

# 2022 Retirement Plan Limits

## Information Update

Recently, the Internal Revenue Service announced cost of living adjustments affecting dollar limitations for pension plans and other retirement-related items for tax year 2022. The contribution limit for employees who participate in 401(k), 403(b), most 457 plans, and the federal government's Thrift Savings Plan has been increased to \$20,500 in 2022. Additional information regarding the new limitations can be found in the table below.

### 401(k) Plan Limits

	2022	2021	2020	2019	2018	2017	2016	2015
401(k) Elective Deferrals	\$20,500	\$19,500	\$19,500	\$19,000	\$18,500	\$18,000	\$18,000	\$18,000
Annual Defined Contribution Limit	\$61,000	\$58,000	\$57,000	\$56,000	\$55,000	\$54,000	\$53,000	\$53,000
Annual Compensation Limit	\$305,000	\$290,000	\$285,000	\$280,000	\$275,000	\$270,000	\$265,000	\$265,000
Catch-Up Contribution Limit	\$6,500	\$6,500	\$6,500	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000
Highly Compensated Employees	\$135,000	\$130,000	\$130,000	\$125,000	\$120,000	\$120,000	\$120,000	\$120,000

### Non-401(k) Related Plan Limits

	2022	2021	2020	2019	2018	2017	2016	2015
Maximum Defined Benefit Limit	\$245,000	\$230,000	\$230,000	\$225,000	\$220,000	\$215,000	\$210,000	\$210,000
403(b) / 457 Elective Deferrals	\$20,500	\$19,500	\$19,500	\$19,000	\$18,500	\$18,000	\$18,000	\$18,000
SIMPLE Employee Deferrals	\$14,000	\$13,500	\$13,500	\$13,000	\$12,500	\$12,500	\$12,500	\$12,500
SIMPLE Catch-Up Deferrals	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
SEP Minimum Compensation	\$650	\$650	\$600	\$600	\$600	\$600	\$600	\$600
SEP Annual Compensation Limit	\$305,000	\$290,000	\$285,000	\$280,000	\$275,000	\$270,000	\$265,000	\$265,000
Social Security Wage Base	\$147,000	\$142,800	\$137,700	\$132,900	\$128,400	\$127,200	\$118,500	\$118,500

#### Source:

[irs.gov](https://www.irs.gov)

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