

PLAN LIMITS

2019

401(k), 403(b), 457
Elective Deferral
Limit **\$19,000**

Catch-Up Contribution
Limit (age 50 and
older) **\$6,000**

Defined Contribution
Limit **\$56,000**

Definition of Highly
Compensated
Employee **\$125,000**

IRA Contribution
Limit **\$6,000**

IRA Catch-Up
Contributions (age 50
and older) **\$1,000**

The income phase-out range for taxpayers making contributions \$122,000 to \$137,000 for singles and heads of household. For married couples filing jointly, it is \$193,000 and \$203,000, for a married individual filing a separate return who makes contributions to a Roth IRA is not subject to an annual cost-of-living adjustment and remains \$0 to \$10,000.

2018

401(k), 403(b), 457
Elective Deferral
Limit **\$18,500**

Catch-Up Contribution
Limit (age 50 and
older) **\$6,000**

Defined Contribution
Limit **\$55,000**

Definition of Highly
Compensated
Employee **\$120,000**

IRA Contribution
Limit **\$5,500**

IRA Catch-Up
Contributions (age 50
and older) **\$1,000**

The income limit for the saver's credit for low- and moderate-income workers is \$64,000 for married couples filing jointly; \$48,000 for heads of household; and \$32,000 for singles and married individuals filing separately.

