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Valued Client:

The IRS has released the 2019 Annual Plan Limitations for defined contribution and defined benefit plans. The 403(b), 457(b), & 401(k) elective deferral limits, catch-up limits and other key limits for 2019 have changed and are listed below. For the list of all limits for 2019, please go to the IRS website:

- IRS announcement about the 2019 limits, IR-2018-83 - <https://www.irs.gov/pub/irs-drop/n-18-83.pdf>

	2018 Limits	2019 Limits
Employee Elective Deferrals to the 403(b), 457(b) and 401(k) Plans	\$18,500	\$19,000
Catch-Up Contributions (Age 50 or older) to the 403(b), 457(b) and 401(k) Plans (unchanged)	\$6,000	\$6,000
Annual Addition Dollar Maximum (applies to Employer-paid 401(a), 403(b) and 401(k) Plans)	\$55,000	\$56,000
Defined Benefit Dollar Maximum	\$220,000	\$225,000
Highly Compensated Employee Threshold (applies mainly to 401(k) Plans)	\$120,000	\$125,000
Key Employee Threshold (applies mainly to 401(k) Plans)	\$175,000	\$180,000
Annual Compensation (applies to almost all retirement plans)	\$275,000	\$280,000
Annual IRA contribution	\$5,500	\$6,000
IRA catch-up contributions (age 50 and older; unchanged)	\$1,000	\$1,000

Please contact Lindsey Alston, Sr. Regulatory and Compliance Specialist, at (512) 600-5270 or by email at lalston@tcgservices.com if you have questions regarding the limits.

TCG Administrators