



**Internal Revenue Service cost-of-living adjustments  
applicable to dollar limitations for retirement plans**

RETIREMENT PLAN TYPE OF LIMITATION	Maximum Benefit and Contribution Limits		
	2017	2016	2015
401(k) & 403(b) Elective Deferral Limit	\$18,000	\$18,000	\$18,000
Catch-Up Contribution Amount For 401(k), 403(b) & 457	\$6,000	\$6,000	\$6,000
457 Deferral Limit	\$18,000	\$18,000	\$18,000
415 Defined Contribution Plan Annual Addition Limit	\$54,000	\$53,000	\$53,000
Annual Compensation Limit	\$270,000	\$265,000	\$265,000
Highly Compensated Threshold (lookback year)	\$120,000	\$120,000	\$120,000
Income Subject to Social Security Tax (Taxable Wage Base)	\$127,200	\$118,500	\$118,500
Key Employee Officer Threshold for Top Heavy	\$175,000	\$170,000	\$170,000
SIMPLE Contribution Limit	\$12,500	\$12,500	\$12,500
SIMPLE Plan Catch-Up Amount	\$3,000	\$3,000	\$3,000
SEP Coverage	\$600	\$600	\$600
SEP Compensation Limit	\$270,000	\$265,000	\$265,000
415 Defined Benefit Plan Annual Addition Limit	\$215,000	\$210,000	\$210,000

**Notes for off-calendar plan years:**

Deferral limits are on a calendar year basis, regardless of plan year

Use the Taxable Wage Base in effect at the beginning of the plan year

Use the Annual Compensation limit in effect at the beginning of the plan year

Use the 415 limit in effect at the end of the plan year