

## 2018 Retirement Plan Limits

The Internal Revenue Service has announced inflation-adjusted retirement plan limits for 2018.

Category	2018	2017
Elective Deferral Limit for 401(k) and 403(b) Plans IRC 402(g)	\$18,500	\$18,000
Catch-up Contribution Limit * IRC 414(v)	\$6,000	\$6,000
Annual Additions for Defined Contribution Plans IRC 415(c)	\$55,000	\$54,000
Limit on Annual Benefits for Defined Benefit Plans IRC 415(b)	\$220,000	\$215,000
Annual Compensation Limit IRC 415(a)(17)	\$275,000	\$270,000
Highly Compensated Employee Limit ** IRC 414(q)	\$120,000	\$120,000
Key Employee Determination Limit *** IRC 416(i)	\$175,000	\$175,000
SIMPLE Retirement Plan Contribution Limit IRC 408(p)	\$12,500	\$12,500
SIMPLE Retirement Plan Catch-up Contribution Limit	\$3,000	\$3,000
IRA Contribution Limit	\$5,500	\$5,500
IRA Catch-up Contribution Limit	\$1,000	\$1,000
Social Security Wage Base (Old Age, Survivors)	\$128,700	\$127,200
Medicare Wage Base	No Limit	No Limit

\* Catch-up Contributions are allowed for participants age 50 and over by the end of 2018. This is in addition to the Elective Deferral Limit above.

\*\* The compensation standard for Highly Compensated Employee (HCE) status is determined based upon the prior 12 month period. For example, HCE status for the 2018 Plan Year is based upon 2017 compensation and the limit for 2017.

\*\*\* The Key Employee Determination Limit identifies employees for purposes of determining if a plan is top-heavy.

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