



**United
Retirement Plan
Consultants**

National network. Local experts.

Qualified Plan Limits

The IRS' annual cost of living adjustment can impact how you save for retirement. Let URPC help you get the most out of your contribution. **We're more than a TPA. We're retirement strategists.**

	2017	2016	2015
401(k), 403(b), Profit Sharing Plans, etc.			
Annual compensation	\$270,000	\$265,000	\$265,000
Elective deferral	\$18,000	\$18,000	\$18,000
Catch-up contribution	\$6,000	\$6,000	\$6,000
Defined contribution limit	\$54,000	\$53,000	\$53,000
ESOP threshold account balance	\$1,080,000	\$1,070,000	\$1,070,000
ESOP one-year extension threshold	\$215,000	\$210,000	\$210,000
SEPs			
Minimum compensation	\$600	\$600	\$600
Maximum contribution	\$54,000	\$53,000	\$53,000
Maximum compensation	\$270,000	\$265,000	\$265,000
SIMPLEs			
Maximum contribution	\$12,500	\$12,500	\$12,500
Catch-up contribution	\$3,000	\$3,000	\$3,000
IRAs			
Contribution limit	\$5,500	\$5,500	\$5,500
Catch-up contribution	\$1,000	\$1,000	\$1,000
IRA AGI Deduction Phase-out Starting at			
Joint return	\$99,000	\$98,000	\$98,000
Single or head of household	\$62,000	\$61,000	\$61,000
Other			
HCE threshold	\$120,000	\$120,000	\$120,000
Defined benefit limit	\$215,000	\$210,000	\$210,000
Key employee	\$175,000	\$170,000	\$170,000
457 elective deferral	\$18,000	\$18,000	\$18,000
Control employee (board member or officer)	\$105,000	\$105,000	\$105,000
Control employee (compensation-based)	\$215,000	\$215,000	\$215,000
Social Security taxable wage base	\$127,200	\$118,500	\$118,500