

# IRS Pension Limits & COLA Adjustments 2012-2021

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	<b>Plan Limits and Thresholds</b>	<b>IRS Provision</b>	<b>2021</b>	<b>2020</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>
1	Deferral Limit	401(k)	19,500	19,500	19,000	18,500	18,000	18,000	18,000	17,500	17,500	17,500
2	Catch-up Limit (age 50 and older, if plan permits)	414(v)	6,500	6,500	6,000	6,000	6,000	6,000	6,000	5,500	5,500	5,500
3	Defined Contribution Limit	415(c)	58,000	57,000	56,000	55,000	54,000	53,000	53,000	52,000	51,000	50,000
4	Defined Benefit Limit	415(b)	230,000	230,000	225,000	220,000	215,000	210,000	210,000	210,000	205,000	200,000
5	Annual Compensation Limit	401(a)(17)	290,000	285,000	280,000	275,000	270,000	265,000	265,000	260,000	255,000	250,000
6	SIMPLE Limit	408(p)(2)(A)	13,500	13,500	13,000	12,500	12,500	12,500	12,500	12,000	12,000	11,500
7	Deferred Compensation Limit	457	19,500	19,500	19,000	18,500	18,000	18,000	18,000	17,500	17,500	17,000
8	Highly Compensated Employee (HCE) Compensation Threshold (comp. only), or after 1/1/97 w/ top paid group	414(q)(1)(B)	130,000	130,000	125,000	120,000	120,000	120,000	120,000	115,000	115,000	115,000
9	Taxable Wage Base Limit	FICA/OASDI	142,800	137,700	132,900	128,400	127,200	118,500	118,500	117,000	113,700	110,100
10	Key Employee Threshold	416(i)(1)(A)(i)	185,000	185,000	180,000	175,000	175,000	170,000	170,000	170,000	165,000	165,000
11	Individual Retirement Accts (IRA) Limits - Ages 49 and below	408	6,000	6,000	6,000	5,500	5,500	5,500	5,500	5,500	5,500	5,000
	- Ages 50 and above		7,000	7,000	7,000	6,500	6,500	6,500	6,500	6,500	6,500	6,000
12	Flexible Spending Account (FSA) Contribution Limit	213	2,750	2,750	2,700	2,650	2,600	2,550	2,550	2,500	2,500	N/A
	Rollover (plan permitting)		550	500	500	500	500	500	500	500	500	N/A

Federal Lifetime Estate & Gift Tax Exemption	2010	11,700,000	11,580,000	11,400,000	11,180,000	5,490,000	5,450,000	5,430,000	5,340,000	5,250,000	5,120,000
Annual Gift Exclusion	2503	15,000	15,000	15,000	15,000	14,000	14,000	14,000	14,000	14,000	13,000



