2019 Annual Benefit Plan Amounts

<table>
<thead>
<tr>
<th>Contribution &amp; Benefit Limits</th>
<th>2018 Limit</th>
<th>2019 Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Section 401(k), 403(b), or 457(b) annual deferral</td>
<td>$18,500</td>
<td>$19,000</td>
</tr>
<tr>
<td>SIMPLE plan annual deferral</td>
<td>$12,500</td>
<td>$13,000</td>
</tr>
</tbody>
</table>

Section 415 maximums

- Annual benefit from defined benefit plan: $220,000
- Annual additions to defined contribution plan: $55,000

Maximum IRA contribution:

- Retirement plan: $6,000
- SIMPLE plan: $3,000
- IRA: $1,000

Compensation Amounts

- Annual compensation limit: $275,000
- Grandfathered governmental plan participants: $405,000

Highly compensated employees

- any employee*: $120,000**
- 5 percent owner: no minimum

* Employer may elect to limit to top-paid 20%
** Due to the look-back rule, applies in determining HCEs during following year

Key employees

- officer: $175,000
- 1 percent owner: $150,000
- 5 percent owner: no minimum

Small Employer Health Insurance Credit Average Wage Phase-Out: $26,700

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This information is brought to you by your Partner Firm of United Benefit Advisors, the nation’s leading employee benefits advisory organization with more than 200 offices throughout the United States, Canada and the United Kingdom.

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<tr>
<th>Social Security/Medicare</th>
<th>2018 Limit</th>
<th>2019 Limit</th>
</tr>
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<tbody>
<tr>
<td>OASDI taxable wage base</td>
<td>$128,400</td>
<td>$132,900</td>
</tr>
<tr>
<td>OASDI tax rate - employer</td>
<td>6.2%</td>
<td>6.2%</td>
</tr>
<tr>
<td>OASDI tax rate - employee</td>
<td>6.2%</td>
<td>6.2%</td>
</tr>
<tr>
<td>Medicare tax rate - employer</td>
<td>1.45%</td>
<td>1.45%</td>
</tr>
<tr>
<td>Medicare tax rate - employee</td>
<td>1.45%*</td>
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</table>

Maximum income without reducing Social Security retirement benefits

- SSRA*: $45,360/yr. | $46,920/yr. |
- under SSRA*: $17,040/yr. | $17,640/yr. |

Health Plan Limits

Maximum Health FSA

- employee deferral: $2,650 | $2,700 |
- carryover: $500 | $500 |

Maximum HSA contribution

- individual: $3,450 | $3,500 |
- family: $6,900 | $7,000 |
- catch-up: $1,000 | $1,000 |

Minimum HDHP deductible

- individual: $1,350 | $1,350 |
- family: $2,700 | $2,700 |

Maximum HDHP out-of-pocket

- individual: $6,650 | $6,750 |
- family: $13,300 | $13,500 |

Maximum out-of-pocket non-grandfathered plans

- individual: $7,350 | $7,900 |
- family: $14,700 | $15,800 |

Transitional Reinsurance Fee (per person) | Only paid through the 2016 plan year. |

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