

Cost of Living Adjustments



	Code Citation	2012	2011	2010	2009	2008	2007	Notes
Social Security Wage Base	N/A	110,100	106,800	106,800	106,800	102,000	97,500	for plan years BEGINNING in the calendar year
Compensation	401(a)(17)	250,000	245,000	245,000	245,000	230,000	225,000	for plan years BEGINNING in the calendar year
Annual Additions (D/C)	415(c)	50,000	49,000	49,000	49,000	46,000	45,000	for plan years ENDING in the calendar year
Deferrals (401(k), 403(b), 457)	402(g)	17,000	16,500	16,500	16,500	15,500	15,500	individual calendar year limit
Catch Up (401(k), 403(b), 457)	414(v)(2)(B)	5,500	5,500	5,500	5,500	5,000	5,000	individual calendar year limit
SIMPLE	408(p)(2)	11,500	11,500	11,500	11,500	10,500	10,500	individual calendar year limit
SIMPLE/IRA Catch-Up	414(v)(2)(B)(ii)	2,500	2,500	2,500	2,500	2,500	2,500	individual calendar year limit
Highly Compensated	414(q)	115,000	110,000	110,000	110,000	105,000	100,000	for the look back year BEGINNING in the calendar year (see below)**
Key Employee (Officer)	416(i)(1)(A)	165,000	160,000	160,000	160,000	150,000	145,000	for plan years ENDING in the calendar year
Key Employee (1 % owner)	416(i)(1)(A)	150,000	150,000	150,000	150,000	150,000	150,000	for plan years ENDING in the calendar year
Annual Additions (D/B)	415(b)	200,000	195,000	195,000	195,000	185,000	180,000	for plan years ENDING in the calendar year
SEP Eligibility Compensation	408(k)(2)(C)	550	550	550	550	500	500	for plan years BEGINNING in the calendar year
IRA Contribution Limit	219, 408, 408(A)	5,000	5,000	5,000	5,000	5,000	4,000	individual calendar year limit

**Example: There is a 6/30/09 plan year end, so you will use the participant compensation for the look back year 7/1/07-6/30/08 to determine HCE status. You will use the 2007 limit of \$100,000 (since the look back year begins in 2007)

Updated 10/28/11