



	2021	2022	2023
IRA CONTRIBUTION LIMIT	\$6,000	\$6,000	\$6,500
IRA CATCH-UP CONTRIBUTIONS	\$1,000	\$1,000	\$1,000
IRA AGI DEDUCTION PHASE-OUT STARTING AT			
JOINT RETURN	\$105,000	\$109,000	\$116,000
SINGLE OR HEAD OF HOUSEHOLD	\$66,000	\$68,000	\$73,000
SEP			
SEP MINIMUM COMPENSATION	\$650	\$650	\$750
SEP MAXIMUM CONTRIBUTION	\$58,000	\$61,000	\$66,000
SEP MAXIMUM COMPENSATION	\$290,000	\$305,000	\$330,000
SIMPLE Plans			
SIMPLE MAXIMUM CONTRIBUTIONS	\$13,500	\$14,000	\$15,500
CATCH-UP CONTRIBUTIONS	\$3,000	\$3,000	\$3,500
401(K), 403(B), PROFIT-SHARING PLANS, ETC.			
ANNUAL COMPENSATION	\$290,000	\$305,000	\$330,000
ELECTIVE DEFERRALS	\$19,500	\$20,500	\$22,500
CATCH-UP CONTRIBUTIONS	\$6,500	\$6,500	\$7,500
DEFINED CONTRIBUTION LIMITS	\$58,000	\$61,000	\$66,000
ESOP LIMITS	\$1,165,000 \$230,000	\$1,230,000 \$245,000	\$1,330,000 \$265,000
OTHER			
HCE THRESHOLD	\$130,000	\$135,000	\$150,000
DEFINED BENEFIT LIMITS	\$230,000	\$245,000	\$265,000
KEY EMPLOYEE	\$185,000	\$200,000	\$215,000
457 ELECTIVE DEFERRALS	\$19,500	\$20,500	\$22,500
CONTROL EMPLOYEE (board member or officer)	\$115,000	\$120,000	\$130,000
CONTROL EMPLOYEE (compensation-based)	\$235,000	\$245,000	\$265,000
TAXABLE WAGE BASES	\$142,800	147,000	\$160,200