



IRS Benefit & Contribution Limits

<i>Category</i>					
	2012	2011	2010	2009	2008
Annual Compensation Limit	250,000	245,000	245,000	245,000	230,000
Annual Contribution Limit*	50,000	49,000	49,000	49,000	46,000
401(k) Elective Deferrals**	17,000	16,500	16,500	16,500	15,500
401(k) Catch-up	5,500	5,500	5,500	5,500	5,000
SIMPLE 401(k) Deferrals	11,500	11,500	11,500	11,500	10,500
SIMPLE 401(k) Catch-up	2,500	2,500	2,500	2,500	2,500
SIMPLE 401(k) Non-Elective	5,000	4,900	4,900	4,900	4,600
SIMPLE 401(k) Match [†]	7,500	7,350	7,350	7,350	6,900
SIMPLE IRA Deferrals	11,500	11,500	11,500	11,500	10,500
SIMPLE IRA Catch-up	2,500	2,500	2,500	2,500	2,500
SIMPLE IRA Non-Elective	5,000	4,900	4,900	4,900	4,600
SIMPLE IRA Match [†]	11,500	11,500	11,500	11,500	10,500
Traditional or Roth IRA Limit	5,000	5,000	5,000	5,000	5,000
IRA Catch-up	1,000	1,000	1,000	1,000	1,000
Highly Compensated Employee	115,000	110,000	110,000	110,000	105,000
Key Employee Officer Compensation	165,000	160,000	160,000	160,000	150,000
Key Employee 1% Owner Compensation	150,000	150,000	150,000	150,000	150,000
Taxable Wage Base	110,100	106,800	106,800	106,800	102,000

*For 2002 and after, 100% of compensation if less than dollar limit.

**Always on an *individual's* tax year basis (generally calendar-year basis), not a plan year basis. Salary deferral limit includes *both* pre-tax salary deferrals and after-tax Roth salary deferrals.

[†]Does not include effect of catch-up contributions.