

Maximum Benefit and Contribution Limits 2012–2017

LIMITATION	2017	2016	2015	2014	2013	2012
IRAs	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$5,000
Catch-up Contributions for IRAs	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
401(k)/403(b)/457(b) Plan and SAR-SEP IRA Elective Deferrals	\$18,000	\$18,000	\$18,000	\$17,500	\$17,500	\$17,000
Catch-up Contributions for 401(k)/403(b)/Government 457(b) Plans and SAR-SEP IRAs	\$6,000	\$6,000	\$6,000	\$5,500	\$5,500	\$5,500
Defined Benefit Plans	\$215,000	\$210,000	\$210,000	\$210,000	\$205,000	\$200,000
Defined Contribution Plans and SEP IRAs	\$54,000	\$53,000	\$53,000	\$52,000	\$51,000	\$50,000
Annual Compensation Limits	\$270,000	\$265,000	\$265,000	\$260,000	\$255,000	\$250,000
Highly Compensated Employee*	\$120,000	\$120,000	\$120,000	\$115,000	\$115,000	\$115,000
SIMPLE IRA Elective Deferrals	\$12,500	\$12,500	\$12,500	\$12,000	\$12,000	\$11,500
Catch-up Contributions for SIMPLE IRAs	\$3,000	\$3,000	\$3,000	\$2,500	\$2,500	\$2,500
Key Employee Threshold	\$175,000	\$170,000	\$170,000	\$170,000	\$165,000	\$165,000
SEP Minimum Compensation	\$600	\$600	\$600	\$550	\$550	\$550
Income Subject to Social Security	\$127,200	\$118,500	\$118,500	\$117,000	\$113,700	\$110,100

Source: IRS Notice 2016–62, October 27, 2016.

*Note: Maximum HCE compensation utilizes prior year limits.

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