

IRS Indexed Limits for 2019

The IRS indexed dollar limits to qualified retirement plans for 2019 are provided in the table below. This update is provided for informational purposes and is not intended as legal advice.

Item	IRC Reference	2018 Limit	2019 Limit
401(k) and 403(b) Employee Deferral Limit ¹	402(g)(1)	\$18,500	\$19,000
457 Employee Deferral Limit	457(e)(15)	\$18,500	\$19,000
Catch-Up Contribution ²	414(v)(2)(B)(i)	\$6,000	\$6,000
Defined Contribution Dollar Limit	415(c)(1)(A)	\$55,000	\$56,000
Defined Benefit Dollar Limit	415(b)(1)(A)	\$220,000	\$225,000
Compensation Limit ³	401(a)(17); 404(l)	\$275,000	\$280,000
Highly Compensated Employee Income Limit ⁴	414(q)(1)(B)	\$120,000	\$125,000
Key Employee Officer	416(i)(1)(A)(i)	\$175,000	\$180,000
Social Security Taxable Wage Base		\$128,700	\$132,300

¹ Employee deferrals to all 401(k) and 403(b) plans must be aggregated for purposes of this limit. A lower limit applies to SIMPLE plans.

² Available to employees age 50 or older during the calendar year. A lower limit applies to SIMPLE plans.

³ All compensation from a single employer (including all members of a controlled group) must be aggregated for purposes of this limit.

⁴ For the 2019 plan year, an employee who earned more than \$120,000 in 2018 is an HCE.

About Greenspring Advisors

Greenspring Advisors is an SEC-registered investment advisor and the 2018 PLANSPONSOR Retirement Plan Adviser of The Year and a PLANADVISER Top 100 Retirement Plan Adviser. The firm currently consults to more than 90 corporate retirement plans across the United States and advises on plan assets of greater than \$2.8 billion (as of 9/30/18).

Learn more at www.greenspringadvisors.com

Disclosures

Greenspring Advisors, LLC is a Registered Investment Advisor (RIA). Information contained herein has been obtained from sources considered reliable, but its accuracy and completeness are not guaranteed. This material has been prepared for information purposes only and is not a solicitation or an offer to buy any security or instrument or to participate in any trading strategy. Past performance is no guarantee of future results.

