

New Retirement Plan and Selected Other Limits for 2018

	2018	2017	2016	2015	2014	2013	2012
				IRAs			
IRA Contribution Limit	5,500	5,500	5,500	5,500	5,500	5,500	\$5,000
IRA Catch-Up Contributions	1,000	1,000	1,000	1,000	1,000	1,000	1,000
				IRA AGI Deduction Phase-out Starting at			
Joint Return	101,000	99,000	98,000	98,000	96,000	95,000	92,000
Single or Head of Household	63,000	62,000	61,000	61,000	60,000	59,000	58,000
				SIMPLE Plans			
SIMPLE Maximum Contributions	12,500	12,500	12,500	12,500	12,000	12,000	11,500
Catch-up Contributions	3,000	3,000	3,000	3,000	2,500	2,500	2,500
				401(k), 403(b), Profit-Sharing Plans, etc.			
Limit on Amount of Annual Compensation Considered in Determining Qualified Retirement Plan Contributions or Benefits	275,000	270,000	265,000	265,000	260,000	255,000	250,000
Elective Deferral Contribution Limit on an Individual (Roth 401(k) or pre-tax)	18,500	18,000	18,000	18,000	17,500	17,500	17,000
Catch-up Contributions (age 50+)	6,000	6,000	6,000	6,000	5,500	5,500	5,500
Defined Contribution Annual Addition Limit (total employer and employee contributions allocated to account other than catch up contributions)	55,000	54,000	53,000	53,000	52,000	51,000	50,000
ESOP Limits- Max account balance in ESOP subject to 5 year distribution period	1,105,000	1,080,000	1,070,000	1,070,000	1,050,000	1,035,000	1,015,000
\$ amount for determining the lengthening of the 5 year distribution period 409(o)(1)(c)(ii)	220,000	215,000	210,000	210,000	210,000	205,000	200,000
				Other Thresholds for Retirement Plan Testing And Various Fringe Benefits and FICA Taxes			
Highly Compensated Employee Threshold Compensation	120,000	120,000	120,000	120,000	115,000	115,000	115,000
Defined Benefit Annual Benefit Limits	220,000	215,000	210,000	210,000	210,000	205,000	200,000
Key Employee Compensation Threshold	175,000	175,000	170,000	170,000	170,000	165,000	165,000
457(b) Elective Deferral Contribution basic limit	18,500	18,000	18,000	18,000	17,500	17,500	17,000
Control Employee (board member or officer) for fringe	110,000	105,000	105,000	105,000	105,000	100,000	100,000

	2018	2017	2016	2015	2014	2013	2012
benefit valuation purposes under 1.61-21(f)(5)(i)							
Control Employee (compensation-based) for fringe benefit valuation purposes under 1.61-21(f)(5)(iii)	220,000	215,000	215,000	215,000	210,000	205,000	205,000
Taxable Wage Base	128,700	127,200	118,500	118,500	117,000	113,700	110,100
Premium Limit for qualified longevity annuity contracts 1.401(a)(9)-6, A-17(b)(2)(i)	130,000	125,000					
Qualified Transportation Fringe Transit Pass	260	255	255	250	130		
Qualified Transportation Fringe Parking	260	255	255	250	250	245	240
Adoption Assistance for a Special needs child	13,840	13,570	13,460	13,400	13,190		
Qualified Small Employer Health Reimbursement Arrangement			N/A	N/A	N/A	N/A	N/A
Single	5,050	4,950					
Family	10,250	10,000					
Health Flexible Spending Account Salary Reduction Contribution Limit	2,650	2,600	2,550	2,550	2,500		
Health Savings Account							
Individual	3450	3400	3350	3,350	3,300	3250	1200
Family	6900	6750	6750	6,650	6,650	6450	2400
Catch-Up Ages 55 & Older	1000	1000	1000	1,000	1,000		
HDHP Minimum Deductibles							
Individual	1350	1300	1300	1,300	1,250	1250	1200
Family	2700	2600	2600	2,600	2,500	2500	2400
HDHP Out-of-Pocket Maximums							
Individual	6650	6550	6550	6,450	6,350	6250	6050
Family	13300	13100	13100	12,900	12,700	12500	12100
Penalty for failure to maintain MEC 5000A(c)	695	695					
EE health ins. Expense of small employer 45R(d)(3)(B)	26,700	26,200	25,900				
Failure to furnish info return 6721 per return*	270	260	260				
Failure to furnish info return 6721 max per year*	3,282,500	3,218,500	3,193,000				

* Assumes no intentional disregard of the requirement.