

# 2018 Plan Contribution Limits

	Who Can Contribute	2018 Contribution Limits	Catch Up Provisions for Employees Over Age 50
<b>Payroll Deduction IRA</b>	Employee only.	Employees: up to \$5,500.	Additional \$1,000.
<b>SEP Plans</b>	Employer only; employee contributions not allowed.	Employer: Up to 25% of compensation or a maximum of \$55,000 (if self-employed, 25% of compensation reduced by half the self-employment tax).	Not available.
<b>SIMPLE Plans</b>	Employer mandatory, employee discretionary.	Employer (two options): Matching: dollar-for-dollar of employee contribution up to 3%. Non-elective: A flat 2% of compensation for all employees regardless of employee contribution. Employees: up to \$12,500.	Additional \$3,000.
<b>Solo 401(k) Plans</b>	Employer and employee contributions are discretionary.	Employer: Total contribution per employee is a maximum of \$55,000 (employer + employee) or 100% of compensation. This amount includes employee contribution. Employer can deduct up to 25% of aggregate compensation for all participants (if self-employed, 25% of compensation reduced by half the self-employment tax). Employees: up to \$18,500.	Additional \$6,000.
<b>Safe Harbor 401(k) Plans</b>	Employer mandatory (matching only or for all employees) and employee discretionary.	Employer: Total contribution per employee is a maximum of \$55,000 (employer + employee) or 100% of compensation. This amount includes employee contribution. Employer can deduct up to 25% of aggregate compensation for all participants (if self-employed, 25% of compensation reduced by half the self-employment tax). Employees: up to \$18,500.	Additional \$6,000.
<b>401(k) Plans</b>	Employer and employee, fully discretionary.	Employer: Total contribution per employee is a maximum of \$55,000 (employer + employee) or 100% of compensation. This amount includes employee contribution. Employer can deduct up to 25% of aggregate compensation for all participants (if self-employed, 25% of compensation reduced by half the self-employment tax). Employees: up to \$18,500.	Additional \$6,000.
<b>Profit-Sharing Plans</b>	Employer only; employee contributions not allowed.	Employer: Total contribution per employee is a maximum of \$55,000 or 100% of compensation. Employer can deduct up to 25% of aggregate compensation for all participants (if self-employed, 25% of compensation reduced by half the self-employment tax).	Not available.
<b>Defined Benefit Plans</b>	Employer only; employee contributions generally not allowed (though plan design can permit or require employee contributions).	Employer: Deduction limit is any amount up to the plan's unfunded current liability based on actuarial computations. Employees: Employer can permit or require employee contributions based on plan design.	Not available.

As of 10/19/2017. Sources: [www.dol.gov](http://www.dol.gov), [www.irs.gov](http://www.irs.gov)

Intended for investment professional or institutional use.

This material is provided by Virtus Investment Partners for informational and discussion purposes only. This information is general and educational in nature provided as general guidance on the subject covered, and is not intended to be authoritative. All information contained herein is believed to be correct, but accuracy cannot be guaranteed. The views expressed are as of the date specified. This information and general market-related projections are based on information available at the time, are subject to change without notice. This information may coincide or conflict with activities of the portfolio managers. It is not intended to be, and should not be construed as, investment, legal, estate planning, or tax advice. Virtus does not provide legal, estate planning, or tax advice. Laws of a specific state or laws relevant to a particular situation or pensions in general may affect the applicability, accuracy, or completeness of this information. Federal and state laws and regulations are complex and are subject to change. All investments involve risk. Investors are advised to consult with their investment professional about their specific financial needs and goals before making any investment decisions. The opinions provided by the authors and other sources are not necessarily those of Virtus.

Registered representatives of a broker-dealer and employees of registered investment advisers are subject to their firm's policies.

All third party marks are the property of their respective owners.