



Consultants, Actuaries and Administrators of Pension
 and Profit Sharing Plans Since 1970

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Qualified Retirement Plan Limits With Cost of Living Adjustments

Effective January 1 of Each Year	2012	2011	2010
Maximum Contribution and Deduction Limits			
Elective Deferral Limit: \$401(k)/403(b)/457	\$17,000	\$16,500	\$16,500
Age 50+ Catch-Up Limit	\$5,500	\$5,500	\$5,500
SIMPLE Plan Deferral Limit	\$11,500	\$11,500	\$11,500
SIMPLE Age 50+ Catch-Up Limit	\$2,500	\$2,500	\$2,500
Annual Compensation Limit* <i>For plan years <u>beginning</u> in indicated year</i>	\$250,000	\$245,000	\$245,000
Defined Contribution 415 Limit on Contributions* <i>For plan / limitation years <u>ending</u> in indicated year</i>	\$50,000	\$49,000	\$49,000
Defined Benefit 415 Limit on Benefits* <i>For plan / limitation years <u>ending</u> in indicated year</i>	\$200,000	\$195,000	\$195,000
Social Security Taxable Wage Base (6.2%) <i>Integration level for plan years <u>beginning</u> in indicated year</i>	\$110,100	\$106,800	\$106,800
Medicare Taxable Wage Base (1.45%)	No Cap	No Cap	No Cap
SEP Compensation Required for Eligibility	\$550	\$550	\$550
Determination of Highly Compensated Employees			
More than 5% Owners regardless of compensation			
Employees Earning in Excess of* <i>Used to determine HCEs for subsequent year</i>	\$115,000	\$110,000	\$110,000
Determination of Key Employees for Top Heavy			
More than 5% Owners regardless of compensation			
More than 1% Owners earning in excess of \$150,000			
Officers Earning in Excess of*	\$165,000	\$160,000	\$160,000

*Plan year limits. All other limits apply on a calendar year basis