


## IRS Dollar Limitations on 403(b) Contributions

Code Section	2018	2017	2016	2015	2014
<b>415(c)(1)(A)</b> Defined Contributions <i>(ORP + TSA/401(k), combined)</i>	55,000	54,000	53,000	53,000	52,000
<b>402(g)(1)</b> Elective Deferrals <i>(TSA + 401(k), combined – see note below)</i>	18,500	18,000	18,000	18,000	17,500
<b>414(v)(2)(B)(i)</b> <i>Over Age 50 Catch-up (TSA/401(k))</i>	6,000	6,000	6,000	6,000	5,500
<b>401(a)(17)</b> Annual Compensation <i>(non-grandfathered participants)</i>	275,000	270,000	265,000	265,000	260,000

Source: [IRS Notice 2017-64](#) and <https://www.irs.gov/retirement-plans/cola-increases-for-dollar-limitations-on-benefits-and-contributions>

Please see below excerpt from [IRS Publication 571](#) regarding combining of elective deferrals from different employers or plans during the same tax year.

Elective deferrals include voluntary contributions to a TSA or 401(k) plan under a salary reduction agreement. ORP contributions are not elective deferrals.



**CAUTION**

**More than one 403(b) account.** *If, for any year, elective deferrals are contributed to more than one 403(b) account for you (whether or not with the same employer), you must combine all the elective deferrals to determine whether the total is more than the limit for that year.*

**403(b) plan and another retirement plan.** *If, during the year, contributions in the form of elective deferrals are made to other retirement plans on your behalf, you must combine all of the elective deferrals to determine if they are more than your limit on elective deferrals. The limit on elective deferrals applies to amounts contributed to:*

- 401(k) plans, to the extent excluded from income;
- Roth contribution programs;
- Section 501(c)(18) plans, to the extent excluded from income;
- Savings incentive match plan for employees (SIMPLE plans);
- Salary reduction simplified employee pension (SARSEP) plans; and
- All 403(b) plans.