

Maximum Benefit and Contribution Limits

Type of Limitation	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990	1989	1988	1987	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977	1976		
401(k) and SARSEP maximum deferral (402(g))	\$16,500	\$16,500	\$15,500	\$15,500	\$15,000	\$14,000	\$13,000	\$12,000	\$11,000	\$10,500	\$10,500	\$10,000	\$10,000	\$9,500	\$9,500	\$9,240	\$9,240	\$8,994	\$8,728	\$8,474	\$7,979	\$7,627	\$7,313	\$7,000													
403(b) maximum deferral	\$16,500	\$16,500	\$15,500	\$15,500	\$15,000	\$14,000	\$13,000	\$12,000	\$11,000	\$10,500	\$10,500	\$10,000	\$10,000	\$9,500	\$9,500	\$9,500	\$9,500	\$9,500	\$9,500	\$9,500	\$9,500	\$9,500	\$9,500	\$9,500													
457(b)(2) and 457(c)(1) maximum deferral	\$16,500	\$16,500	\$15,500	\$15,500	\$15,000	\$14,000	\$13,000	\$12,000	\$11,000	\$8,500	\$8,000	\$8,000	\$8,000	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500				
SIMPLE Election maximum deferral	\$11,500	\$11,500	\$10,500	\$10,500	\$10,000	\$10,000	\$9,000	\$8,000	\$7,000	\$6,500	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000																						
"Catch-up" contributions for 401(k), 403(b), SARSEP and 457	\$5,500	\$5,500	\$5,000	\$5,000	\$5,000	\$4,000	\$3,000	\$2,000	\$1,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
SIMPLE catch-ups	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,000	\$1,500	\$1,000	\$500	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
Defined Benefit Plan annual benefit	\$195,000	\$195,000	\$185,000	\$180,000	\$175,000	\$170,000	\$165,000	\$160,000	\$160,000	\$140,000	\$135,000	\$130,000	\$130,000	\$125,000	\$120,000	\$120,000	\$118,800	\$115,641	\$112,221	\$108,963	\$102,582	\$98,064	\$94,023	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$136,425	\$124,500	\$110,625	\$98,100	\$90,150	\$84,525	\$80,475		
Defined Contribution Plan annual contribution	\$49,000	\$49,000	\$46,000	\$45,000	\$44,000	\$42,000	\$41,000	\$40,000	\$40,000*	\$35,000**	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$45,475	\$41,500	\$36,875	\$32,700	\$30,050	\$28,175	\$26,825		
Annual Compensation Limit	\$245,000	\$245,000	\$230,000	\$225,000	\$220,000	\$210,000	\$205,000	\$200,000	\$200,000	\$170,000	\$170,000	\$160,000	\$160,000	\$160,000	\$150,000	\$150,000	\$150,000	\$235,840	\$228,860	\$222,220	\$209,200	\$200,000	\$200,000	\$200,000													
SEP Compensation	\$245,000	\$245,000	\$230,000	\$225,000	\$220,000	\$210,000	\$205,000	\$200,000	\$200,000	\$170,000	\$170,000	\$160,000	\$160,000	\$160,000	\$150,000	\$150,000	\$150,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000	\$160,000	\$150,000	\$150,000												
SEP annual comp. floor	\$550	\$550	\$500	\$500	\$450	\$450	\$450	\$450	\$450	\$450	\$450	\$400	\$400	\$400	\$400	\$400	\$396	\$385	\$374	\$363	\$342	\$327	\$313	\$300													
Highly Compensated Employees																																					
Any employee compensation	\$110,000	\$110,000	\$105,000	\$100,000	\$100,000	\$95,000	\$90,000	\$90,000	\$90,000	\$85,000	\$85,000	\$80,000	\$80,000	\$80,000	\$100,000	\$100,000	\$99,000	\$96,368	\$93,518	\$90,803	\$85,485	\$81,720	\$78,353	\$75,000													
Top-Paid group compensation	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$66,000	\$66,000	\$66,000	\$64,245	\$62,345	\$60,535	\$56,990	\$54,480	\$52,235	\$50,000													
Officer compensation	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$60,000	\$60,000	\$59,400	\$57,821	\$56,111	\$54,482	\$51,291	\$49,032	\$47,012	\$45,000													
Key Employees																																					
Any Officer compensation	\$160,000	\$160,000	\$150,000	\$145,000	\$140,000	\$135,000	\$130,000	\$130,000	\$130,000	\$70,000	\$67,500	\$65,000	\$65,000	\$62,500	\$60,000	\$60,000	\$59,400	\$57,821	\$56,111	\$54,482	\$51,291	\$49,032	\$47,012	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000			
10 largest owners compensation	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000		
