

Employee Benefit Limitations for Plan Years Beginning in 2011 per Internal Revenue Service

<u>Limitation Description</u>	<u>2012 Limit</u>	<u>2011 Limit</u>	<u>2010 Limit</u>	<u>2009 Limit</u>	<u>2008 Limit</u>	<u>2007 Limit</u>	<u>2006 Limit</u>	<u>2005 Limit</u>	<u>2004 Limit</u>
Defined Benefit Plan Maximum Annual Pension IRC 415(b)(1)(a)	\$ 200,000	\$ 195,000	\$ 195,000	\$ 195,000	\$ 185,000	\$ 180,000	\$ 175,000	\$ 170,000	\$ 165,000
IRC 415(c)(1)(A) Defined Contribution Plan Annual Addition (or lesser of 100% of comp)	\$ 50,000	\$ 49,000	\$ 49,000	\$ 49,000	\$ 46,000	\$ 45,000	\$ 44,000	\$ 42,000	\$ 41,000
Compensation Limit for Key Employee 416 (i)(1)(A)(i)	\$ 16,500	\$ 160,000	\$ 160,000	\$ 160,000	\$ 150,000	\$ 145,000	\$ 140,000	\$ 135,000	\$ 130,000
401(k) Maximum Employee:									
Elective Deferral IRC 402(g)(1)	\$ 17,000	\$ 16,500	\$ 16,500	\$ 16,500	\$ 15,500	\$ 15,500	\$ 15,000	\$ 14,000	\$ 13,000
Catch-up Limit 414(v)(2)(B)(i)	\$ 5,500	\$ 5,500	\$ 5,500	\$ 5,500	\$ 5,000	\$ 5,000	\$ 5,000	\$ 4,000	\$ 3,000
Annual Compensation Limit IRC 401(a)(17) 404(l), 408(k)(3)(C), 408(k)(6)(D)(ii)	\$ 250,000	\$ 245,000	\$ 245,000	\$ 245,000	\$ 230,000	\$ 225,000	\$ 220,000	\$ 210,000	\$ 205,000
Highly Compensated Employee IRC 414(g)(1)(B)	\$ 115,000	\$ 110,000	\$ 110,000	\$ 110,000	\$ 105,000	\$ 100,000	\$ 100,000	\$ 95,000	\$ 90,000
Social Security Wage Base	\$ 110,100	\$ 106,800	\$ 106,800	\$ 106,800	\$ 102,000	\$ 97,500	\$ 94,200	\$ 90,000	\$ 87,900
SEP Eligibility 408(k)(2)(C)	\$ 550	\$ 550	\$ 550	\$ 550	\$ 500	\$ 500	\$ 450	\$ 450	\$ 450
SIMPLE Deferral Limit 408(p)(2)(B)	\$ 11,500	\$ 11,500	\$ 11,500	\$ 11,500	\$ 10,500	\$ 10,500	\$ 10,000	\$ 10,000	\$ 9,000
SIMPLE 401(k)(11) & IRA catch-up Limit 414(v)(2)(b)(ii)	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,000	\$ 1,500
457(e)(15) deferral limit	\$ 17,000	\$ 16,500	\$ 16,500	\$ 16,500	\$ 15,500	\$ 15,500	\$ 15,000	\$ 14,000	\$ 13,000
Taxable limit for Profit Sharing Plan IRC 404(a)(3)	25%	25%	25%	25%	25%	25%	25%	25%	25%
Taxable limit for Money Purchase IRC 404(j)	25%	25%	25%	25%	25%	25%	25%	25%	25%
both types combined	25%	25%	25%	25%	25%	25%	25%	25%	25%
Health Savings Accounts (HSA's) - Max Indiv contrib	\$ 3,100	\$ 3,050	\$ 3,050	\$ 3,000	\$ 2,900	\$ 2,850	\$ 2,700	\$ 2,650	\$ 2,600
Health Savings Accounts (HSA's) - Max Family Contrib	\$ 6,250	\$ 6,150	\$ 6,150	\$ 5,950	\$ 5,800	\$ 5,650	\$ 5,450	\$ 5,250	\$ 5,150