

# Maximum Limits for Supplemental Tax Deferral Plans

## Annual Contribution Limits:

YEAR	457(b) Annual Contribution Limit	403(b) Annual Contribution Limit
2018	\$18,500	\$18,500
2019	\$19,000	\$19,000

## Catch-Up Contributions - Age 50 and over:

YEAR	457(b) Additional Catch-Up Limit	403(b) Additional Catch-Up Limit
2018	\$6,000	\$6,000
2019	\$6,000	\$6,000

Employees can elect to contribute the full amount to both the 403(b) plan and the 457(b) plan. Please consult the [Worksheet for Maximum Tax Deferral Contribution](#) to calculate your per pay contribution if you wish to maximize your deductions in 2019.

Your 403(b) supplemental reductions are subject to a limit on your individual contributions and on the aggregate contributions by you and your employers even if the contributions come from two different employers. Please read the more detailed explanation of these limits and your responsibilities entitled [Explanation of Contribution Limits](#).

## 457(b) Special Catch-up Provision

Allows employees with within 3 years of attaining Normal Retirement age (minimum age 55) are allowed to contribute up to twice the "annual contribution limit". The maximum allowed is the lesser of: Twice the annual limit or the total amount of underutilized contributions from prior years.

\*\* This provision requires a calculation to determine the maximum limit for the year. Participants who use this catch-up limit cannot also use the "age 50 catch-up" limit in the same year.

## 403(b) Section 415 Limit:

The 415 limit is the maximum amount the employee and employer can contribute on a tax-deferred basis to all tax-advantaged plans. Employees may be subject to a single 415 limit even if the contributions come from two different employers or if the employee has self employment income and participates in a Simplified Employer Pension Plan or a Keogh. Employees are encouraged to consult with a tax attorney or accountant to make certain contributions to all plans are within the allowable limits.

YEAR	403(b) Section 415 Limit
2019	\$56,000