

# QUALIFIED PLAN & IRA LIMITS 2012-2020

# WINDES

AUDIT | TAX | ADVISORY

Plan/IRA Limits	2020	2019	2018	2017	2015			
					2016	2014	2013	2012
401(k), 403(b) and SARSEP Maximum Deferral [402(g)]	19,500	19,000	18,500	18,000	18,000	17,500	17,500	17,000
457 Maximum Deferral	19,500	19,000	18,500	18,000	18,000	17,500	17,500	17,000
Catch-Up for 401(k), 403(b), SARSEP and 457	6,500	6,000	6,000	6,000	6,000	5,500	5,500	5,500
SIMPLE Election Maximum Deferral	13,500	13,000	12,500	12,500	12,500	12,000	12,000	11,500
Catch-Up for SIMPLE	3,000	3,000	3,000	3,000	3,000	2,500	2,500	2,500
DB - Annual Benefit	230,000	225,000	220,000	215,000	210,000	210,000	205,000	200,000
DC - Annual Contributions	57,000	56,000	55,000	54,000	53,000	52,000	51,000	50,000
IRA Limit	6,000	6,000	5,500	5,500	5,500	5,500	5,500	5,000
IRA Catch-Up	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000

Compensation Limits	2020	2019	2018	2017	2015			
					2016	2014	2013	2012
Maximum Compensation	285,000	280,000	275,000	270,000	265,000	260,000	255,000	250,000
SEP Annual Compensation Floor	600	600	600	600	600	550	550	550

Highly Compensated Employees	2020	2019	2018	2017	2015			
					2016	2014	2013	2012
Prior Year Compensation	130,000	125,000	120,000	120,000	120,000	115,000	115,000	115,000

Key Employees	2020	2019	2018	2017	2015			
					2016	2014	2013	2012
Officer Compensation	185,000	180,000	175,000	175,000	170,000	170,000	165,000	165,000
1% Owner	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000

Covered Compensation Limits	2020	2019	2018	2017	2015			
					2016	2014	2013	2012
Social Security	137,700	132,900	128,400	127,200	118,500	117,000	113,700	110,100
Medicare	no limit							