

Successful corporate retirement plans made easy.



Ten Year COLA Summary	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003
<b>Plan/IRA Limits</b>										
401(k), 403(b) & SARSEP maximum deferral (402(g))	17,000	16,500	16,500	16,500	15,500	15,500	15,000	14,000	13,000	12,000
457 maximum deferral (402(g))	17,000	16,500	16,500	16,500	15,500	15,500	15,000	14,000	13,000	12,000
Catch-Up for 401(k), 403(b), SARSEP & 457	5,500	5,500	5,500	5,500	5,000	5,000	5,000	4,000	3,000	2,000
SIMPLE election maximum deferral	11,500	11,500	11,500	11,500	10,500	10,500	10,000	10,000	9,000	8,000
Catch-Up for SIMPLE	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,000	1,500	1,000
DB - annual benefit	200,000	195,000	195,000	195,000	185,000	180,000	175,000	170,000	165,000	160,000
DC – annual contributions	50,000	49,000	49,000	49,000	46,000	45,000	44,000	42,000	41,000	40,000
IRA limit	5,000	5,000	5,000	5,000	5,000	4,000	4,000	4,000	3,000	3,000
IRA Catch-Up	1,000	1,000	1,000	1,000	1,000	1,000	1,000	500	500	500
<b>Compensation Limits</b>										
Maximum compensation	250,000	245,000	245,000	245,000	230,000	225,000	220,000	210,000	205,000	200,000
SEP annual compensation floor	550	550	550	550	500	500	450	450	450	450
<b>Highly Compensated Employees</b>										
Any employee compensation	115,000	110,000	110,000	110,000	105,000	100,000	100,000	95,000	90,000	90,000
<b>Key Employees</b>										
Officer compensation	165,000	160,000	160,000	160,000	150,000	145,000	140,000	135,000	130,000	130,000
1% owner	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000
<b>Covered Compensation Limits</b>										
Social Security	110,100	106,800	106,800	106,800	102,000	97,500	94,200	90,000	87,900	87,000
Medicare	no limit	no limit	no limit	no limit	no limit	no limit	no limit	no limit	no limit	no limit

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Ten Year COLA Summary Continued	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003
<b>FICA and SECA Tax Rates</b>										
OASDI (Employer and Employee, each)	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%
Medicare (Employer and Employee, each)	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%
Combined rate (Employer and Employee, each)	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%
OASDI (self-employed)	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%
Medicare (self-employed)	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%
Combined rate (self-employed)	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%
<b>ESOP Distribution</b>										
Normal distribution period	5	5	5	5	5	5	5	5	5	5
Threshold account balance IRC 409(o)(1)(c)	1,015,000	985,000	985,000	985,000	935,000	915,000	885,000	850,000	830,000	810,000
One year extension threshold 409(o)(1)(c)(ii)	200,000	195,000	195,000	195,000	185,000	180,000	175,000	170,000	165,000	160,000
Maximum additional distribution periods allowable (yrs)	5	5	5	5	5	5	5	5	5	5
<b>Maximum PBGC – Insured Annuity ERISA Reg. 4022.23(c)</b>										
Age 65 / 100% Paid	4,653.41	4,500.00	4,500.00	4,500.00	4,312.50	4,125.00	3,971.59	3,801.14	3,698.86	3,664.77
Age 64 / 93% Paid	4,327.67	4,185.00	4,185.00	4,185.00	4,010.63	3,836.25	3,639.58	3,535.06	3,439.94	
Age 63 / 86% Paid	4,001.93	3,870.00	3,870.00	3,870.00	3,708.75	3,547.50	3,415.57	3,268.98	3,181.02	
Age 62 / 79% Paid	3,676.19	3,555.00	3,555.00	3,555.00	3,406.88	3,258.75	3,137.56	3,002.90	2,922.10	2,895.17
Age 61 / 72% Paid	3,350.46	3,240.00	3,240.00	3,240.00	3,105.00	2,970.00	2,859.54	2,736.82	2,663.18	
Age 60 / 65% Paid	3,024.72	2,925.00	2,925.00	2,925.00	2,803.13	2,681.25	2,581.53	2,470.74	2,404.26	2,382.10
Age 59 / 61% Paid	2,838.58	2,745.00	2,745.00	2,745.00	2,630.63	2,516.25	2,422.67	2,138.70	2,256.30	
Age 58 / 61% Paid	2,652.44	2,565.00	2,565.00	2,565.00	2,458.13	2,351.25	2,263.81	2,166.65	2,108.35	
Age 57 / 53% Paid	2,466.31	2,385.00	2,385.00	2,385.00	2,285.63	2,186.25	2,104.94	2,014.60	1,960.40	
Age 56 / 49% Paid	2,280.17	2,205.00	2,205.00	2,205.00	2,113.13	2,021.25	1,946.08	1,862.56	1,812.44	
Age 55 / 45% Paid	2,094.03	2,025.00	2,025.00	2,025.00	1,940.63	1,856.25	1,787.22	1,710.51	1,664.49	1,649.15