The Optional Retirement Plan (ORP) is a qualified 401(a) defined contribution plan. Two limits apply to this plan. The lower of the two limits applies – see the blue columns below.

**415 limit** - Total employee and employer contributions may not exceed the annual limit.

**Compensation limit** - Contributions must stop when earnings reach the annual limit.

Different limits apply to the ASU 403(b) and 457 plans. To learn more, visit [IRS contribution limits](https://www.irs.gov/).