5% owner compensation	no minimum	no minimum	no minimum	no minimum	no minimum	no minimum	no minimum	no minimum	no minimum	no minimum	no minimum	no minimum	no minimum	no minimum	no minimum	no minimum	no minimum	no minimum	no minimum	no minimum	no minimum	no minimum	no minimum	no minimum	no minimum	no minimum	no minimum	no minimum	no minimum	no minimum	no minimum	no minimum	no minimum	no minimum	no minimum	no minimum	
1% owner compensation	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$148,500	\$144,551	\$140,276	\$136,204	\$128,228	\$122,580	\$117,529	\$112,500												
Lump Sum limit for excess dist. Tax	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$80,000	\$75,000	\$75,000	\$74,500	\$72,755	\$70,380	\$68,020	\$64,140	\$61,290	\$58,745	\$56,500													
Annual limit for excess dist. Tax	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$160,000	\$155,000	\$150,000	\$148,500	\$144,551	\$140,276	\$136,204	\$128,228	\$122,580	\$117,529	\$112,500													
Qualified Police and Firefighters' DB Benefit Limit	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$70,000	\$66,000																						
Social Security Tax																																					
Taxable Wage Base - Social Security	\$106,800	\$106,800	\$102,000	\$97,500	\$94,200	\$90,000	\$87,900	\$87,000	\$84,900	\$80,400	\$76,200	\$72,600	\$68,400	\$65,400	\$62,700	\$61,200	\$60,600	\$57,600	\$55,500	\$53,400	\$51,300	\$48,000	\$45,000	\$43,800	\$42,000	\$39,600	\$37,800	\$35,700	\$32,400	\$29,700	\$25,900	\$22,900	\$17,700	\$16,500	\$15,300		
Taxable Wage Base - Medicare	no limit	no limit	no limit	no limit	no limit	no limit	no limit	no limit	no limit	no limit	no limit	no limit	no limit	no limit	no limit	no limit	no limit	\$135,000	\$130,200	\$125,000	\$131,300	\$125,000	\$118,800	\$115,641	\$112,221	\$108,963	\$102,582	\$98,064	\$94,023	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000		
Social Security Rate	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.06%	6.06%	6.06%	6.06%	6.06%	6.06%	6.06%	6.06%	6.06%	6.06%	6.06%	6.06%	6.06%	6.06%		
Medicare Rate	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%		
Combined Rate	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.51%	7.51%	7.51%	7.51%	7.51%	7.51%	7.51%	7.51%	7.51%	7.51%	7.51%	7.51%	7.51%	7.51%		
Self-Employment Tax																																					
Self-Employment Rate	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.12%	12.12%	11.40%	11.40%	11.40%	11.40%	11.40%	8.05%	8.05%	8.00%	7.05%	7.05%	7.10%	7.00%	
Medicare Rate	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%		
Combined Rate	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.02%	15.02%	14.30%	14.30%	14.10%	14.00%	9.35%	9.35%	9.30%	8.10%	8.10%	8.10%	7.90%		
ESOP Distribution																																					
Normal distribution period (in years)	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5		
Threshold account balance	\$985,000	\$985,000	\$935,000	\$915,000	\$885,000	\$850,000	\$830,000	\$810,000	\$800,000	\$780,000	\$755,000	\$735,000	\$725,000	\$710,000	\$690,000	\$670,000	\$660,000	\$642,450	\$623,450	\$605,350	\$589,900	\$574,800	\$552,350	\$500,000													
One-year extension threshold IRC 409(o)(1)(C)(ii)	\$195,000	\$195,000	\$185,000	\$180,000	\$175,000	\$170,000	\$165,000	\$160,000	\$160,000	\$155,000	\$150,000	\$145,000	\$145,000	\$140,000	\$132,000	\$132,000	\$132,000	\$128,490	\$124,690	\$121,070	\$113,980	\$108,960	\$104,470	\$100,000													
Max. additional dist. Periods allowable	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5		
Maximum PBGC-Insured Annuity																																					
Age 64	\$4,500.00	\$4,500.00	\$4,312.50	\$4,125.00	\$3,971.59	\$3,801.14	\$3,698.86	\$3,664.77	\$3,579.55	\$3,392.05	\$3,221.59	\$3,051.44	\$2,880.68	\$2,761.36	\$2,642.05	\$2,573.86	\$2,556.82	\$2,437.50	\$2,352.27	\$2,250.00	\$2,164.77	\$2,028.41	\$1,909.09	\$1,857.95	\$1,789.77	\$1,687.50	\$1,602.27	\$1,517.05	\$1,380.68	\$1,261.36	\$1,159.09						

1975
N/A
N/A
\$75,000
\$25,000
\$14,100
\$14,100
4.95%
0.90%
5.85%
7.00%
0.90%
7.90%
\$801.14
\$745.06
\$688.98
\$632.90
\$576.82
\$520.74
\$488.70
\$456.65
\$424.60
\$392.56
\$360.51