

2012 Regulatory Limits

The Internal Revenue Service released the 2012 Cost-of-Living Adjustments (COLA). The following list is not intended to be comprehensive but represents the most frequently asked limits and dates.

| Important Limits | 2010 | 2011 | 2012 |
|---|-------------|-------------|-------------|
| Elective Deferral Limit for 401(k), 403(b) IRC 402(g)(1) | \$16,500 | \$16,500 | \$17,000 |
| Elective Deferral Limit for 457 Plans IRC 457(e)(15) | \$16,500 | \$16,500 | \$17,000 |
| Catch-up contribution limit for employees 50 and older 401(k), 403(b), 457(b) plans IRC 414(v)(2)(B)(i) | \$5,500 | \$5,500 | \$5,500 |
| Simple 401(k)/IRA Limit IRC 408(p)(2)(E) | \$11,500 | \$11,500 | \$11,500 |
| Simple Catch-up Contribution Limit IRC 414(v)(2)(B)(ii) | \$2,500 | \$2,500 | \$2,500 |
| Annual Compensation Limit IRC 401(a)(17) | \$245,000 | \$245,000 | \$250,000 |
| Highly Compensated Employee Definitional Limits IRC 414(q)(1)(B) | \$110,000 | \$110,000 | \$115,000 |
| Defined Benefit Dollar Limit IRC 415(b)(1)(A) | \$195,000 | \$195,000 | \$200,000 |
| Defined Contribution Dollar Limit IRC 415(c)(1)(A) | \$49,000 | \$49,000 | \$50,000 |
| Social Security Wage Base | \$106,800 | \$106,800 | \$110,100 |