

IRS Benefit and Contribution Limits

| Provision | 2012 | 2011 | 2010 | 2009 | 2008 | 2007 |
|--|-----------|---------|---------|---------|---------|---------|
| Contribution Limit for Defined Contribution Plans | 50,000 | 49,000 | 49,000 | 49,000 | 46,000 | 45,000 |
| Maximum 401(k), 403(b) & 457(b) Contribution | 17,000 | 16,500 | 16,500 | 16,500 | 15,500 | 15,500 |
| Age 50 and Older Catch-Up Contribution Limit | 5,500 | 5,500 | 5,500 | 5,500 | 5,000 | 5,000 |
| SIMPLE Plans: | | | | | | |
| <i>Contribution limits</i> | 11,500 | 11,500 | 11,500 | 11,500 | 10,500 | 10,500 |
| <i>Age 50 and Older Catch-Up Contribution Limit</i> | 2,500 | 2,500 | 2,500 | 2,500 | 2,500 | 2,500 |
| Annual Benefit Limit for Defined Benefit Plans | 200,000 | 195,000 | 195,000 | 195,000 | 185,000 | 180,000 |
| Maximum Compensation Limit | 250,000 | 245,000 | 245,000 | 245,000 | 230,000 | 225,000 |
| Highly Compensated Employees | | | | | | |
| <i>Earning (in previous year) more than</i> | 115,000 | 110,000 | 110,000 | 110,000 | 105,000 | 100,000 |
| Key Employee Officer Compensation Threshold | 165,000 | 160,000 | 160,000 | 160,000 | 150,000 | 145,000 |
| Income Subject to Social Security Tax | 110,100 | 106,800 | 106,800 | 106,800 | 102,000 | 97,500 |
| ESOP: | | | | | | |
| <i>Maximum account balance subject to five-year distribution period</i> | 1,015,000 | 985,000 | 985,000 | 985,000 | 935,000 | 915,000 |
| <i>Amount used to determine the lengthening of the five-year distribution period</i> | 200,000 | 195,000 | 195,000 | 195,000 | 185,000 | 180,000 |