

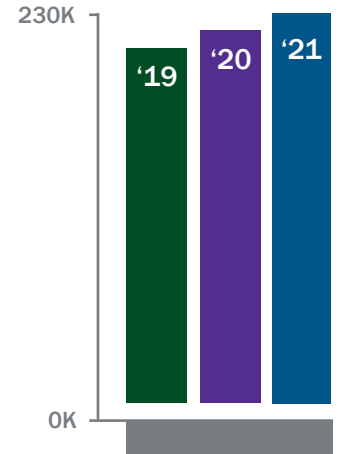
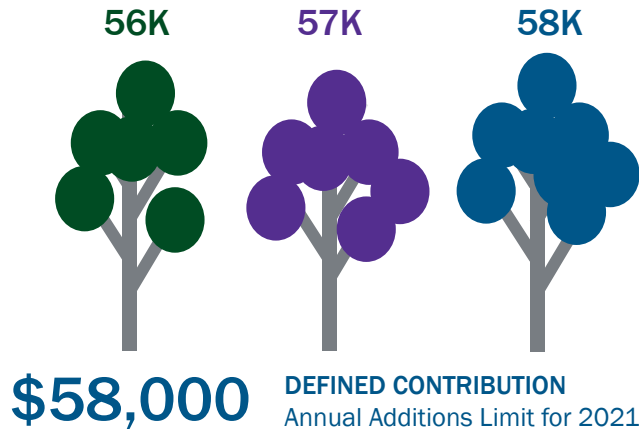
2021 IRS LIMITS ON BENEFITS AND CONTRIBUTIONS



\$285,000

QUALIFIED PLAN

Compensation Limit for 2021



\$230,000

DEFINED BENEFIT

Annual Benefit Limit
for 2021

Projected Account Balances
After 25 Years With 6% Return



\$6,500

CATCH UP

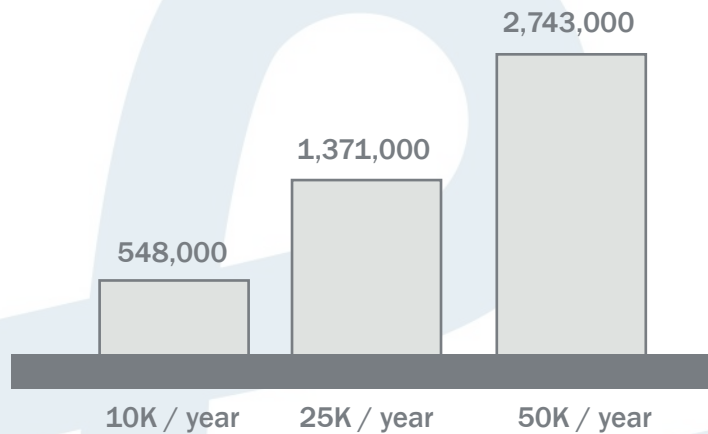
CONTRIBUTION LIMIT
401(k)/403(b)/457
for 2021



\$19,500

401(k) PLAN / 403(b) PLAN

Maximum Elective Deferral
for 2021



TYPE OF LIMIT

401(k) Plan/403(b) Plan - Maximum Elective Deferral

457 Plan - Dollar Limitation

Catch-up Contribution Limit - 401(k)/403(b)/457

Catch-up Contribution Limit - SIMPLE

Defined Benefit - Annual Benefits Limit

Defined Contribution - Annual Additions Limit

HCE Definition - Compensation Test

Key Employee Wage Threshold

Qualified Plan - Compensation Limit

SIMPLE Plan - Maximum Elective Deferral

Social Security - Taxable Wage Base

	2021	2020	2019
401(k) Plan/403(b) Plan - Maximum Elective Deferral	\$19,500	\$19,500	\$19,000
457 Plan - Dollar Limitation	\$19,500	\$19,500	\$19,000
Catch-up Contribution Limit - 401(k)/403(b)/457	\$6,500	\$6,500	\$6,000
Catch-up Contribution Limit - SIMPLE	\$3,000	\$3,000	\$3,000
Defined Benefit - Annual Benefits Limit	\$230,000	\$230,000	\$225,000
Defined Contribution - Annual Additions Limit	\$58,000	\$57,000	\$56,000
HCE Definition - Compensation Test	\$130,000	\$130,000	\$125,000
Key Employee Wage Threshold	\$185,000	\$185,000	\$180,000
Qualified Plan - Compensation Limit	\$290,000	\$285,000	\$280,000
SIMPLE Plan - Maximum Elective Deferral	\$13,500	\$13,500	\$13,000
Social Security - Taxable Wage Base	\$142,800	\$137,700	\$132,900