

ANNUAL RETIREMENT PLAN LIMITS

Retirement Plan Cost of Living Adjustment (COLA) Limits

Type of Limitation	2019	2018	2017	2016
401(k) Plan/403(b) Plan Maximum Elective Deferral	\$19,000	\$18,500	\$18,000	\$18,000
Catch-up Contribution Limit 401(k)/403(b)/457	\$6,000	\$6,000	\$6,000	\$6,000
Defined Contribution Annual Additions Limit	\$56,000	\$55,000	\$54,000	\$53,000
SIMPLE Contribution Limit	\$13,000	\$12,500	\$12,500	\$12,500
SIMPLE Catch-up Contribution Limit	\$3,000	\$3,000	\$3,000	\$3,000
Defined Benefit Annual Additions Limit	\$225,000	\$220,000	\$215,000	\$210,000
IRA Limit	\$6,000	\$5,500	\$5,500	\$5,500
IRA Catch-up	\$1,000	\$1,000	\$1,000	\$1,000
Annual Compensation Limit	\$280,000	\$275,000	\$270,000	\$265,000
Highly Compensated Definition – Compensation Limitation	\$125,000	\$120,000	\$120,000	\$120,000
Social Security Taxable Wage Base	\$132,900	\$128,400	\$127,200	\$118,500
Key Employee Definition	\$180,000	\$175,000	\$175,000	\$170,000

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.

About Unified Trust

Unique from the Beginning: Our founder, Dr. Gregory Kasten, was a practicing board certified anesthesiologist. He found himself dissatisfied with the financial advice he was receiving and felt that the financial industry should share the same principles of medicine; to always do what is best for the patient or in this case, the investor. He established Unified Trust Company, N.A. in 1985 to do just that.

A True Fiduciary: Unified Trust is a national bank trust company and one of only a few true discretionary trustees in the country today. This means that we accept full discretion and fiduciary responsibility for the assets of every plan under management. Our goal is to help participants achieve their retirement goals. To accomplish this we work hand in hand with advisors who share a common mission to help participants achieve a successful retirement outcome.

Certified for Fiduciary Excellence: In 2006, The Centre for Fiduciary Excellence (CEFEX) certified Unified Trust as meeting its highest standards of Fiduciary Practices for Investment Advisors. Unified Trust was among the first Investment Advisors globally to successfully complete the independent certification process and the first trust company certified in the United States.

Products and services offered by Unified Trust Company, N.A. are not insured by the FDIC, are not a deposit or other obligation of, or guaranteed by, Unified Trust Company, N.A., and are subject to investment risks, including possible loss of the principal amount invested.