

2013-2017 IRS Limits on Benefits & Compensation for Qualified Retirement Plans, SEPs and SIMPLEs

	2017	2016	2015	2014	2013
Defined Contribution <i>Annual Additions Limit</i>	\$54,000	\$53,000	\$53,000	\$52,000	\$51,000
Defined Benefit <i>Annual Benefit Limit</i>	\$215,000	\$210,000	\$210,000	\$210,000	\$205,000
Social Security <i>Taxable Wage Base</i>	\$127,200	\$118,500	\$118,500	\$117,000	\$113,700
Qualified Retirement Plan <i>Compensation Limit</i>	\$270,000	\$265,000	\$265,000	\$260,000	\$255,000
401(k)/403(b)/457(b) <i>Calendar Year Deferral Limit</i>	\$18,000	\$18,000	\$18,000	\$17,500	\$17,500
SIMPLE Plan <i>Calendar Year Deferral Limit</i>	\$12,500	\$12,500	\$12,500	\$12,000	\$12,000
Catch-up Deferral Limit (age 50+) <i>401(k)/403(b)/457(b)</i>	\$6,000	\$6,000	\$6,000	\$5,500	\$5,500
<i>SIMPLE</i>	\$3,000	\$3,000	\$3,000	\$2,500	\$2,500
SEP Contribution Eligibility <i>Minimum Compensation Requirement</i>	\$600	\$600	\$600	\$550	\$550
Highly Compensated Definition <i>Compensation Test</i>	\$120,000	\$120,000	\$120,000	\$115,000	\$115,000
Top-Heavy Key EE Definition <i>Top Ten Owner Test</i>	N/A	N/A	N/A	N/A	N/A
<i>Officer Test</i>	\$175,000	\$170,000	\$170,000	\$170,000	\$165,000
<i>1% Owner Test</i>	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000