



RETIREMENT PLAN LIMITS 2011 – 2007

Description	2011	2010	2009	2008	2007
401(k) Elective Salary Deferral Limit ⁽¹⁾	\$16,500	\$16,500	\$16,500	\$15,500	\$15,500
403(b) Elective Salary Deferral Limit ⁽¹⁾	\$16,500	\$16,500	\$16,500	\$15,500	\$15,500
457(b) Annual Deferral Limit ⁽¹⁾	\$16,500	\$16,500	\$16,500	\$15,500	\$15,500
SIMPLE Elective Deferral Limit ⁽¹⁾	\$11,500	\$11,500	\$11,500	\$10,500	\$10,500
Age 50 Catch-Up Limit ^{(1) (2)}	\$5,500	\$5,500	\$5,500	\$5,000	\$5,000
403(b) Lifetime Catch-Up Limit ^{(3) (4)}	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
457(b) Special Catch-Up Limit ^{(1) (5)}	\$16,500	\$16,500	\$16,500	\$15,500	\$15,500
SIMPLE Age 50 Catch-Up Limit ⁽¹⁾	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
Annual Addition Limit – DC Plans ⁽¹⁾	\$49,000	\$49,000	\$49,000	\$46,000	\$45,000
Annual Benefit Limit – DB Plans ⁽¹⁾	\$195,000	\$195,000	\$195,000	\$185,000	\$180,000
Maximum MAGI - Rollover to Roth IRA ⁽⁶⁾	NA	NA	\$100,000	\$100,000	\$100,000
Compensation Limit ^{(1) (7)}	\$245,000	\$245,000	\$245,000	\$230,000	\$225,000
Social Security Wage Base ⁽¹⁾	\$106,800	\$106,800	\$106,800	\$102,000	\$97,500
Highly Compensated Employee Comp ⁽¹⁾	\$110,000	\$110,000	\$110,000	\$105,000	\$100,000
Key Employee Compensation ⁽¹⁾	\$160,000	\$160,000	\$160,000	\$150,000	\$145,000
IRA Limit ⁽¹⁾	\$5,000	\$5,000	\$5,000	\$5,000	\$4,000
IRA Age 50 Catch-Up Limit ⁽⁴⁾	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000

The 401(k), 403(b), and 457(b) Elective Salary Deferral Limits also applies to Roth 401(k), Roth 403(b) and governmental 457(b) Contributions.

⁽¹⁾ Cost of Living formula did not result in an increase for 2010 or 2011.

⁽²⁾ Applies to 401(k), 403(b) and governmental 457(b) plans. Does not apply to nongovernmental 457(b) plans.

⁽³⁾ May be used in addition to the Age 50 Catch-Up for Elective Salary Deferral or Roth 403(b) contributions, but does not increase the Annual Addition Limit. Lifetime Catch-Up when available must be used before the Age 50 Catch-Up may be used. There is a \$15,000 lifetime maximum.

⁽⁴⁾ \$3,000 Lifetime Catch-Up and the IRA Age 50 Catch-Up are not subject to Cost Of Living Adjustments.

⁽⁵⁾ May not be used in same year as the Age 50 Catch-Up.

⁽⁶⁾ Starting in 2010 the \$100,000 MAGI limit has been eliminated for rollovers and conversions to Roth IRAs.

⁽⁷⁾ Certain employees in governmental plans in effect on 7/1/1993 may be subject to a 2011 limit of \$360,000.

Internal Revenue Service and Social Security Administration CODA Announcements:

IRS IR 2010-108: <http://www.irs.gov/newsroom/article/0,,id=229975,00.html>

SSA Release: <http://www.ssa.gov/pressoffice/pr/2011cola-pr.htm>