



**Employee Benefit Resources, LLP**  
*expanding the concept of employee benefits*

STATUTORY LIMITATIONS SUBJECT TO COST OF LIVING ADJUSTMENTS										
CATEGORY	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003
Compensation Cap for Plan Purposes	\$250,000.00	\$245,000.00	\$245,000.00	\$245,000.00	\$230,000.00	\$225,000.00	\$220,000.00	\$210,000.00	\$205,000.00	\$200,000.00
Compensation for HCE Definition	\$115,000.00	\$110,000.00	\$110,000.00	\$110,000.00	\$105,000.00	\$100,000.00	\$100,000.00	\$95,000.00	\$90,000.00	\$90,000.00
Key Employee Definition - Officer's Compensation	\$165,000.00	\$160,000.00	\$160,000.00	\$160,000.00	\$150,000.00	\$145,000.00	\$140,000.00	\$135,000.00	\$130,000.00	\$130,000.00
Key Employee Definition - 10 Largest Owners	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Key Employee Definition - 1% Owner	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00
Deferral Limit under 402(g)(1) to retirement plans (such as 401(k) plans)	\$17,000.00	\$16,500.00	\$16,500.00	\$16,500.00	\$15,500.00	\$15,500.00	\$15,000.00	\$14,000.00	\$13,000.00	\$12,000.00
Deferral Catch-up contribution for over age 50	\$5,500.00	\$5,500.00	\$5,500.00	\$5,500.00	\$5,000.00	\$5,000.00	\$5,000.00	\$4,000.00	\$3,000.00	\$2,000.00
415 Dollar Limit for D/B Plans	\$200,000.00	\$195,000.00	\$195,000.00	\$195,000.00	\$185,000.00	\$180,000.00	\$175,000.00	\$170,000.00	\$165,000.00	\$160,000.00
415 Dollar Limit for D/C Plans	\$50,000.00	\$49,000.00	\$49,000.00	\$49,000.00	\$46,000.00	\$45,000.00	\$44,000.00	\$42,000.00	\$41,000.00	\$40,000.00
Covered Compensation Limit - Social Security	\$110,100.00	\$106,800.00	\$106,800.00	\$106,800.00	\$102,000.00	\$97,500.00	\$94,200.00	\$90,000.00	\$87,900.00	\$87,000.00
Covered Compensation Limit - Medicare	No Limit	No Limit	No Limit	No Limit	No Limit	No Limit	No Limit	No Limit	No Limit	No Limit
ESOP 409(o)(1)(C)(ii) - threshold for exception to 5-year distribution requirement	\$1,015,000.00	\$985,000.00	\$985,000.00	\$985,000.00	\$935,000.00	\$915,000.00	\$885,000.00	\$850,000.00	\$830,000.00	\$810,000.00
ESOP 409(o)(1)(C)(ii) - incremental amount for distribution	\$200,000.00	\$195,000.00	\$195,000.00	\$195,000.00	\$185,000.00	\$180,000.00	\$175,000.00	\$170,000.00	\$165,000.00	\$160,000.00