

2022 Contribution Limits

401(k) Profit Sharing & Cash Balance Plans



Age	401(k) with Profit Sharing*	Cash Balance	Total	Tax Savings**
Above 65	\$67,500	\$295,000+	\$362,500+	\$163,125
65	\$67,500	\$295,000	\$362,500	\$163,125
64	\$67,500	\$302,000	\$369,500	\$166,275
63	\$67,500	\$308,000	\$375,500	\$168,975
62	\$67,500	\$315,000	\$382,500	\$172,125
61	\$67,500	\$299,000	\$366,500	\$164,925
60	\$67,500	\$285,000	\$352,500	\$158,625
59	\$67,500	\$271,000	\$338,500	\$152,325
58	\$67,500	\$258,000	\$325,500	\$146,475
57	\$67,500	\$245,000	\$312,500	\$140,625
56	\$67,500	\$233,000	\$300,500	\$135,225
55	\$67,500	\$222,000	\$289,500	\$130,275
54	\$67,500	\$211,000	\$278,500	\$125,325
53	\$67,500	\$201,000	\$268,500	\$120,825
52	\$67,500	\$191,000	\$258,500	\$116,325
51	\$67,500	\$182,000	\$249,500	\$112,275
50	\$67,500	\$173,000	\$240,500	\$108,225
49	\$61,000	\$164,000	\$225,000	\$101,250
48	\$61,000	\$156,000	\$217,000	\$97,650
47	\$61,000	\$149,000	\$210,000	\$94,500
46	\$61,000	\$142,000	\$203,000	\$91,350
45	\$61,000	\$135,000	\$196,000	\$88,200
44	\$61,000	\$128,000	\$189,000	\$85,050
43	\$61,000	\$122,000	\$183,000	\$82,350
42	\$61,000	\$116,000	\$177,000	\$79,650
41	\$61,000	\$110,000	\$171,000	\$76,950
40	\$61,000	\$105,000	\$166,000	\$74,700
39	\$61,000	\$100,000	\$161,000	\$72,450
38	\$61,000	\$95,000	\$156,000	\$70,200
37	\$61,000	\$90,000	\$151,000	\$67,950
36	\$61,000	\$86,000	\$147,000	\$66,150
35	\$61,000	\$82,000	\$143,000	\$64,350
Under 35	\$61,000	Up to \$78,000	Up to \$139,000	Up to \$62,550

For more information about Cash Balance plans, visit FuturePlan.com or call (866) 929-2525.

*401(k): \$20,500; \$6,500 catch-up; \$40,500 profit sharing

**Assuming 45% tax. Taxes are deferred.

Maximum 401(k) with Profit Sharing amounts may be reduced if compensation is lower than the IRS maximum compensation limit of \$305,000 and other deduction limits may apply. Maximum cash balance amounts assume a 3-year average compensation of at least \$245,000. Lower 3-year average compensation may reduce the amounts shown.

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