

# 2018 & 2019 Retirement Plan Limits

Annual Limits	2018	2019
Elective Deferrals/ Roth Deferrals	\$18,500	\$19,000
Catch-Up Contribution Limit	\$6,000	\$6,000
Annual Compensation Limit	\$275,000	\$280,000
457 Maximum Deferrals	\$18,500	\$19,000
Annual Employer Deduction Limit - % of eligible payroll	25%	25%

Testing	2018	2019
Annual Defined Contribution Limit	\$55,000	\$56,000
Highly Compensated Employees (Determination)	\$120,000	\$125,000
Key Employees Officer Compensation (Determination)	\$175,000	\$180,000
Key Employees - 1% Owners (Determination)	\$150,000	\$150,000
Key Employees (Determination)	> 5% Owners	> 5% Owners
Highly Compensated Employees (Determination)	> 5% Owners	> 5% Owners

Taxation	2018	2019
Social Security Wage Base	\$128,400	\$132,900
FICA Tax	7.65%	7.65%
Social Security Tax	6.20%	6.20%
Medicare Tax	1.45%	1.45%
FICA Tax for Self-Employed	15.30%	15.30%
Social Security Tax for Self-Employed	12.40%	12.40%
Medicare Tax for Self-Employed	2.90%	2.90%

