

PENTEGRA TECH TIPS

ANNUAL LIMITATIONS

| Plan Limits for Year | 2020 | 2019 |
|---|-----------|-----------|
| 401(k) Elective Deferrals | \$19,500 | \$19,000 |
| Catch-Up Contribution Limit | \$6,500 | \$6,000 |
| Annual Defined Contribution Limit | \$57,000 | \$56,000 |
| Annual Compensation Limit | \$285,000 | \$280,000 |
| Annual Defined Benefit Plan Limit | \$230,000 | \$225,000 |
| Highly Compensated Employees Dollar Limit | \$130,000 | \$125,000 |
| Key Employees Dollar Limit | \$185,000 | \$180,000 |
| <i>Related Limits</i> | | |
| 403(b)/457 Elective Deferrals | \$19,500 | \$19,000 |
| SIMPLE Employee Deferrals | \$13,500 | \$13,000 |
| SIMPLE Catch-Up Deferral | \$3,000 | \$3,000 |
| SEP Minimum Compensation | \$600 | \$600 |
| SEP Annual Compensation Limit | \$285,000 | \$280,000 |
| Social Security Taxable Wage Base | \$137,700 | \$132,900 |
| Self-only HSA Contribution Limit | \$3,550 | \$3,500 |
| Family HSA Contribution Limit | \$7,100 | \$7,000 |
| HSA Catch-Up Contribution Limit | \$1,000 | \$1,000 |
| IRA Contribution Limit | \$6,000 | \$6,000 |
| IRA Catch-Up Contribution Limit | \$1,000 | \$1,000 |