P·C·C
Pension Consultants Co., Inc.

Retirement Plan Design and Administration

Solutions For Your Business

Maximum Benefit and Contribution Limits

Type of Limitation	2012	2011	2010	2009	2008	2007	2006
Participant 401(k) Deferrals (includes Roth)	$17,000	$16,500	$16,500	$16,500	$15,500	$15,500	$15,000
Participant Catch-Up Amount (age 50+)	5,500	5,500	5,500	5,500	5,000	5,000	5,000
Participant Total Contribution (Plan Year Ending in:)	50,000	49,000	49,000	49,000	46,000	45,000	44,000
Annual Compensation Limit	250,000	245,000	245,000	245,000	230,000	225,000	220,000
Highly Compensated Employee	115,000	110,000	110,000	110,000	105,000	100,000	100,000
Key Employee / Officer	165,000	160,000	160,000	160,000	150,000	145,000	140,000
Social Security Taxable Wages	110,100	106,800	106,800	106,800	102,000	97,500	94,200
SIMPLE Plans Deferral Limit	11,500	11,500	11,500	11,500	10,500	10,500	10,000
SIMPLE Catch-Up Amount	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Defined Benefit Plans	200,000	195,000	195,000	195,000	185,000	180,000	175,000
457 Limits	17,000	16,500	16,500	16,500	15,500	15,500	15,000
SEP Coverage	550	550	550	550	500	500	450
SEP Compensation	250,000	245,000	245,000	245,000	230,000	225,000	220,000
IRA Contribution	5,000	5,000	5,000	5,000	5,000	4,000	4,000
IRA Catch-Up Amount	1,000	1,000	1,000	1,000	1,000	1,000	1,000