

# IRS Pension Limits & COLA Adjustments 2009-2019

As Published by the Internal Revenue Service

	<b>Plan Limits and Thresholds</b>	<b>IRS Provision</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>2010</b>	<b>2009</b>	
1	Deferral Limit	401(k)	19,000	18,500	18,000	18,000	18,000	17,500	17,500	17,500	16,500	16,500	16,500	
2	Catch-up Limit (age 50 and older, if plan permits)	414(v)	6,000	6,000	6,000	6,000	6,000	5,500	5,500	5,500	5,500	5,500	5,500	
3	Defined Contribution Limit	415(c)	56,000	55,000	54,000	53,000	53,000	52,000	51,000	50,000	49,000	49,000	49,000	
4	Defined Benefit Limit	415(b)	225,000	220,000	215,000	210,000	210,000	210,000	205,000	200,000	195,000	195,000	195,000	
5	Annual Compensation Limit	401(a)(17)	280,000	275,000	270,000	265,000	265,000	260,000	255,000	250,000	245,000	245,000	245,000	
6	SIMPLE Limit	408(p)(2)(A)	13,000	12,500	12,500	12,500	12,500	12,000	12,000	11,500	11,500	11,500	11,500	
7	Deferred Compensation Limit	457	19,000	18,500	18,000	18,000	18,000	17,500	17,500	17,000	16,500	16,500	16,500	
8	Highly Compensated Employee (HCE) Compensation Threshold (comp. only), or after 1/1/97 w/ top paid group	414(q)(1)(B)	125,000	120,000	120,000	120,000	120,000	115,000	115,000	115,000	110,000	110,000	110,000	
9	Taxable Wage Base Limit	FICA/OASDI	132,900	128,400	127,200	118,500	118,500	117,000	113,700	110,100	106,800	106,800	106,800	
10	Key Employee Threshold	416(i)(1)(A)(i)	180,000	175,000	175,000	170,000	170,000	170,000	165,000	165,000	160,000	160,000	160,000	
11	Individual Retirement Accts (IRA) Limits - Ages 49 and below	408	6,000	5,500	5,500	5,500	5,500	5,500	5,500	5,000	5,000	5,000	5,000	
	- Ages 50 and above		7,000	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,000	6,000	6,000	6,000
12	Flexible Spending Account (FSA) Contribution Limit	213	2,700	2,650	2,600	2,550	2,550	2,500	2,500	N/A	N/A	N/A	N/A	
	Rollover (plan permitting)		500	500	500	500	500	500	500	500	N/A	N/A	N/A	N/A
Federal Lifetime Estate & Gift Tax Exemption			2010	11,400,000	5,600,000	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
Annual Gift Exclusion			2503	15,000	15,000	14,000	14,000	14,000	14,000	14,000	13,000	13,000	13,000	13,000