

# IRS Indexed Limits for 2018

The IRS indexed dollar limits to qualified retirement plans for 2018 are provided in the table below. This update is provided for informational purposes and is not intended as legal advice.

Item	IRC Reference	2017 Limit	2018 Limit
401(k) and 403(b) Employee Deferral Limit <sup>1</sup>	402(g)(1)	\$18,000	\$18,500
457 Employee Deferral Limit	457(e)(15)	\$18,000	\$18,500
Catch-Up Contribution <sup>2</sup>	414(v)(2)(B)(i)	\$6,000	\$6,000
Defined Contribution Dollar Limit	415(c)(1)(A)	\$54,000	\$55,000
Defined Benefit Dollar Limit	415(b)(1)(A)	\$215,000	\$220,000
Compensation Limit <sup>3</sup>	401(a)(17); 404(l)	\$270,000	\$275,000
Highly Compensated Employee Income Limit <sup>4</sup>	414(q)(1)(B)	\$120,000	\$120,000
Key Employee Officer	416(i)(1)(A)(i)	\$175,000	\$175,000
Social Security Taxable Wage Base		\$127,200	\$128,700

<sup>1</sup> Employee deferrals to all 401(k) and 403(b) plans must be aggregated for purposes of this limit. A lower limit applies to SIMPLE plans.

<sup>2</sup> Available to employees age 50 or older during the calendar year. A lower limit applies to SIMPLE plans.

<sup>3</sup> All compensation from a single employer (including all members of a controlled group) must be aggregated for purposes of this limit.

<sup>4</sup> For the 2018 plan year, an employee who earned more than \$120,000 in 2017 is an HCE.



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