



2019 COST-OF-LIVING ADJUSTMENTS FOR QUALIFIED RETIREMENT PLANS

The table below summarizes key 2019 cost-of-living adjustments (COLA) for pension plans and selected other items announced by the Internal Revenue Service. In general, annual compensation amounts and limits for elective deferrals were increased, while catch-up contribution limits remain unchanged. The Social Security Administration separately announced the taxable wage base for 2019, which is also included below.

CODE SECTION	2019	2018	2017	2016	2015
401(a)(17)/404(l) Annual Compensation	\$280,000	\$275,000	\$270,000	\$265,000	\$265,000
402(g)(1) Elective Deferrals	19,000	18,500	18,000	18,000	18,000
408(k)(2)(C) SEP Minimum Compensation	600	600	600	600	600
408(k)(3)(C) SEP Maximum Compensation	280,000	275,000	270,000	265,000	265,000
408(p)(2)(E) SIMPLE Maximum Contributions	13,000	12,500	12,500	12,500	12,500
409(o)(1)(C)(ii) ESOP Limits	1,130,000 225,000	1,105,000 220,000	1,080,000 215,000	1,070,000 210,000	1,070,000 210,000
414(q)(1)(B) HCE Threshold	125,000	120,000	120,000	120,000	120,000
414(v)(2)(B)(i) Catch-up Contributions	6,000	6,000	6,000	6,000	6,000
414(v)(2)(B)(ii) Catch-up Contributions	3,000	3,000	3,000	3,000	3,000
415(b)(1)(A) DB Limits	225,000	220,000	215,000	210,000	210,000
415(c)(1)(A) DC Limits	56,000	55,000	54,000	53,000	53,000
416(i)(1)(A)(i) Key Employee	180,000	175,000	175,000	170,000	170,000
457(e)(15) Deferral Limits	19,000	18,500	18,000	18,000	18,000
1.61-21(f)(5)(i) Control Employee	110,000	110,000	105,000	105,000	105,000
1.61-21(f)(5)(iii) Control Employee	225,000	220,000	215,000	215,000	215,000
219(b)(5)(A) IRA Contribution Limit	6,000	5,500	5,500	5,500	5,500
219(b)(5)(B) IRA Catch-Up Contributions	1,000	1,000	1,000	1,000	1,000
Taxable Wage Base for Social Security	132,900	128,700	127,200	118,500	118,500

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