

## 2012

### Retirement Plan Limits

<b>CONTRIBUTION LIMITS</b>	<b>2011</b> (previous)	<b>2012</b>
IRA (Traditional & Roth)	\$5,000	\$5,000
Catch-up (Age 50+)	\$1,000	\$1,000
401(k) (Also 402(g), 403(b), 457(b))	\$16,500	\$17,000
Catch-up (Age 50+)	\$5,500	\$5,500
SIMPLE 408(p)	\$11,500	\$11,500
Catch-up (Age 50+)	\$2,500	\$2,500
Defined Contributions Plan Annual Additions Limit 415(c)	\$49,000	\$50,000

<b>BENEFIT LIMITS</b>	<b>2011</b> (previous)	<b>2012</b>
Defined Benefit Plan Limit on Annual Benefits 415(b)	\$195,000	\$200,000

<b>INCOME LIMITS</b>	<b>2011</b> (previous)	<b>2012</b>
Compensation Limit Section 401(a)/404(i)	\$245,000	\$250,000
Highly Compensated Employee 414(q)	\$110,000	\$115,000
Compensation Defining Key Employees (Officer) 416(i)	\$160,000	\$165,000

Visit [www.irs.gov](http://www.irs.gov) for additional information.

### Social Security

<b>COST-OF-LIVING ADJUSTMENT AND WAGE BASE</b>	<b>2011</b> (previous)	<b>2012</b>
Social Security Cost-of-Living Benefit Increase	0.0%	3.6%
Social Security Taxable Wage Base (SSTWB)	\$106,800	\$110,100

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