

# Benefit & Compensation Limits

# 2013

<i>Employee Benefit Plan Limitations</i>	2009	2010	2011	2012	2013
Limitation on 401(k) and 403(b) Elective Deferrals §402(g)(1)	\$16,500	\$16,500	\$16,500	\$17,000	\$17,500
Age 50+ Catch-up Contributions					
401(k), 403(b), or governmental 457(b) plans	5,500	5,500	5,500	5,500	5,500
IRAs and other SIMPLE plans	2,500	2,500	2,500	2,500	2,500
Compensation Limitation §401(a)(17), §404(l)	245,000	245,000	245,000	250,000	255,000
Limitation on Benefits under a Defined Benefit Plan §415(b)(1)(A)	195,000	195,000	195,000	200,000	205,000
Limitation on Contributions to a Defined Contribution Plan §415(c)(1)(A)	49,000	49,000	49,000	50,000	51,000
Highly Compensated Employee §414(q)(1)(B)	110,000	110,000	110,000	115,000	115,000
Key Employee Officer §416(i)(1)(A)(i)	160,000	160,000	160,000	165,000	165,000
Minimum Compensation Limit For SEPs §408(k)(2)(C)	550	550	550	550	550
Contribution Limit for Simple Retirement Account §408(p)(2)(E)	11,500	11,500	11,500	11,500	12,000
Deferral Limit for 457 Plans §457(e)(15)	16,500	16,500	16,500	17,000	17,500
Limits Used to Determine the Distribution Period for ESOPs §409(o)(1)(C)(ii)					
Additional Year Amount	195,000	195,000	195,000	200,000	205,000
Five Year Amount	985,000	985,000	985,000	1,015,000	1,035,000
PBGC Maximum Monthly Benefit (age 65)	4,500.00	4,500.00	4,500.00	4,653.41	Not Yet Available
<i>Social Security</i>					
OASDI Tax Rate (Employer / Employee)	6.2%	6.2%	6.2% / 4.2%	6.2% / 4.2%	6/2% / 6.2%
OASDI Wage Base	106,800	106,800	106,800	110,100	113,700
HI Tax Rate	1.45%	1.45%	1.45%	1.45%	1.45%
HI Wage Base	no limit	no limit	no limit	no limit	no limit