



## 2012 Cost-of-Living Adjustments

The IRS has announced the following year 2012 cost-of-living adjustments for various dollar amounts that affect qualified retirement plans:

<b><u>Purpose</u></b>	<b><u>2011 Limit</u></b>	<b><u>2012 Limit</u></b>
Defined Benefit Limit	\$195,000	\$200,000
Defined Contribution Limit	\$49,000	\$50,000
Compensation	\$245,000	\$250,000
Highly Compensated Employee	\$110,000	\$115,000
Social Security Taxable Wage Base	\$106,800	\$110,100
401(k) Elective Deferral	\$16,500	\$17,000
401(k) Catch-Up Deferral	\$5,500	\$5,500
SIMPLE Elective Deferral	\$11,500	\$11,500
SIMPLE Catch-Up Deferral	\$2,500	\$2,500
457 Compensation Deferral	\$16,500	\$17,000
457 Catch-Up Deferral	\$5,500	\$5,500