



## RETIREMENT PLAN DOLLAR LIMITS

Retirement Account Type	Contribution Limit	
	Tax Year 2016	Tax Year 2017
IRA – Traditional, Roth or Custodial	Lesser of \$5,500 or 100% of compensation	Lesser of \$5,500 or 100% of compensation
IRA Catch-up Contribution	\$1,000	\$1,000
SEP-IRA	Lesser of \$53,000 or 25% of compensation ❶	Lesser of \$54,000 or 25% of compensation ❶
Qualified Retirement Plan	Lesser of \$53,000 or: Employer tax deduction—25% of compensation ❶ Limited to \$265,000 compensation cap per employee	Lesser of \$54,000 or: Employer tax deduction—25% of compensation ❶ Limited to \$270,000 compensation cap per employee
SIMPLE IRA Salary Deferral	Lesser of \$12,500 or 100% of compensation	Lesser of \$12,500 or 100% of compensation
SIMPLE Catch-up Contribution	\$3,000	\$3,000
SIMPLE IRA with Employer Match	Employee salary contributions dollar-for-dollar up to 3% of compensation (can be reduced to 1% in any two out of five years) or: A non-elective contribution of 2% of compensation for eligible employees including those who decide not to contribute themselves)	Employee salary contributions dollar-for-dollar up to 3% of compensation (can be reduced to 1% in any two out of five years) or: A non-elective contribution of 2% of compensation for eligible employees including those who decide not to contribute themselves)
Individual 401(k) with Employer Contribution and Salary Deferral	Lesser of \$18,000 or 100% of compensation Employer contribution—25% of compensation ❶	Lesser of \$18,000 or 100% of compensation Employer contribution—25% of compensation ❶
401(k) Catch-up Contribution (account holder is age 50+ as of 12/31)	\$6,000	\$6,000
Income Subject to Social Security Tax	\$118,500	\$127,200

If you have questions or comments, contact us at 650.252.0550 or at [myfamilycfo@vistawealth.com](mailto:myfamilycfo@vistawealth.com).

❶ If self-employed, the maximum contribution limit is 20%.