

Cost of Living Adjustments



	Code Citation	2018	2017	2016	2015	2014	Notes
Social Security Wage Base	N/A	128,700	127,200	118,500	118,500	117,000	for plan years BEGINNING in the calendar year
Compensation	401(a)(17)	275,000	270,000	265,000	265,000	260,000	for plan years BEGINNING in the calendar year
Annual Additions (D/C)	415(c)	55,000	54,000	53,000	53,000	52,000	for plan years ENDING in the calendar year
Deferrals (401(k), 403(b), 457)	402(g)	18,500	18,000	18,000	18,000	17,500	individual calendar year limit
Catch Up (401(k), 403(b), 457)	414(v)(2)(B)	6,000	6,000	6,000	6,000	5,500	individual calendar year limit
SIMPLE	408(p)(2)	12,500	12,500	12,500	12,500	12,000	individual calendar year limit
SIMPLE/IRA Catch-Up	414(v)(2)(B)(ii)	3,000	3,000	3,000	3,000	2,500	individual calendar year limit
Highly Compensated	414(q)	120,000	120,000	120,000	120,000	115,000	for the look back year BEGINNING in the calendar year (see below)**
Key Employee (Officer)	416(i)(1)(A)	175,000	175,000	170,000	170,000	170,000	for plan years ENDING in the calendar year
Key Employee (1 % owner)	416(i)(1)(A)	150,000	150,000	150,000	150,000	150,000	for plan years ENDING in the calendar year
Annual Additions (D/B)	415(b)	220,000	215,000	210,000	210,000	210,000	for plan years ENDING in the calendar year
SEP Eligibility Compensation	408(k)(2)(C)	600	600	600	600	550	for plan years BEGINNING in the calendar year
IRA Contribution Limit	219, 408, 408(A)	5,500	5,500	5,500	5,500	5,500	individual calendar year limit

**Example: For 6/30/17 plan year end, use the participant compensation for the look back year 7/1/15- 6/30/16 to determine HCE status. You will use the 2015 limit of \$120,000 (since the look back year begins in 2015)

Updated 10/23/17