



2019 IRA Limits

IRS Releases 2019 COLA-Indexed IRA and Retirement Plan Figures

The IRS released the cost of living adjustment (COLA) indexed figures applicable to IRA and retirement plans in [Notice 2018-83](#). The table below provides a summary of key figures.

	2019	2018	2017
IRA Contribution Limit	\$6,000	\$5,500	\$5,500
IRA Catch-Up Contributions	\$1,000	\$1,000	\$1,000
Traditional IRA Phase Out			
Joint Return covered by workplace retirement plan	\$103,000-\$123,000	\$101,000-\$121,000	\$99,000-\$119,000
Single or Head of Household	\$64,000-\$74,000	\$63,000-\$73,000	\$62,000-\$72,000
Joint Return spouse not covered by workplace plan	\$193,000-\$203,000	\$189,000-\$199,000	\$186,000-\$196,000
Roth IRA Phase Out			
Roth IRA Joint Return	\$193,000-\$203,000	\$189,000-\$199,000	\$186,000-\$196,000
Roth IRA Single or Head of Household	\$122,000-\$137,000	\$120,000-\$135,000	\$118,000-\$133,000
SEP Plans			
SEP Minimum Compensation	\$600	\$600	\$600
SEP Maximum Contribution	\$56,000	\$55,000	\$54,000
SEP Maximum Compensation	\$280,000	\$275,000	\$270,000
SIMPLE Plans			
SIMPLE Maximum Contributions	\$13,000	12,500	\$12,500
Catch-up Contributions	\$3,000	\$3,000	\$3,000
Annual Compensation	\$280,000	\$275,000	\$270,000
Other Plan Related Limits			
Elective Deferrals	\$19,000	\$18,500	\$18,000
Catch-up Contributions	\$6,000	\$6,000	\$6,000
Defined Contribution Limit Per Participant Limit (IRC §415)	\$56,000	\$55,000	\$54,000
ESOP Limits	\$1,130,000	\$1,105,000	\$1,080,000
HCE Threshold	\$125,000	\$120,000	\$120,000
Defined Benefit Limit	\$225,000	\$220,000	\$215,000
Key Employee	\$180,000	\$175,000	\$175,000
457 Elective Deferrals	\$19,000	\$18,500	\$18,000
Control Employee (board member or officer)	\$110,000	\$110,000	\$105,000
Control Employee (compensation-based)	\$225,000	\$220,000	\$215,000
Taxable Wage Base	\$132,900	\$128,400	\$127,200

[Notice 2018-83 Social Security Announces 2.8 Percent Benefit Increase for 2019](#)