

WATKINS ROSS
COST-OF-LIVING ADJUSTMENTS TO DOLLAR LIMITS UNDER EMPLOYEE BENEFIT PLANS

ITEM	2012	2013	2014	2015	2016	2017	2018	2019
Defined Contribution – 415 limit	\$ 50,000 or 100% of eligible comp. P	\$ 51,000 or 100% of eligible comp. P	\$ 52,000 or 100% of eligible comp. P	\$ 53,000 or 100% of eligible comp. P	\$ 53,000 or 100% of eligible comp. P	\$ 54,000 or 100% of eligible comp. P	\$ 55,000 or 100% of eligible comp. P	\$ 56,000 or 100% of eligible comp. P
Defined Benefit – 415 limit	200,000	205,000	210,000	210,000	210,000	215,000	220,000	225,000
Maximum Compensation	250,000	255,000	260,000	265,000	265,000	270,000	275,000	280,000
401(k) / SARSEP / 403(b) Deferrals Catch-up Contributions – > age 50	17,000 5,500 C	17,500 5,500 C	17,500 5,500 C	18,000 6,000 C	18,000 6,000 C	18,000 6,000 C	18,500 6,000 C	19,000 6,000 C
Simple Deferrals Catch-up Contributions – > age 50	11,500 2,500 C	12,000 2,500 C	12,000 2,500 C	12,500 3,000 C	12,500 3,000 C	12,500 3,000 C	12,500 3,000 C	13,000 3,000 C
Highly Compensated Employees	115,000 L	115,000 L	115,000 L	120,000 L	120,000 L	120,000 L	120,000 L	125,000 L
Key Employee – Officer Key Employee – Owner of more than 1%	165,000 150,000 L	165,000 150,000 L	170,000 150,000 L	170,000 150,000 L	170,000 150,000 L	175,000 150,000 L	175,000 150,000 L	180,000 150,000 L
Social Security Wage Base	110,100	113,700	117,000	118,500	118,500	127,200	128,400	132,300

P Plan year end (if no 'P', plan year beginning)

C Calendar limit

L Look-back year