



2019 Qualified Plan Limits

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The IRS released the 2019 cost-of-living adjustments for qualified retirement plans via Notice 2018-83. Following is a subset of key retirement plan limits. The full notice can be found by visiting: www.irs.gov/pub/irs-drop/n-18-83.pdf

Cost-of-Living Adjusted Limits for 2019

	2018	2019
Elective Deferrals 401(k), 403(b), most 457 Plans	\$18,500	\$19,000
Catch-up Contribution	\$6,000	\$6,000
Defined Contribution Plan Combined Annual Contribution Limit	\$55,000	\$56,000
Annual Compensation Limit	\$275,000	\$280,000
Highly Compensated Employee	\$120,000	\$125,000
Key Employee Dollar Limit for Top Heavy Plan	\$175,000	\$180,000
Defined Benefit Annual Benefit Limit	\$220,000	\$225,000
ESOP Maximum Balance Subject to Five-Year Distribution Rule	\$1,105,000	\$1,130,000
ESOP Amount to Determine Lengthening 5-Year Distribution Period	\$220,000	\$225,000
IRA Contribution Limit	\$5,500	\$6,000
IRA Catch-Up	\$1,000	\$1,000
HSA Contribution Limit (Single)	\$3,450	\$3,500
HSA Contribution Limit (Family)	\$6,900	\$7,000

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