

## IRS Limits on Benefits and Compensation

	2011	2010	2009	2008	2007
<b>Qualified Plan</b>					
Compensation Limit	\$245,000	\$245,000	\$245,000	\$230,000	\$225,000
<b>401(k) Plan/403(b) Plan</b>					
Maximum Elective Deferral	\$16,500	\$16,500	\$16,500	\$15,500	15,500
<b>SIMPLE Plan</b>					
Maximum Elective Deferral	\$11,500	\$11,500	\$11,500	\$10,500	\$10,500
<b>457 Plan</b>					
Dollar Limitation	\$16,500	\$16,500	\$16,500	\$15,500	\$15,500
<b>Catch-Up Contribution Limit</b>					
401(k)/403(b)/457	\$5,500	\$5,500	\$5,500	\$5,000	\$5,000
SIMPLE	\$2,500	\$2,500	\$2,500	\$2,000	\$2,000
<b>HCE Definition</b>					
Compensation Test	\$110,000	\$110,000	\$110,000	\$105,000	\$100,000
<b>Top Heavy Key Employee Definition</b>					
Top-ten owner test Officer test	N/A	N/A	N/A	N/A	N/A
	\$160,000	\$160,000	\$160,000	\$150,000	\$145,000
<b>Social Security</b>					
Taxable Wage Base	\$106,800	\$106,800	\$106,800	\$102,000	\$97,500
<b>Defined Contribution</b>					
Annual Additions Limit	\$49,000	\$49,000	\$49,000	\$46,000	\$45,000
<b>Defined Benefit</b>					
Annual Benefit Limit	\$195,000	\$195,000	\$195,000	\$185,000	\$180,000