

Retirement Plan Limitations 2005-2012

	2012	2011	2010	2009	2008	2007	2006	2005
Elective Deferral Limit (401(k), 403(b), Roth 401(k), SARSEP)	\$17,000	\$16,500	\$16,500	\$16,500	\$15,500	\$15,500	\$15,000	\$14,000
Catch-Up Contribution Limit	\$5,500	\$5,500	\$5,500	\$5,500	\$5,000	\$5,000	\$5,000	\$4,000
Annual Defined Benefit Limit	\$200,000	\$195,000	\$195,000	\$195,000	\$185,000	\$180,000	\$175,000	\$170,000
Annual DC Contribution Limit	\$50,000	\$49,000	\$49,000	\$49,000	\$46,000	\$45,000	\$44,000	\$42,000
Annual Compensation Limit	\$250,000	\$245,000	\$245,000	\$245,000	\$230,000	\$225,000	\$220,000	\$210,000
457 Deferral Limit	\$17,000	\$16,500	\$16,500	\$16,500	\$15,500	\$15,500	\$15,000	\$14,000
Highly Compensated Dollar Threshold	\$115,000	\$110,000	\$110,000	\$110,000	\$105,000	\$100,000	\$100,000	\$95,000
SIMPLE Contribution Limit	\$11,500	\$11,500	\$11,500	\$11,500	\$10,500	\$10,500	\$10,000	\$10,000
SIMPLE Catch-Up Contributions	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,000
SEP Coverage Minimum Comp.	\$550	\$550	\$550	\$550	\$500	\$500	\$450	\$450
SEP Compensation Limit	\$250,000	\$245,000	\$245,000	\$245,000	\$230,000	\$225,000	\$220,000	\$210,000
Social Security Taxable Wage Base	\$110,100	\$106,800	\$106,800	\$106,800	\$102,000	\$97,500	\$94,200	\$90,000
Top-Heavy Key Employee Comp.	\$165,000	\$160,000	\$160,000	\$160,000	\$150,000	\$145,000	\$140,000	\$135,000
Traditional or Roth IRA Contribution Limit	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$4,000	\$4,000	\$4,000
Traditional or Roth IRA Catch Up Contribution	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$500

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