



# HOWARD SIMON & ASSOCIATES

retirement plan administration  
payroll solutions

## 2000-2011: COLA Increases for Dollar Limitations on Benefits and Contributions

Source: [http://www.irs.gov/pub/irs-tege/cola\\_table.pdf](http://www.irs.gov/pub/irs-tege/cola_table.pdf)

Code Section	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002
401(a)(17)/404(l) Annual Compensation	\$250,000	\$245,000	\$245,000	\$245,000	\$230,000	\$225,000	\$220,000	\$210,000	\$205,000	\$200,000	\$200,000
402(g)(1) Elective Deferrals	\$17,000	\$16,500	\$16,500	\$16,500	\$15,500	\$15,500	\$15,000	\$14,000	\$13,000	\$12,000	\$11,000
408(k)(2)(C) SEP minimum compensation	\$550	\$550	\$550	\$550	\$500	\$500	\$450	\$450	\$450	\$450	\$450
408(k)(3)(C) SEP maximum Compensation	\$250,000	\$245,000	\$245,000	\$245,000	\$230,000	\$225,000	\$220,000	\$210,000	\$205,000	\$200,000	\$200,000
408(p)(2)(E) SIMPLE Maximum Contributions	\$11,500	\$11,500	\$11,500	\$11,500	\$10,500	\$10,500	\$10,000	\$10,000	\$9,000	\$8,000	\$7,000
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	\$800,000
ESOP Limits	\$200,000	\$195,000	\$195,000	\$195,000	\$185,000	\$180,000	\$175,000	\$170,000	\$165,000	\$160,000	\$160,000
414(q)(1)(B) HCE Threshold	\$115,000	\$110,000	\$110,000	\$110,000	\$105,000	\$100,000	\$100,000	\$95,000	\$90,000	\$90,000	\$90,000
414(q)(1)(C)	--	--	--	--	--	--	--	--	--	--	--
414(v)(2)(B)(i) Catchup Contribution	\$5,500	\$5,500	\$5,500	\$5,500	\$5,000	\$5,000	\$5,000	\$4,000	\$3,000	\$2,000	\$1,000
414(v)(2)(B)(ii) Catchup Contribution	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,000	\$1,500	\$1,000	\$500
415(b)(1)(A) DB Limits	\$200,000	\$195,000	\$195,000	\$195,000	\$185,000	\$180,000	\$175,000	\$170,000	\$165,000	\$160,000	\$160,000
415(b)(2)(G) DB Limits	--	--	--	--	--	--	--	--	--	--	--
415(c)(1)(A) DC Limits	\$50,000	\$49,000	\$49,000	\$49,000	\$46,000	\$45,000	\$44,000	\$42,000	\$41,000	\$40,000	\$40,000
416(i)(1)(A)(i) Key EE	\$165,000	\$160,000	\$160,000	\$160,000	\$150,000	\$145,000	\$140,000	\$135,000	\$130,000	\$130,000	\$130,000
457(e)(15) Deferral Limit	\$17,000	\$16,500	\$16,500	\$16,500	\$15,500	\$15,500	\$15,000	\$14,000	\$13,000	\$12,000	\$11,000
4980A(c)(1) Excess Distributions	--	--	--	--	--	--	--	--	--	--	--
1.61-21(f)(5)(i) Controll EE	\$95,000	\$95,000	\$95,000	\$95,000	\$90,000	\$90,000	\$85,000	\$85,000	\$80,000	\$80,000	\$80,000
1.6121(f)(5)(iii) Controll EE	\$200,000	\$195,000	\$195,000	\$195,000	\$185,000	\$180,000	\$175,000	\$170,000	\$165,000	\$160,000	\$160,000
219(b)(5)(A) IRA Contribution Limit	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$4,000	\$4,000	\$4,000	\$3,000	\$3,000	\$3,000
219(b)(5)(B) IRA Contribution Catch-Up	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$500	\$500	\$500	\$500
Social Security Wage Base (TWB)	\$110,100	\$106,800	\$106,800	\$106,800	\$102,000	\$97,500	\$94,200	\$90,000	\$87,900	\$87,000	\$84,900



