



IRS 2017 401(k) Plan Limits

Employee Annual Deferral Limit remains **\$18,000**.

Catch-Up Contribution Limit remains **\$6,000**.

***new limit(s) for 2017**

Item	IRC Reference	2016 Limit	2017 Limit
401(k) & 403(b) Deferral Limit	402(g)(1)	\$18,000	\$18,000
457 Employee Deferral Limit	457(e)(15)	\$18,000	\$18,000
Catch-up Contribution	414(v)(2)(B)(i)	\$6,000	\$6,000
Defined Contribution Annual Additions Limit *	415(c)(1)(A)	\$53,000	\$54,000
Defined Benefit Dollar Limit *	415(b)(1)(A)	\$210,000	\$215,000
Eligible Compensation Limit *	401(a)(17); 404(l)	\$265,000	\$270,000
Highly Compensated Employee ("HCE") Income Limit	414(q)(1)(B)	\$120,000	\$120,000
Key Employee Officer Compensation *	416(i)(1)(A)(i)	\$170,000	\$175,000

Important Notes:

* Employee Deferrals to all 401(k) and 403(b) plans and across Pre-Tax and Roth contributions must be aggregated for purpose of this limit. A lower limit applies to SIMPLE plans.

* Catch-Up Deferrals are available to employees age 50 or older during the calendar year. A lower limit applies to SIMPLE plans.

* All compensation from a single employer (including all members of a controlled group) must be aggregated.

* For the 2016 plan year, an employee who earned more than \$120,000 in 2015 is a 2016 HCE for testing purposes. Plan Provision Exclusions may apply.

The above messaging is not intended for participants.