

Dissinger Associates
Plan Administration & Design, Inc.
Pension Consultants, Actuaries & Administrators

ANNOUNCEMENT
2019 RETIREMENT PLAN LIMITS

The IRS recently announced the cost-of-living adjustments applicable to certain limitations for retirement plans in 2019.

The 2019 calendar year limits are as follows:

- **401(k) Deferrals** ^(1,2) **\$19,000**
- **401(k) Catch-Up Contributions** ⁽²⁾ **\$6,000**
- **Defined Contribution Limit** **\$56,000**
- **Defined Benefit Dollar Limit** **\$225,000**
- **Compensation Limitation** **\$280,000**
- **Highly Compensated Employee** ⁽³⁾ **\$125,000**
- **Key Employee Officer** **\$180,000**
- **Social Security Taxable Wage Base** **\$132,900**

(1) This is a \$500 increase in the basic limit of \$18,500 allowed in 2018.

(2) An employee who is at least age 50 in 2019 may elect to defer \$25,000 (the \$19,000 basic limit plus the \$6,000 catch-up amount).

(3) An employee with gross wages over \$125,000 in the 2019 plan year will be treated as highly compensated in the next plan year – 2020.

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Dissinger Associates Plan Administration & Design, Inc. is an employee owned firm of retirement plan consultants, administrators and actuaries. We specialize in the design, installation and administration of tax qualified retirement plans. Our experienced staff is dedicated to providing high quality service. 2019 will be our 38th year servicing the business community.