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IRS MAXIMUM BENEFIT AND CONTRIBUTION LIMITS	<u>2013</u>	<u>2012</u>
ANNUAL DEFERRAL LIMITS		
401(k)/Roth, 403(b), 457	\$ 17,500	\$ 17,000
CATCH-UP CONTRIBUTION LIMIT		
For age 50 and older	\$ 5,500	\$ 5,500
ANNUAL CONTRIBUTION		
Defined Contribution – 415 limit	\$ 51,000	\$ 50,000
QUALIFIED RETIREMENT PLANS		
Annual Compensation Limit	\$ 255,000	\$ 250,000
SOCIAL SECURITY		
Taxable Wage Base	\$ 113,700	\$ 110,100
HIGHLY COMPENSATED EMPLOYEE		
Income Threshold	\$ 115,000	\$ 115,000
KEY EMPLOYEE		
Income Threshold		
-- Officer Compensation	\$ 165,000	\$ 165,000
-- 1% Owner	\$ 150,000	\$ 150,000
DEFINED BENEFIT – 415 ANNUAL BENEFIT	\$ 205,000	\$ 200,000
SIMPLE IRA		
Annual Limit	\$ 12,000	\$ 11,500
Catch-Up Limit	\$ 2,500	\$ 2,500
IRA		
Annual Limit	\$ 5,500	\$ 5,000
Catch-Up Limit	\$ 1,000	\$ 1,000