

RETIREMENT PLAN LIMITS

LIMIT	2011	2010	2009	2008	2007	2006	2005
Elective Deferrals: 401(k), SARSEP, 403(b)	\$ 16,500	\$ 16,500	\$ 16,500	\$ 15,500	\$ 15,500	\$ 15,000	\$ 14,000
401(k), 403(b) Catch up over 50	5,500 *	5,500 *	5,500 *	5,000 *	5,000 *	5,000 *	4,000 *
457 Plan deferrals	16,500	16,500	16,500	15,500	15,500	15,000	14,000
457 Catch up over 50	5,500 **	5,500 **	5,500 **	5,000 **	5,000 **	5,000 **	4,000 **
SIMPLE Plan Deferrals	11,500	11,500	11,500	10,500	10,500	10,000	10,000
Simple Catch up over 50	2,500	2,500	2,500	2,500	2,500	2,500	2,000
Highly Compensated EE (HCE Definition)	110,000	110,000	110,000	105,000	100,000	100,000	95,000
Defined Benefit 415 Limit	195,000	195,000	195,000	185,000	180,000	175,000	170,000
Defined Contribution 415 Limit	100% of gross compensation up to \$49,000 ***	100% of gross compensation up to \$49,000 ***	100% of gross compensation up to \$49,000 ***	100% of gross compensation up to \$46,000 ***	100% of gross compensation up to \$45,000 ***	100% of gross compensation up to \$44,000 ***	100% of gross compensation up to \$42,000 ***
Qualified Plan/SEP Compensation Limit	245,000 ****	245,000 ****	245,000 ****	230,000 ****	225,000 ****	220,000 ****	210,000 ****
SEP Participation Compensation Amount	550	550	550	500	500	450	450
FICA Taxable Wage Base	106,800	106,800	106,800	102,000	97,500	94,200	90,000
Traditional & Roth IRA Contribution Limits	5,000	5,000	5,000	5,000	4,000	4,000	4,000
IRA Catch up over 50	1,000	1,000	1,000	1,000	1,000	1,000	500

* Verify use of 403(b) & 457 catch up provisions with the employer's plan expert.

** No aggregation with other elective deferrals required beginning 2002.

*** For plan years ending in the calendar year shown.

**** Compensation for matching contributions in a SIMPLE IRA plan is not limited under this regulation. Compensation up to \$466,666.66 for a person over 50 can be used to calculate a match. The match cannot be higher than the permitted deferral/catch-up amount of \$14,000. ($\$466,666.66 \times .03 = \$14,000$)