

## Plan Limitations Table

Year	Limitation type	Compensation	401(k)/457 Deferrals	Catch Ups Deferrals	Annual Additions	SSTWB	HCE Compensation	Key/Officer	SIMPLE Deferrals	SIMPLE up Catch-
	Calendar or Limitation Year	Limitation	Calendar	Calendar	Limitation	Limitation	Limitation	Limitation	Calendar	Calendar
	IRS Code Section	401(a)(17)	402(g)/457	414(v)	415(c)		414(q)	416	418(p)(2)	
2012		250,000	17,000	5,500	50,000	110,100	115,000	165,000	11,500	2,500
2013		255,000	17,500	5,500	51,000	113,700	115,000	165,000	12,000	2,500
2014		260,000	17,500	5,500	52,000	117,000	115,000	170,000	12,000	2,500
2015		265,000	18,000	6,000	53,000	118,500	120,000	170,000	12,500	3,000
2016		265,000	18,000	6,000	53,000	118,500	120,000	170,000	12,500	3,000
2017		270,000	18,000	6,000	54,000	127,200	120,000	175,000	12,500	3,000

### Limitation Descriptions

**Compensation** - Maximum amount of compensation that may be used for retirement plan purposes (contribution allocations, testing, inc.)

**401(k)/457 Deferrals** - Maximum amount an individual may defer to a 401(k), 403(b), or 457(b) plan for the calendar year.

**Catch-Up Deferrals** - Maximum amount an individual (over age 50 by end of the calendar year) may defer over the normal deferral limits above.

**Annual Additions** - Maximum amount an individual may have allocated to their account in a retirement plan (including employee deferrals, employer contributions, and forfeiture reallocations)

**SSTWB (Social Security Taxable Wage Base)** - Maximum earned gross income on which Social Security tax is imposed.

**HCE (Highly Compensated Employee) Compensation** - Amount of compensation earned in the look back year to deem that individual highly compensated for the following year.

**Key/Officer** - Amount of compensation earned by an officer to deem that individual a Key employee for top heavy purposes.

**SIMPLE Deferrals** - Maximum amount an individual may defer to a SIMPLE 401(K) plan or IRA.

**SIMPLE Catch-up** - Maximum amount an individual (at least age 50 by the end of the calendar year) may defer over the normal SIMPLE deferral limits above.