



Guidance You
Can Count On.

2021 Cost of Living Adjustments

for Retirement Plans and Other Retirement-Related Items

PLAN LIMITS	2021	2020
A. Annual Deferral Limit		
401(k)/403(b)/457/SARSEP	\$19,500	\$19,500
SIMPLE Retirement Plans	\$13,500	\$13,500
B. Catch-Up Contributions		
Age 50+ 401(k)/403(b)*/457*	\$6,500	\$6,500
*A special additional catch-up limit applies for certain employees under 403(b) and 457 plans.		
Age 50+ SIMPLE Plan	\$3,000	\$3,000
C. 415 Annual Limits		
Defined Contribution Annual Contribution Limit	\$58,000	\$57,000
Defined Benefit Maximum Annual Benefit	\$230,000	\$230,000
D. Compensation Limit		
For Determining Contributions for Non-Governmental Plans	\$290,000	\$285,000
For Simplified Employee Pensions (SEP) Eligibility	\$650	\$600
E. Highly Compensated Employee Definition	\$130,000	\$130,000
F. Key Employee/Officer Definition	\$185,000	\$185,000
G. Social Security Taxable Wage Base	\$142,800	\$137,700
H. Adjusted Gross Income (AGI) for Saver's Credit Eligibility	\$66,000 Joint; \$33,000 Single; \$49,500 Head of Household	\$65,000 Joint; \$32,500 Single; \$48,750 Head of Household

For additional limits and more information on the IRS Cost of Living Adjustments, visit www.IRS.gov

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