

2022 retirement plan contribution limits

Plan limits for year	2022	2021	2020	2019
401(k)/403(b)/457 Elective Deferrals	\$20,500	\$19,500	\$19,500	\$19,000
Annual Defined Contribution Limit	\$61,000	\$58,000	\$57,000	\$56,000
Annual Compensation Limit	\$305,000	\$290,000	\$285,000	\$280,000
Catch-Up Contribution Limit	\$6,500	\$6,500	\$6,500	\$6,000
Highly Compensated Employees	\$135,000	\$130,000	\$130,000	\$125,000
Key Employees	\$200,000	\$185,000	\$185,000	\$180,000
Social Security Wage Base	\$147,000	\$142,800	\$137,700	\$132,900
Defined Benefit Annual Benefit Maximum	\$245,000	\$230,000	\$230,000	\$225,000
SIMPLE Employee Deferrals	\$14,000	\$13,500	\$13,500	\$13,000
SIMPLE Catch-Up Deferral	\$3,000	\$3,000	\$3,000	\$3,000
Traditional/Roth IRA Contribution Limit	\$6,000	\$6,000	\$6,000	\$6,000
Traditional/Roth IRA Catch-Up Contribution Limit	\$1,000	\$1,000	\$1,000	\$1,000

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Have questions about retirement plan contribution limits?
Talk to your advisor to learn more.

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