

# Pension Plan & Health Savings Account Limits

|                                     | 2022      | 2021      | 2020      | 2019      |
|-------------------------------------|-----------|-----------|-----------|-----------|
| <b>IRA (Traditional &amp; Roth)</b> |           |           |           |           |
| Contribution Limit                  | \$6,000   | \$6,000   | \$6,000   | \$6,000   |
| Catch-Up Contribution (age 50+)     | \$1,000   | \$1,000   | \$1,000   | \$1,000   |
| <b>SEP</b>                          |           |           |           |           |
| Contribution Limit                  | \$61,000  | \$58,000  | \$57,000  | \$56,000  |
| Minimum Compensation                | \$650     | \$650     | \$600     | \$600     |
| Maximum Compensation                | \$305,000 | \$290,000 | \$285,000 | \$280,000 |
| <b>SIMPLE IRA</b>                   |           |           |           |           |
| Contribution Limit                  | \$14,000  | \$13,500  | \$13,500  | \$13,000  |
| Catch-Up Contribution (age 50+)     | \$3,000   | \$3,000   | \$3,000   | \$3,000   |
| <b>401(k)/403(b)/457</b>            |           |           |           |           |
| Contribution Limit                  | \$20,500  | \$19,500  | \$19,500  | \$19,000  |
| Catch-Up Contribution (age 50+)     | \$6,500   | \$6,500   | \$6,500   | \$6,000   |
| <b>Qualified Plans</b>              |           |           |           |           |
| Defined Benefit Plan Limit          | \$245,000 | \$230,000 | \$230,000 | \$225,000 |
| Defined Contribution Plan Limit     | \$61,000  | \$58,000  | \$57,000  | \$56,000  |
| Compensation Limit                  | \$305,000 | \$290,000 | \$285,000 | \$280,000 |
| <b>Health Savings Account</b>       |           |           |           |           |
| Minimum Deductible                  |           |           |           |           |
| Individual                          | \$1,400   | \$1,400   | \$1,400   | \$1,350   |
| Family                              | \$2,800   | \$2,800   | \$2,800   | \$2,700   |
| Maximum Contribution                |           |           |           |           |
| Individual                          | \$3,650   | \$3,600   | \$3,550   | \$3,500   |
| Family                              | \$7,300   | \$7,200   | \$7,100   | \$7,000   |
| Catch-Up (age 55+)                  | \$1,000   | \$1,000   | \$1,000   | \$1,000   |
| Maximum Out-of-Pocket               |           |           |           |           |
| Individual                          | \$7,050   | \$7,000   | \$6,900   | \$6,750   |
| Family                              | \$14,100  | \$14,000  | \$13,800  | \$13,500  |