

## IRS Limits on Benefits & Compensation for Qualified Plans, SEPs and SIMPLEs; and HSA and CBP rates

	2012	2011	2010	2009	2008
<b>Defined Contribution</b> <i>Annual Additions Limit</i>	\$50,000	\$49,000	\$49,000	\$49,000	\$46,000
<b>Defined Benefit</b> <i>Annual Benefit Limit</i>	\$200,000	\$195,000	\$195,000	\$195,000	\$185,000
<b>Social Security</b> <i>Taxable Wage Base</i>	\$110,100	\$106,800	\$106,800	\$106,800	\$102,000
<b>Qualified Retirement Plan</b> <i>Compensation Limit</i>	\$250,000	\$245,000	\$245,000	\$245,000	\$230,000
<b>401(k)/403(b)/457(b)</b> <i>Calendar Year Deferral Limit</i>	\$17,000	\$16,500	\$16,500	\$16,500	\$15,500
<b>SIMPLE Plan</b> <i>Calendar Year Deferral Limit</i>	\$11,500	\$11,500	\$11,500	\$11,500	\$10,500
<b>Catch-up Deferral Limit (age 50+)</b>					
<i>401(k)/403(b)/457(b)</i>	\$5,500	\$5,500	\$5,500	\$5,500	\$5,000
<i>SIMPLE</i>	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
<b>SEP Contribution Eligibility</b> <i>Minimum Compensation Requirement</i>	\$550	\$550	\$550	\$550	\$500
<b>Highly Compensated Definition</b> <i>Compensation Test</i>	\$115,000	\$110,000	\$110,000	\$110,000	\$105,000
<b>Top-Heavy Key EE Definition</b>					
<i>Top Ten Owner Test</i>	N/A	N/A	N/A	N/A	N/A
<i>Officer Test</i>	\$165,000	\$160,000	\$160,000	\$160,000	\$150,000
<i>1% Owner Test</i>	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000
<b>Health Savings Account (HSA)</b>					
<i>Calendar Year Deferral Limit/55+</i>	Single \$3,100/\$4,100 Family \$6,250/\$7,250	Single \$3,050/\$4,050 Family \$6,150/\$7,150	Single \$3,050/\$4,050 Family \$6,150/\$7,150	Single \$3,000/\$4,000 Family \$5,950/\$6,950	Single \$2,900/\$3,800 Family \$5,800/\$6,700
<b>30-Year Treasury Securities Rate</b>					
<b>Cash Balance Pension Interest Credit</b> <i>October of Prior Plan Year</i>	3.13%	3.87%	4.19%	4.17%	4.77%