

## IRS PENSION PLAN LIMITATIONS 2007 - 2013

ITEM	2008	2009	2010	2011	2012	2013	2014
ESOP account balance necessary to lengthen 409(o) 5-year maximum distribution period	\$935,000	\$985,000	\$985,000	\$985,000	\$1,015,000	\$1,035,000	\$1,050,000
Increment by which ESOP account must exceed above maximum to extend 5-year distribution 1 additional year (up to 5 additional years)	\$185,000	\$195,000	\$195,000	\$195,000	\$200,000	\$205,000	\$210,000
401(k) Elective Deferral Limit	\$ 15,500	\$16,500	\$16,500	\$16,500	\$17,000	\$17,500	\$17,500
Catch-Up Contributions – Non-SIMPLE Plans	\$5,000	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500
401(a)(17) and 404(l) Compensation Limit	\$230,000	\$245,000	\$245,000	\$245,000	\$250,000	\$255,000	\$260,000
Defined Contribution 415 Limit	\$46,000	\$49,000	\$49,000	\$49,000	\$50,000	\$51,000	\$52,000
SIMPLE 401(k) Elective Deferral Limit	\$10,500	\$11,500	\$11,500	\$11,500	\$11,500	\$12,000	\$12,000
Catch-Up Contributions – SIMPLE Plans	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
Compensation Threshold for Determining Highly Compensated Employee	\$105,000	\$110,000	\$110,000	\$110,000	\$115,000	\$115,000	\$115,000
SEP Compensation Eligibility Requirement	\$500	\$550	\$550	\$550	\$550	\$550	\$550
Defined Benefit 415 Limit	\$185,000	\$195,000	\$195,000	\$195,000	\$200,000	\$205,000	\$210,000
Key Employee Officer Dollar Threshold	\$150,000	\$160,000	\$160,000	\$160,000	\$165,000	\$165,000	\$170,000
Social Security Taxable Wage Base	\$102,000	\$106,800	\$106,800	\$106,800	\$110,100	\$113,700	\$113,700

Sources: IR-2013-86, Oct 31, 2013; IR-2012-77, Oct 18, 2012; IR-2011-103, Oct. 20, 2011; IR-2010-108, Oct. 28, 2010; IR-2009-94 Oct. 15, 2009; IR-2008-118 Oct. 16, 2008; IR-2007-171, Oct. 18, 2007; IR-2006-162, Oct. 18, 2006; IR-2005-120, Oct. 14, 2005; [www.irs.gov/pub/irs-tege/cola\\_table.pdf](http://www.irs.gov/pub/irs-tege/cola_table.pdf)