



COLA Increases for Dollar Limitations on Benefits and Contributions

The tax law places limits on the dollar amount of contributions to retirement plans and IRAs and the amount of benefits under a pension plan. IRC Section 415 requires the limits to be adjusted annually for cost-of-living increases.

- [Limits by plan type](#) (IRA, 401(k), SEP, SIMPLE IRA, 403(b), 457(b), defined benefit)
- [2019 cost-of-living adjustments](#) for pension plans and retirement-related items (IR-2018-211)
- [COLA Table](#) for prior years' dollar limitations and Internal Revenue Code references.

Topics for Retirement Plans

- Individual Retirement Arrangements IRAs
- Types of Retirement Plans
- Retirement Topics Required Minimum Distributions RMDs
- Retirement Plans Frequently Asked Questions FAQs
- Retirement Plan Forms and Publications
- Correcting Plan Errors
- Retirement Topics Tax Exempt Government Entities Division At a Glance
- Retirement Plans

	2019	2018	2017
IRAs			
IRA Contribution Limit	\$6,000	\$5,500	\$5,500
IRA Catch-Up Contributions	1,000	1,000	1,000
IRA AGI Deduction Phase-out Starting at			
Joint Return	103,000	101,000	99,000
Single or Head of Household	64,000	63,000	62,000
SEP			
SEP Minimum Compensation	600	600	600
SEP Maximum Contribution	56,000	55,000	54,000
SEP Maximum Compensation	280,000	275,000	270,000

	2019	2018	2017
<i>SIMPLE Plans</i>			
SIMPLE Maximum Contributions	13,000	12,500	12,500
Catch-up Contributions	3,000	3,000	3,000
<i>401(k), 403(b), Profit-Sharing Plans, etc.</i>			
Annual Compensation	280,000	275,000	270,000
Elective Deferrals	19,000	18,500	18,000
Catch-up Contributions	6,000	6,000	6,000
Defined Contribution Limits	56,000	55,000	54,000
ESOP Limits	1,130,000	1,105,000	1,080,000
	225,000	220,000	215,000
<i>Other</i>			
HCE Threshold	125,000	120,000	120,000
Defined Benefit Limits	225,000	220,000	215,000
Key Employee	180,000	175,000	175,000
457 Elective Deferrals	19,000	18,500	18,000
Control Employee (board member or officer)	110,000	110,000	105,000
Control Employee (compensation-based)	225,000	220,000	215,000
Taxable Wage Base	132,900	128,400	127,200

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