# HOWARD SIMON & ASSOCIATES

retirement plan administration  
payroll solutions

## 1989-2000: COLA Increases for Dollar Limitations on Benefits and Contributions

Source: [http://www.irs.gov/pub/irs-tege/cola\\_table.pdf](http://www.irs.gov/pub/irs-tege/cola_table.pdf)

Code Section	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991
401(a)(17)/404(l) Annual Compensation	\$170,000	\$160,000	\$160,000	\$160,000	\$150,000	\$150,000	\$150,000	\$235,840	\$228,860	\$222,220
402(g)(1) Elective Deferrals	\$10,500	\$10,000	\$10,000	\$9,500	\$9,500	\$9,240	\$9,240	\$8,994	\$8,728	\$8,475
408(k)(2)(C) SEP minimum compensation	\$450	\$400	\$400	\$400	\$400	\$400	\$450	\$385	\$374	\$363
408(k)(3)(C) SEP maximum Compensation	\$170,000	\$160,000	\$160,000	\$160,000	\$150,000	\$150,000	\$150,000	\$235,840	\$228,860	\$222,220
408(p)(2)(E) SIMPLE Maximum Contributions	\$6,000	\$6,000	\$6,000	\$6,000	--	--	--	--	--	--
409(o)(1)(C)	\$755,000	\$735,000	\$725,000	\$710,000	\$690,000	\$670,000	\$660,000	\$642,450	\$623,450	\$605,350
ESOP Limits	\$150,000	\$145,000	\$145,000	\$140,000	\$135,000	\$132,000	\$132,000	\$128,490	\$124,690	\$121,070
414(q)(1)(B) HCE Threshold	\$85,000	\$80,000	\$80,000	\$80,000	\$100,000	\$100,000	\$99,000	\$96,368	\$93,518	\$90,803
414(q)(1)(C)	--	--	--	Repealed	\$66,000	\$66,000	\$66,000	\$64,245	\$62,345	\$60,535
414(v)(2)(B)(i) Catchup Contribution	--	--	--	--	--	--	--	--	--	--
414(v)(2)(B)(ii) Catchup Contribution	--	--	--	--	--	--	--	--	--	--
415(b)(1)(A) DB Limits	\$135,000	\$130,000	\$130,000	\$125,000	\$120,000	\$120,000	\$118,800	\$115,641	\$112,221	\$108,963
415(b)(2)(G) DB Limits	--	--	Repealed	\$66,000	\$66,000	\$66,000	\$64,245	\$62,345	\$60,535	\$56,990
415(c)(1)(A) DC Limits	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000
416(i)(1)(A)(i) Key EE	--	--	--	--	--	--	--	--	--	--
457(e)(15) Deferral Limit	\$8,000	\$8,000	\$8,000	\$7,500	--	--	--	--	--	--
4980A(c)(1) Excess Distributions	--	--	Repealed	\$160,000	\$155,000	\$150,000	\$148,500	\$144,551	\$140,276	\$136,204
1.61-21(f)(5)(i) Controll EE	\$75,000	\$70,000	--	--	--	--	--	--	--	--
1.6121(f)(5)(iii) Controll EE	\$150,000	\$145,000	--	--	--	--	--	--	--	--
219(b)(5)(A) IRA Contribution Limit	--	--	--	--	--	--	--	--	--	--
219(b)(5)(B) IRA Contribution Catch-Up	--	--	--	--	--	--	--	--	--	--
Social Security Wage Base (TWB)	\$76,200	\$72,600	\$68,400	\$65,400	--	--	--	--	--	--





1990	1989
\$209,200	--
\$7,979	\$7,627
\$342	\$327
\$209,200	--
--	--
\$569,900	\$544,800
\$113,980	\$108,960
\$85,485	\$81,720
\$56,990	\$54,480
--	--
--	--
\$102,582	\$98,064
\$54,480	
\$30,000	\$30,000
--	--
--	--
\$128,228	\$122,580
--	--
--	--
--	--
--	--
--	--