

RETIREMENT PLAN CONTRIBUTION LIMITS

Plan Type	<u>2015</u>	<u>2014</u>	<u>2013</u>
Traditional IRA, Roth IRA, Spousal Guardian	\$ 5,500	\$ 5,500	\$ 5,500
Traditional, Roth, Spousal IRA Catch-up Contribution	\$ 1,000	\$ 1,000	\$ 1,000
Employer Deduction Limit (SEP, MPP,PSP, 401(k))	25% aggregate comp	25% aggregate comp	25% aggregate comp
Elective Deferrals (402g, 401k, SARSEP, 457 and 403b)	\$ 18,000	\$ 17,500	\$ 17,500
Defined Contribution 415 Limit (the lesser of 100% of comp or)	\$ 53,000	\$ 52,000	\$ 51,000
Salary Deferral Catch-up Limit (does not count against 415 Limits in a 401k plan)	\$ 6,000	\$ 5,500	\$ 5,500
SIMPLE Plan Deferrals	\$ 12,500	\$ 12,000	\$ 12,000
SIMPLE IRA Catch-up Limit	\$ 3,000	\$ 2,500	\$ 2,500
Defined Benefit 415 Limit	\$210,000	\$210,000	\$205,000
Annual Compensation Cap	\$265,000	\$260,000	\$255,000
SEP Participation Compensation Minimum	\$ 600	\$ 550	\$ 550
Highly Compensated Employee	\$120,000	\$115,000	\$115,000
Key Employee Officer Definition	\$170,000	\$170,000	\$165,000
Social Security Taxable Wage Base	\$118,500	\$117,000	\$113,700