

	2021	2020
	IRAs	
IRA Contribution Limit	\$6,000	\$6,000
IRA Catch-Up Contributions	1,000	1,000
	IRA AGI Deduction Phase-out Starting at	
Joint Return	105,000	104,000
Single or Head of Household	66,000	65,000
	SEP	
SEP Minimum Compensation	650	600
SEP Maximum Contribution	58,000	57,000
SEP Maximum Compensation	290,000	285,000
	SIMPLE Plans	
SIMPLE Maximum Contributions	13,500	13,500
Catch-up Contributions	3,000	3,000
	401(k), 403(b), Profit-Sharing Plans, etc.	
Annual Compensation	290,000	285,000
Elective Deferrals	19,500	19,500
Catch-up Contributions	6,500	6,500
Defined Contribution Limits	58,000	57,000
	1,165,000	1,150,000
ESOP Limits	230,000	230,000
	Other	
HCE Threshold	130,000	130,000
HSA Single Contributions	3,600	3,550
HSA Family Contributions	7,200	7,100
HSA Catch-Up Contributions	1,000	1,000
Defined Benefit Limits	230,000	230,000
Key Employee	185,000	185,000
457 Elective Deferrals	19,500	19,500
Control Employee (board member or officer)	115,000	115,000
Control Employee (compensation-based)	235,000	230,000
Taxable Wage Base	142,800	137,700

source:[http://www.irs.gov/Retirement-Plans/COLA-Increases-for-Dollar-Limitations-on-Benefits-and-Contributions/s/shared/retirement plans/cola/cola increases 2021-2020](http://www.irs.gov/Retirement-Plans/COLA-Increases-for-Dollar-Limitations-on-Benefits-and-Contributions/s/shared/retirement%20plans/cola/cola%20increases%202021-2020)