

2019 Retirement Saving Contribution Limits

	2018	2019	Increase
401(k) and 403(b) employee contribution limit	\$18,500	\$19,000	\$500
401(k) and 403(b) employee catch-up contribution limit for participants 50+	\$6,000	\$6,000	None
Simple 401(k) or Simple IRA contribution limits	\$12,500	\$13,000	\$500
Simple 401(k) or Simple IRA catch-up contribution limits for participants 50+	\$3,000	\$3,000	None
Highly Compensated Employee definition	\$120,000	\$125,000	\$5,000
Maximum annual additions to all defined contribution plans by the same employer	\$55,000	\$56,000	\$1,000
Traditional and Roth IRA contribution limit	\$5,500	\$6,000	\$500
Traditional and Roth IRA catch-up contribution limits for those 50+	\$1,000	\$1,000	None
Deductible IRA income limit, active participant in workplace retirement plan, single	\$63,000-\$73,000	\$64,000-\$74,000	\$1,000
Deductible IRA income limit, active participant in workplace retirement plan, married filing jointly	\$101,000-\$121,000	\$103,000-\$123,000	\$2,000
Deductible IRA income limit, spouse is active participant in workplace retirement plan	\$189,000-\$199,000	\$193,000-\$203,000	\$4,000
Roth IRA income limit, single	\$120,000-\$135,000	\$122,000-\$137,000	\$2,000
Roth IRA income limit, married filing jointly	\$189,000-\$199,000	\$193,000-\$203,000	\$4,000

Questions? Please [contact](#) GGM Wealth Advisors.

