



EQUITABLE

## IRS Benefit & Contribution Limits

Category	2021	2020	2019	2018	2017
Annual Compensation Limit	290,000	285,000	280,000	275,000	270,000
Annual Contribution Limit*	58,000	57,000	56,000	55,000	54,000
401(k) Elective Deferrals**	19,500	19,500	19,000	18,500	18,000
401(k) Catch-up	6,500	6,500	6,000	6,000	6,000
SIMPLE 401(k) Deferrals	13,500	13,500	13,000	12,500	12,500
SIMPLE 401(k) Catch-up	3,000	3,000	3,000	3,000	3,000
SIMPLE 401(k) Non-Elective	5,800	5,700	5,600	5,500	5,400
SIMPLE 401(k) Match†	8,700	8,550	8,400	8,250	8,100
SIMPLE IRA Deferrals	13,500	13,500	13,000	12,500	12,500
SIMPLE IRA Catch-up	3,000	3,000	3,000	3,000	3,000
SIMPLE IRA Non-Elective	5,800	5,700	5,600	5,500	5,400
SIMPLE IRA Match†	13,500	13,500	13,000	12,500	12,500
Traditional or Roth IRA Limit	6,000	6,000	6,000	5,500	5,500
IRA Catch-up	1,000	1,000	1,000	1,000	1,000
Highly Compensated Employee	130,000	130,000	125,000	120,000	120,000
Key Employee Officer Compensation	185,000	185,000	180,000	175,000	175,000
Key Employee 1% Owner Compensation	150,000	150,000	150,000	150,000	150,000
Social Security Taxable Wage Base	142,800	137,700	132,900	128,400	127,200

\*100% of compensation if less than dollar limit.

\*\*Always on an individual's tax year basis (generally calendar-year basis), not a plan year basis. Salary deferral limit includes both pre-tax salary deferrals and after-tax Roth salary deferrals.

†Does not include effect of catch-up contributions.

Source: Notice 2020-79 2021, Limitations Adjusted as Provided in Section 415(d), etc.

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