

# FYI<sup>®</sup> Alert

## For Your Information<sup>®</sup>

Volume 40 | Issue 129 | October 19, 2017

## IRS Announces Key Retirement Plan Limits for 2018

The IRS has issued [Notice 2017-64](#) announcing the retirement plan limits for 2018.

### Retirement Plan Limits

The table below lists the key 2018 limits side by side with the limits in effect for 2017 with changes bolded:

	2018	2017
401(k)/403(b) elective deferral maximum	\$ <b>18,500</b>	\$ 18,000
§415 defined benefit dollar maximum	\$ <b>220,000</b>	\$ 215,000
§415 defined contribution annual addition maximum	\$ <b>55,000</b>	\$ 54,000
§457(b) nonqualified deferred compensation limit	\$ <b>18,500</b>	\$ 18,000
§401(a)(17) annual compensation limit	\$ <b>275,000</b>	\$ 270,000
§414(q) highly compensated employee limit	\$ 120,000	\$ 120,000
§414(v) catch-up contribution limit	\$ 6,000	\$ 6,000
§416(i) top-heavy officer limit	\$ 175,000	\$ 175,000

The Section 401(a)(17) annual compensation limit for certain grandfathered participants in governmental plans in existence on July 1, 1993, rises to \$405,000 for 2018 from \$400,000.

### In Closing

Our *For Your Reference*, a wallet-sized booklet showing retirement plan and other benefit limits, as well as various key Social Security and Medicare figures, will be available shortly from your consultant.

**Authors**

Marjorie Martin, FSPA, EA, MAAA

Andrew Eisner, ASA, EA, MAAA

**Produced by the Knowledge Resource Center of Conduent Human Resource Services**

The Knowledge Resource Center is responsible for national multi-practice compliance consulting, analysis and publications, government relations, research, surveys, training, and knowledge management. For more information, please contact your account executive or email [fyi@conduent.com](mailto:fyi@conduent.com).

You are welcome to distribute *FYI*® publications in their entirety. To manage your subscriptions, or to sign up to receive our mailings, visit our [Subscription Center](#).

This publication is for information only and does not constitute legal advice; consult with legal, tax and other advisors before applying this information to your specific situation.