

RETIREMENT PLANS & SERVICES

IRA • SEP • SIMPLE • Qualified Plans • 403(b) • 457

215-444-9812 • 803-791-4923

Cost of Living Adjustments	2009	2010	2011	2012	2013
§402(g) Elective Deferral Limits					
§401(k)s, §403(b)s and SARSEPs	\$16,500	\$ 16,500	\$ 16,500	\$ 17,000	\$ 17,500
SIMPLE Plans	\$11,500	\$ 11,500	\$ 11,500	\$ 11,500	\$ 12,000
Age 50 Catch-Up Limits					
§401(k), §403(b), SARSEP	\$ 5,500	\$ 5,500	\$ 5,500	\$ 5,500	\$ 5,500
SIMPLE IRA/SIMPLE §401(k)	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500
§457(b) Plans					
§457(b)(2) and §457(c) Contribution Limit	\$ 16,500	\$ 16,500	\$ 16,500	\$ 17,000	\$ 17,500
Age 50 Catch-up	\$ 5,500	\$ 5,500	\$ 5,500	\$ 5,500	\$ 5,500
Special Catch-Up Limit during 3 year period	\$ 33,000	\$ 33,000	\$ 33,000	\$ 34,000	\$ 35,000
§415(c) Maximum Annual Addition for Defined Contribution Plans	\$ 49,000	\$ 49,000	\$ 49,000	\$ 50,000	\$ 51,000
Maximum Annual Benefit for Defined Benefit Plans	\$195,000	\$195,000	\$195,000	\$200,000	\$205,000
Limitation on Compensation for QPs, SEPs, ERISA 403(b)s, and SIMPLE IRA Nonelective Contributions	\$245,000	\$245,000	\$245,000	\$250,000	\$255,000
Highly Compensated Employees	\$110,000	\$110,000	\$110,000	\$115,000	\$115,000
Key Employee Officer Compensation	\$160,000	\$160,000	\$160,000	\$165,000	\$165,000
Minimum Compensation for determining current year SEP contributions	\$ 550	\$ 550	\$ 550	\$ 550	\$ 550
Taxable Wage Base	\$106,800	\$106,800	\$110,100	\$110,100	\$113,700

2013 Saver's Credit						
Joint Filers		Heads of Households		All other Filers*		Credit Rate
Over	Not Over	Over	Not Over	Over	Not Over	
\$ 0	\$35,500	\$ 0	\$26,625	\$ 0	\$17,750	50%
\$35,500	\$38,500	\$26,625	\$28,875	\$17,750	\$19,250	20%
\$38,500	\$59,000	\$28,875	\$44,250	\$19,250	\$29,500	10%
\$59,000		\$44,250		\$29,500		0%
				*single filers and married taxpayers filing separately		