that may be considered under a tax-qualified plan unless grandfathered government plan)	\$290,000	\$305,000
Defined contribution plan 415 limit (the limit on total employer and employee contributions, whether elective or not)	\$58,000	\$61,000
Defined benefit plan 415 limit	\$230,000	\$245,000
Social Security wage base	\$142,800	\$147,000

Retirement plan limits for 2022.

Help your employees understand the maximum contribution rules and the opportunities that are available to them to prepare for the future.

CLICK aig.com/RetirementServices CALL 1-888-478-7020

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice consult the appropriate professional.

Securities and investment advisory services offered through VALIC Financial Advisors, Inc. (VFA), member FINRA, SIPC and an SEC-registered investment adviser.

Annuities are issued by The Variable Annuity Life Insurance Company (VALIC), Houston, TX. Variable annuities are distributed by its affiliate, AIG Capital Services, Inc. (ACS), member FINRA.

AIG Retirement Services represents The Variable Annuity Life Insurance Company (VALIC) and its subsidiaries, VALIC Financial Advisors, Inc. (VFA) and VALIC Retirement Services Company (VRSCO). All are members of American International Group, Inc. (AIG).



© American International Group, Inc. All rights reserved.
VC 19497 (11/2021) J724304 ER

We see the future in you.SM — 