



IMPORTANT MESSAGE

~ 2017 ANNUAL PLAN LIMITATIONS ~

The IRS has released the Annual Plan Limitations for 2017 for defined contribution and defined benefit plans. The 403(b), 457(b), & 401(k) elective deferral and catch-up limits and other key limits remain unchanged for 2017 and are listed below. For the list of all limits for 2017, please go to the IRS website:

- Chart of 2017 limits, Internal Revenue Code Section references and prior year limits — https://www.irs.gov/pub/irs-tege/cola_table.pdf
- IRS announcement about the 2017 limits, IR-2016-62 — <https://www.irs.gov/pub/irs-drop/n-16-62.pdf>

	2016 Limits	2017 Limits
Employee Elective Deferrals to the 403(b), 457(b) and 401(k) Plans (unchanged)	\$18,000	\$18,000
Catch-Up Contributions (Age 50 or older) to the 403(b), 457(b) and 401(k) Plans (unchanged)	\$6,000	\$6,000
Annual Addition Dollar Maximum (applies to Employer-paid 401(a), 403(b) and 401(k) Plans)	\$53,000	\$54,000
Defined Benefit Dollar Maximum	\$210,000	\$215,000
Highly Compensated Employee Threshold (unchanged; applies mainly to 401(k) Plans)	\$120,000	\$120,000
Key Employee Threshold (applies mainly to 401(k) Plans)	\$170,000	\$175,000
Annual Compensation (applies to almost all retirement plans)	\$265,000	\$270,000
Annual IRA contribution (unchanged)	\$5,500	\$5,500
IRA catch-up contributions (age 50 and older; unchanged)	\$1,000	\$1,000

Please contact Renay Washington, J.D., Assistant Manager of Operations, at (512) 600-5257 or by email at rwashington@tcgservices.com if you have questions regarding the limits.