

2022 DC and CB Limits

2022 Maximum Contribution Limits 401(k), Profit Sharing & Cash Balance Plans

Age	401(k) Only	401(k) with Profit Sharing	Cash Balance**	Total
60 – 65	\$27,000	\$67,500	\$275,000	\$342,500
55 – 59	\$27,000	\$67,500	\$210,000	\$277,500
50 – 54	\$27,000	\$67,500	\$165,000	\$232,500
45 – 49	\$20,500	\$61,000	\$135,000	\$196,000
40 – 44	\$20,500	\$61,000	\$95,000	\$156,000
35 – 39	\$20,500	\$61,000	\$70,000	\$131,000
30 – 34	\$20,500	\$61,000	\$50,000	\$111,000

** Depends on actual age

Estimated maximum Cash Balance contribution shown is based on IRS maximum limits; actual Cash Balance contributions may be less depending on the actual plan's provisions as outlined in the Cash Balance plan document as well as the IRS maximum deduction limits.