



# ADVANCED PENSION SOLUTIONS, INC.

Retirement Plan Design and Administration

## 2012 RETIREMENT PLAN DOLLAR LIMITS

(AS ADJUSTED FOR COST OF LIVING INDEX)

	2012	2011	2010	2009	2008	2007
<b>401(k) 403(b) 457(b) ELECTIVE DEFERRAL LIMIT</b>	<b>\$17,000</b>	\$16,500	\$16,500	\$16,500	\$15,500	\$15,000
<b>CATCH-UP CONTRIBUTIONS</b>	\$5,500	\$5,500	\$5,500	\$5,500	\$5,000	\$5,000
<b>SIMPLE CONTRIBUTION LIMIT</b>	\$11,500	\$11,500	\$11,500	\$11,500	\$10,500	\$10,500
<b>SIMPLE CATCH-UP CONTRIBUTIONS</b>	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
<b>ANNUAL COMPENSATION LIMIT</b>	<b>\$250,000</b>	\$245,000	\$245,000	\$245,000	\$230,000	\$225,000
<b>ANNUAL DEFINED CONTRIBUTION LIMIT</b>	<b>\$50,000</b>	\$49,000	\$49,000	\$49,000	\$46,000	\$45,000
<b>ANNUAL DEFINED BENEFIT LIMIT</b>	<b>\$200,000</b>	\$195,000	\$195,000	\$195,000	\$185,000	\$180,000
<b>HIGHLY COMPENSATED THRESHOLD</b>	<b>\$115,000</b>	\$110,000	\$110,000	\$110,000	\$105,000	\$100,000
<b>OFFICER COMPENSATION (TOP- HEAVY PLAN KEY EMPLOYEE COMPENSATION LIMIT)</b>	<b>\$165,000</b>	\$160,000	\$160,000	\$160,000	\$150,000	\$145,000
<b>SEP COVERAGE (MUST COVER IF PAID MORE)</b>	\$550	\$550	\$550	\$550	\$500	\$500
<b>SEP COMPENSATION LIMIT</b>	\$245,000	\$245,000	\$245,000	\$245,000	\$230,000	\$225,000
<b>FICA COVERED COMPENSATION OASDI MEDICARE (INCOME SUBJECT TO SOCIAL SECURITY)</b>	<b>\$110,100</b> N/A	\$106,800 N/A	\$106,800 N/A	\$106,800 N/A	\$102,000 N/A	\$97,500 N/A
<b>IRA LIMITS</b>	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$4,000
<b>IRA CATCH-UP</b>	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000