

Contribution Limits - All Together

	2019	2020	Increase
Limit on employee contributions to 401k, 403b, or 457 plan	\$19,000	\$19,500	\$500
Limit on age 50+ catchup contributions to 401k, 403b, or 457 plan	\$6,000	\$6,500	\$500
SIMPLE 401k or SIMPLE IRA contributions limit	\$13,000	\$13,500	\$500
SIMPLE 401k or SIMPLE IRA age 50+ catchup contributions limit	\$3,000	\$3,000	None
Highly Compensated Employee definition	\$125,000	\$130,000	\$5,000
Maximum annual additions to all defined contribution plans by the same employer	\$56,000	\$57,000	\$1,000
Traditional and Roth IRA contribution limit	\$6,000	\$6,000	None
Traditional and Roth IRA age 50+ catchup contribution limit	\$1,000	\$1,000	None

Deductible IRA income limit, single, active participant in workplace retirement plan	\$64,000 – \$74,000	\$65,000 – \$75,000	\$1,000
Deductible IRA income limit, married, active participant in workplace retirement plan	\$103,000 – \$123,000	\$104,000 – \$124,000	\$1,000
Deductible IRA income limit, married, spouse is active participant in workplace retirement plan	\$193,000 – \$203,000	\$196,000 – \$206,000	\$3,000
Roth IRA income limit, single	\$122,000 – \$137,000	\$124,000 – \$139,000	\$2,000
Roth IRA income limit, married filing jointly	\$193,000 – \$203,000	\$196,000 – \$206,000	\$3,000
FSA Contribution Limit	\$2,700	\$2,750	\$50
HSA Contribution Limit, single coverage	\$3,500	\$3,550	\$50
HSA Contribution Limit, family coverage	\$7,000	\$7,100	\$100
HSA, age 55 catch-up	\$1,000	\$1,000	None
Annual Gift Exclusion	\$15,000	\$15,000	None