

Owners 401(k) comparison of plan contribution limits for 2019



An Owners 401(k) plan may enable an owner to maximize retirement contributions. This chart compares the savings potential using different defined contribution plans.^{1, 2} Small business owners should carefully consider their personal circumstances in selecting an appropriate retirement savings vehicle.

AXA Advisors provides tools to help with planning, implementing and monitoring retirement strategies to assist investors with staying on track with their long-term objectives.

Incorporated Business				Unincorporated Business			
W-2	SEP/Keogh	SIMPLE IRA	Owners 401(k)	Earned Income ³	SEP/Keogh	SIMPLE IRA	Owners 401(k)
10,000	2,500	10,000	10,000	10,000	1,859	9,294	9,294
20,000	5,000	13,600	20,000	20,000	3,717	13,541	18,587
30,000	7,500	13,900	26,000	30,000	5,576	13,812	24,576
40,000	10,000	14,200	28,500	40,000	7,435	14,083	26,435
50,000	12,500	14,500	31,000	50,000	9,294	14,353	28,294
60,000	15,000	14,800	33,500	60,000	11,152	14,624	30,152
70,000	17,500	15,100	36,000	70,000	13,011	14,895	32,011
80,000	20,000	15,400	38,500	80,000	14,870	15,165	33,870
90,000	22,500	15,700	41,000	90,000	16,728	15,436	35,728
100,000	25,000	16,000	43,500	100,000	18,587	15,707	37,587
110,000	27,500	16,300	46,000	110,000	20,446	15,978	39,446
120,000	30,000	16,600	48,500	120,000	22,304	16,248	41,304
130,000	32,500	16,900	51,000	130,000	24,163	16,519	43,163
140,000	35,000	17,200	54,000	140,000	26,022	16,790	45,022
150,000	37,500	17,500	56,000	150,000	27,950	17,070	46,950
160,000	40,000	17,800	56,000	160,000	29,924	17,358	48,924
170,000	42,500	18,100	56,000	170,000	31,897	17,645	50,897
180,000	45,000	18,400	56,000	180,000	33,870	17,933	52,870
190,000	47,500	18,700	56,000	190,000	35,843	18,220	54,843
200,000	50,000	19,000	56,000	200,000	37,816	18,507	56,000
210,000	52,500	19,300	56,000	210,000	39,790	18,795	56,000
220,000	55,000	19,600	56,000	220,000	41,763	19,082	56,000
230,000	56,000	19,900	56,000	230,000	43,736	18,369	56,000
240,000	56,000	20,200	56,000	240,000	45,709	19,657	56,000
250,000	56,000	20,500	56,000	250,000	47,683	19,944	56,000
260,000	56,000	20,800	56,000	260,000	49,656	20,231	56,000
270,000	56,000	21,100	56,000	270,000	51,629	20,519	56,000
280,000	56,000	21,400	56,000	280,000	53,602	20,806	56,000
				292,152	56,000	21,155	56,000

1 These calculations are based on the 2019 limits under the Internal Revenue Code.

2 Catch-up contributions – plan participants age 50 and older may contribute an additional \$6,000, with total salary deferral and catch-up contributions not to exceed W-2 or Earned Income (2019), to Owners and regular 401(k) plans.

3 Earned Income reflected assumes business expenses already deducted and is further reduced by 1/2 of the self-employment tax to determine contributions. **Please note this illustration is provided for informational purposes only. Please consult your tax and/or legal advisor for guidance applicable to your individual facts and circumstances.**



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