

**2018 PUERTO RICO RETIREMENT PLAN LIMITS**  
*2014 through 2018*

For plans only qualified in Puerto Rico (PR-Only Plans), and for plans qualified in both Puerto Rico and the U.S. (Dual-Qualified Plans).

	2018	2017	2016	2015	2014
<b>1081.01(D) ELECTIVE DEFERRALS FOR PR-ONLY PLANS</b>	\$ 15,000	\$ 15,000	\$ 15,000	\$ 15,000	\$ 15,000
<b>1081.01(D) ELECTIVE DEFERRALS FOR DUAL-QUALIFIED PLANS AND FEDERAL GOVERNMENT THRIFT PLANS</b>	\$ 18,500	\$ 18,000	\$ 18,000	\$ 18,000	\$ 17,500
<b>CATCH-UP CONTRIBUTIONS FOR PR-ONLY PLANS AND DUAL-QUALIFIED PLANS</b>	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500
<b>CATCH-UP CONTRIBUTIONS FOR FEDERAL GOVERNMENT THRIFT PLANS</b>	\$ 6,000	\$ 6,000	\$ 6,000	\$ 6,000	\$ 5,500
<b>AFTER-TAX CONTRIBUTIONS FOR ALL PLANS</b>	10% of the employee's aggregate compensation during time employee is a plan participant	10% of the employee's aggregate compensation during time employee is a plan participant	10% of the employee's aggregate compensation during time employee is a plan participant	10% of the employee's aggregate compensation during time employee is a plan participant	10% of the employee's aggregate compensation during time employee is a plan participant
<b>ANNUAL LIMITATION ON COMPENSATION FOR ALL PLANS</b>	\$ 275,000	\$ 270,000	\$ 265,000	\$ 265,000	\$ 260,000
<b>ANNUAL BENEFIT LIMITATION ON DB BENEFITS FOR ALL PLANS</b>	\$ 220,000	\$ 215,000	\$ 210,000	\$ 210,000	\$ 210,000
<b>ANNUAL CONTRIBUTION LIMITATION ON DC PLAN CONTRIBUTIONS FOR ALL PLANS</b>	\$ 55,000	\$ 54,000	\$ 53,000	\$ 53,000	\$ 52,000
<b>HIGHLY COMPENSATED EMPLOYEE THRESHOLD FOR ALL PLANS</b>	\$ 120,000 <sup>1</sup>	\$ 120,000 <sup>1</sup>	\$ 120,000	\$ 120,000	\$ 115,000

<sup>1</sup>The PR Treasury appears to have taken the administrative decision to disregard the change made to the highly compensated employee (HCE) threshold by Puerto Rico Act No. 9-2017. Act 9 amended the PR Code to, among others, modify the definition of HCEs to exclude officers of the participating employer and to modify the HCE threshold to \$150,000 (i.e., fixed and not determined by reference to the dollar limitation under the U.S. Code).