

## IRS Benefit and Contribution Limits

Provision	2015	2014	2013	2012	2011	2010
Contribution Limit for Defined Contribution Plans	53,000	52,000	51,000	50,000	49,000	49,000
Maximum 401(k), 403(b) & 457(b) Contribution	18,000	17,500	17,500	17,000	16,500	16,500
Age 50 and Older Catch-Up Contribution Limit	6,000	5,500	5,500	5,500	5,500	5,500
SIMPLE Plans:						
<i>Contribution limits</i>	12,500	12,000	12,000	11,500	11,500	11,500
<i>Age 50 and Older Catch-Up Contribution Limit</i>	3,000	2,500	2,500	2,500	2,500	2,500
Annual Benefit Limit for Defined Benefit Plans	210,000	210,000	205,000	200,000	195,000	195,000
Maximum Compensation Limit	265,000	260,000	255,000	250,000	245,000	245,000
Highly Compensated Employees						
<i>Earning (in previous year) more than</i>	120,000	115,000	115,000	115,000	110,000	110,000
Key Employee Officer Compensation Threshold	170,000	170,000	165,000	165,000	160,000	160,000
Income Subject to Social Security Tax	118,500	117,000	113,700	110,100	106,800	106,800
ESOP:						
<i>Maximum account balance subject to five-year distribution period</i>	1,070,000	1,050,000	1,035,000	1,015,000	985,000	985,000
<i>Amount used to determine the lengthening of the five-year distribution period</i>	210,000	210,000	205,000	200,000	195,000	195,000