



**ACUFF & ASSOCIATES**  
The Retirement Plan Authority

A BETTER PLAN. A BETTER PARTNER. A BETTER RETIREMENT.

In a year filled with remarkable change, there has been little change for the 2021 contribution and benefit limits.

The IRS has released cost-of-living adjustments affecting dollar limitations for pension plans and other retirement-related items for tax year 2021. The 2021 limits are contained in [Notice 2020-79](#), released October 26.

The 2021 and prior year limits are as follows.

## Contribution and Benefit Limits for Qualified Retirement Plans

	2021	2020	2019
401(k) and 403(b) Deferral Limit	19,500	19,500	19,000
457 Deferral Limit	19,500	19,500	19,000
401(k), 403(b), 457 Catch-up Contribution Limit	6,500	6,500	6,000
SIMPLE Deferral Limit	13,500	13,500	13,000
SIMPLE Catch-up Contribution Limit	3,000	3,000	3,000
Annual Compensation Limit	<b>290,000</b>	285,000	280,000
Defined Benefit 415 Limit	230,000	230,000	225,000
Defined Contribution 415 Limit	<b>58,000</b>	57,000	56,000
Dollar Limit for HCEs	130,000	130,000	125,000
Dollar Limit for Key Employee	185,000	185,000	180,000
Social Security Taxable Wage Base	<b>142,800</b>	137,700	132,900

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