

## Retirement Plan Contribution Limits

Plan Type	2012	2011	2010
Traditional, Roth, Spousal IRA Contribution Limit	\$5,000	\$5,000	\$5,000
Traditional, Roth, Spousal IRA Age 50+ Catch-up Limit	\$1,000	\$1,000	\$1,000
Coverdell ESA IRA (per Beneficiary)	\$2,000	\$2,000	\$2,000
Defined Contribution Plan 415 Limit	\$50,000	\$49,000	\$49,000
Elective Deferrals for 401(k), 457(b) or 403(b) Plans	\$17,000	\$16,500	\$16,500
Elective Deferral Plans Age 50+ Catch-up Limit	\$5,500	\$5,500	\$5,500
SIMPLE Retirement Plans Contribution Limit	\$11,500	\$11,500	\$11,500
SIMPLE Retirement Plans Age 50+ Catch-up Limit	\$2,500	\$2,500	\$2,500
Defined Benefit Plan 415 Limit	\$200,000	\$195,000	\$195,000
Annual Compensation Limit	\$250,000	\$245,000	\$245,000
Highly Compensated Employee	\$115,000	\$110,000	\$110,000
Key Employee Definition in Top Heavy Plan	\$165,000	\$160,000	\$160,000
Social Security Wage Base	\$110,100	\$106,800	\$106,800
Unified Credit for Estate Tax	\$5,120,000	\$5,000,000	\$0
Annual Gift Exclusion	\$13,000	\$13,000	\$13,000

Source: [www.irs.gov](http://www.irs.gov)

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