

# IRS Pension Limits & COLA Adjustments 2007-2017

As Published by the Internal Revenue Service

	Plan Limits and Thresholds	IRS Provision	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007
1	Deferral Limit	401(k)	18,000	18,000	18,000	17,500	17,500	17,500	16,500	16,500	16,500	15,500	15,500
2	Catch-up Limit (age 50 and older, if plan permits)	414(v)	6,000	6,000	6,000	5,500	5,500	5,500	5,500	5,500	5,500	5,000	5,000
3	Defined Contribution Limit	415(c)	54,000	53,000	53,000	52,000	51,000	50,000	49,000	49,000	49,000	46,000	45,000
4	Defined Benefit Limit	415(b)	215,000	210,000	210,000	210,000	205,000	200,000	195,000	195,000	195,000	185,000	180,000
5	Annual Compensation Limit	401(a)(17)	270,000	265,000	265,000	260,000	255,000	250,000	245,000	245,000	245,000	230,000	225,000
6	SIMPLE Limit	408(p)(2)(A)	12,500	12,500	12,500	12,000	12,000	11,500	11,500	11,500	11,500	10,500	10,500
7	Deferred Compensation Limit	457	18,000	18,000	18,000	17,500	17,500	17,000	16,500	16,500	16,500	15,500	15,500
8	Highly Compensated Employee (HCE) Compensation Threshold (comp. only), or after 1/1/97 w/ top paid group	414(q)(1)(B)	120,000	120,000	120,000	115,000	115,000	115,000	110,000	110,000	110,000	105,000	100,000
9	Taxable Wage Base Limit	FICA/OASDI	127,200	118,500	118,500	117,000	113,700	110,100	106,800	106,800	106,800	102,000	97,500
10	Key Employee Threshold	416(i)(1)(A)(i)	175,000	170,000	170,000	170,000	165,000	165,000	160,000	160,000	160,000	150,000	145,000
11	Individual Retirement Accounts (IRA) Limits	408											
	- Ages 49 and below		5,500	5,500	5,500	5,500	5,500	5,000	5,000	5,000	5,000	5,000	4,000
	- Ages 50 and above		6,500	6,500	6,500	6,500	6,500	6,000	6,000	6,000	6,000	6,000	5,000
12	Flexible Spending Account (FSA) Contribution Limit	213	2,600	2,550	2,550	2,500	2,500	N/A	N/A	N/A	N/A	N/A	N/A
	Rollover (plan permitting)		500	500	500	500	500	N/A	N/A	N/A	N/A	N/A	N/A

Federal Lifetime Estate & Gift Tax Exemption	2010	5,490,000	5,450,000	5,430,000	5,340,000	5,250,000	5,120,000	5,000,000	1,000,000	1,000,000	1,000,000	1,000,000
Annual Gift Exclusion	2503	14,000	14,000	14,000	14,000	14,000	13,000	13,000	13,000	13,000	12,000	12,000