



FLEXIBLE BENEFITS SYSTEMS, INC.
THIRD PARTY ADMINISTRATORS OF RETIREMENT & HEALTH PLANS

Internal Revenue Service Retirement Planning Limits

Description	2019	2018	2017
Employee Deferral Limit - 401(k)/403(b)/457	\$19,000	\$18,500	\$18,000
Employee Catch-Up Limit (age 50 & older) - 401(k)/403(b)/457	\$6,000	\$6,000	\$6,000
Annual Defined Contribution Limit - Section 415	\$56,000	\$55,000	\$54,000
Qualified Retirement Plans - Maximum Compensation Limit	\$280,000	\$275,000	\$270,000
Maximum Annual Benefit - Defined Benefit Plans	\$225,000	\$220,000	\$215,000
Highly Compensated Employee Income Threshold	\$125,000	\$120,000	\$120,000
Key Employee Income Threshold	\$180,000	\$175,000	\$175,000
Social Security Taxable Wage Base	\$132,900	\$128,400	\$127,200
Employee Deferral Limit - SIMPLE	\$13,000	\$12,500	\$12,500
Employee Catch-Up Contribution Limit (age 50 & older) - SIMPLE	\$3,000	\$3,000	\$3,000
IRA Contribution Limit - Traditional & Roth	\$6,000	\$5,500	\$5,500
IRA Catch-Up Contribution Limit (age 50 & older) - Traditional & Roth	\$1,000	\$1,000	\$1,000