



P-Solve

See the table below for a summary of updated 2018 IRS, PBGC, & Social Security rates & limits (and a comparison with prior values).

Category	2018	2017	2016	2015	2014	IRC Citation
Annual compensation limit	\$275,000	\$270,000	\$265,000	\$265,000	\$260,000	401(a)(17)
Limitation on the annual benefit under a defined benefit plan	\$220,000	\$215,000	\$210,000	\$210,000	\$210,000	415(b)
Limitation on annual additions for defined contribution plans	\$55,000	\$54,000	\$53,000	\$53,000	\$52,000	415(c)
Elective deferral (contribution) limit for 401(k) & 403(b) plans	\$18,500	\$18,000	\$18,000	\$18,000	\$17,500	402(g)
Catch-up contribution limit for employees aged 50 and over	\$6,000	\$6,000	\$6,000	\$6,000	\$5,500	414(v)
Dollar limitation in the definition of highly compensated employee	\$120,000	\$120,000	\$120,000	\$120,000	\$115,000	414(q)
Dollar limitation in the definition of key employee (for top-heavy)	\$175,000	\$175,000	\$170,000	\$170,000	\$170,000	416(i)
Health Savings Account (HSA) annual contribution limit: (self-only / family coverage)	\$3,450 / \$6,900	\$3,400 / \$6,750	\$3,350 / \$6,750	\$3,350 / \$6,650	\$3,300 / \$6,550	223(b)(2)
Maximum amount of earnings subject to the Social Security tax	\$128,400	\$127,200	\$118,500	\$118,500	\$117,000	N/A
PBGC monthly guaranteed benefit at age 65	\$5,420	\$5,369	\$5,011	\$5,011	\$4,943	N/A
PBGC per-participant flat rate premium	\$74	\$69	\$64	\$57	\$49	N/A
PBGC variable rate premium (VRP) %	3.8%	3.4%	3.0%	2.4%	1.4%	N/A
PBGC VRP maximum per participant	\$523	\$517	\$500	\$418	\$412	N/A