

# Annual Retirement Contribution Limits

## For Employer-Sponsored Plans

Contribution Limits	2021	2022
401(k) / 403(b) / 457(b) Elective Deferrals	\$19,500	\$20,500
Catch-Up Contributions	\$6,500	\$6,500
DC Plan Combined Annual Contribution Limit	\$58,000	\$61,000
Annual Compensation Limit	\$290,000	\$305,000
Highly Compensated Employee Threshold	\$130,000	\$135,000
Top Heavy Key Employee Dollar Limit	\$185,000	\$200,000
Social Security Taxable Wage Base	\$142,800	\$147,000
SIMPLE Plan Contribution Limit	\$13,500	\$14,000
SIMPLE Plan Catch-up	\$3,000	\$3,000
Defined Benefit Annual Benefit Limit	\$230,000	\$245,000
ESOP Maximum Balance Subject to Five-Year Distribution Rule	\$1,165,000	\$1,230,000
ESOP Amount to Determine Lengthening Five-Year Distribution Rule	\$230,000	\$245,000
IRA Contribution Limit	\$6,000	\$6,000
IRA Catch-up	\$1,000	\$1,000

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RETIREMENT PLAN SERVICES

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