

Summary of Employee Benefit Plan Limitations - Cost-of-Living Adjustments

	2014	2013	2012	2011	2010	2009	2008	2007
401(k) Deferral Limit	17,500	17,500	17,000	16,500	16,500	16,500	15,500	15,500
414(v) Catch-up Limit (age 50 and older, if plan permits)	5,500	5,500	5,500	5,500	5,500	5,500	5,000	5,000
Defined Contribution 415(c) Limit	52,000	51,000	50,000	49,000	49,000	49,000	46,000	45,000
Defined Benefit 415(b) Limit	210,000	205,000	200,000	195,000	195,000	195,000	185,000	180,000
401(a)(17) Annual Compensation Limit	260,000	255,000	250,000	245,000	245,000	245,000	230,000	225,000
408(p)(2)(A) SIMPLE Limit	12,000	12,000	11,500	11,500	11,500	11,500	10,500	10,500
457 Deferred Compensation Limit	17,500	17,500	17,000	16,500	16,500	16,500	15,500	15,500
414(q)(1)(B) Highly Compensated Employee (HCE) Compensation Threshold (comp. only), or after 1/1/97 w/ top paid group	115,000	115,000	115,000	110,000	110,000	110,000	105,000	100,000
FICA/OASDI Taxable Wage Base	117,000	113,700	110,100	106,800	106,800	106,800	102,000	97,500
Key Employee 416(i)(1)(A)(i)	170,000	165,000	165,000	160,000	160,000	160,000	150,000	145,000
Flexible Spending Account (FSA) Contribution Limit Rollover (if plan permits, first year rollover from 2013 to 2014)	2,500 500	2,500 500	N/A	N/A	N/A	N/A	N/A	N/A
Health Savings Account (HSA) Contribution Limit								
- Single	3,300	3,250	3,100	3,050	3,050	3,000	2,900	N/A
- Family	6,550	6,450	6,250	6,150	6,150	5,950	5,800	
- Catch-up (age 55 and older, if plan permits)	1,000	1,000	1,000	1,000	1,000	1,000	900	
HSA Annual Deductible Minimum								
-Single	1,250	1,250	1,200	1,200	1,200	1,150	1,100	N/A
- Family	2,500	2,500	2,400	2,400	2,400	2,300	2,200	
HSA Out-of-Pocket Maximum								
- Single	6,350	6,250	6,050	5,950	5,950	5,800	5,600	N/A
- Family	12,700	12,500	12,100	11,900	11,900	11,600	11,200	

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	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996
401(k) Deferral Limit	15,000	14,000	13,000	12,000	11,000	10,500	10,500	10,000	10,000	9,500	9,500
414(v) Catch-up Limit (age 50 and older, if plan permits)	5,000	4,000	3,000	2,000	1,000	N/A	N/A	N/A	N/A	N/A	N/A
Defined Contribution 415(c) Limit	44,000	42,000	41,000	40,000	40,000	35,000	30,000	30,000	30,000	30,000	30,000
Defined Benefit 415(b) Limit	175,000	170,000	165,000	160,000	160,000	140,000	135,000	130,000	130,000	125,000	120,000
401(a)(17) Annual Compensation Limit	220,000	210,000	205,000	200,000	200,000	170,000	170,000	160,000	160,000	160,000	150,000
408(p)(2)(A) SIMPLE Limit	10,000	10,000	9,000	8,000	7,000	6,500	6,000	6,000	6,000	6,000	N/A
457 Deferred Compensation Limit	15,000	14,000	13,000	12,000	11,000	8,500	8,000	8,000	8,000	7,500	7,500
414(q)(1)(B) HCE Compensation Threshold (comp. only), or after 1/1/97 w/ top paid group)	100,000	95,000	90,000	90,000	90,000	85,000	85,000	80,000	80,000	80,000	100,000
414(q)(1)(C) HCE Compensation Threshold (top paid group)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	66,000
414(q)(1)(D) HCE Compensation Threshold (officer)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	60,000
FICA/OASDI Taxable Wage Base	94,200	90,000	87,900	87,000	84,900	80,400	76,200	72,600	68,400	65,400	62,700
Key Employee 416(i)(1)(A)(i)	140,000	135,000	130,000	130,000	130,000	N/A	N/A	N/A	N/A	N/A	N/A