

# 2022 IRS Retirement Plan Contribution Limits



**EFFECTIVE 01/01/2022**

The IRS has released the 2022 Annual Plan Limitations for defined contribution and defined benefit plans. 403(b), 457(b), & 401(k) elective deferral, catch-up, and other key limits for 2022 are listed below.

	2021 Limits	2022 Limits
Employee Elective Deferrals to the 403(b), 457(b) and 401(k) Plans	\$19,500	<b>\$20,500</b>
Catch-Up Contributions (Age 50 or older) to the 403(b), 457(b) and 401(k) Plans	\$6,500	<b>\$6,500</b>
Annual Addition Dollar Maximum (applies to Employer-paid 401(a), 403(b) and 401(k) Plans)	\$58,000	<b>\$61,000</b>
Defined Benefit Dollar Maximum	\$230,000	<b>\$245,000</b>
Highly Compensated Employee Threshold (applies mainly to 401(k) Plans)	\$130,000	<b>\$135,000</b>
Key Employee Threshold (applies mainly to 401(k) Plans)	\$185,000	<b>\$200,000</b>
Annual Compensation (applies to almost all retirement plans)	\$290,000	<b>\$305,000</b>
Annual IRA contribution (unchanged)	\$6,000	<b>\$6,000</b>
IRA catch-up contributions (age 50 and older; unchanged)	\$1,000	<b>\$1,000</b>

**For a complete list of 2022 limits, please visit the following link:**  
<https://www.irs.gov/pub/irs-drop/n-21-61.pdf>

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