



Retirement Plan Limitations Chart

Type of Limitation	2015	2014	2013	2012	2011
Elective Deferrals (401(k) and 403(b); not including adjustments and catch-ups)	\$18,000	\$17,500	\$17,500	\$17,000	\$16,500
457(b)(2) and 457(c)(1) Limits (not including catch-ups)	\$18,000	\$17,500	\$17,500	\$17,000	\$16,500
Over Age 50 Make-up Contributions	\$6,000	\$5,500	\$5,500	\$5,500	\$5,500
Defined Benefit Plans Limit on Benefits	\$210,000	\$210,000	\$205,000	\$200,000	\$195,000
Defined Contribution Plans	\$53,000	\$52,000	\$51,000	\$50,000	\$49,000
Annual Compensation Limit	\$265,000	\$260,000	\$255,000	\$250,000	\$245,000
Highly Compensated Employee	\$120,000	\$115,000	\$115,000	\$115,000	\$110,000
Key Employee Officer Compensation	\$170,000	\$170,000	\$165,000	\$165,000	\$160,000
SIMPLE Retirement Accounts	\$12,500	\$12,000	\$12,000	\$11,500	\$11,500
SIMPLE Over Age 50 Make-up Contribution	\$3,000	\$2,500	\$2,500	\$2,500	\$2,500
SEP Coverage	\$600	\$550	\$550	\$550	\$550
SEP Compensation	\$265,000	\$260,000	\$255,000	\$250,000	\$245,000
Income Subject to Social Security Tax	\$118,500	\$117,000	\$113,700	\$110,100	\$106,800
FICA Tax for employees and employers	7.65%	7.65%	7.65%	7.65%	7.65%
Social Security Tax	6.20%	6.20%	6.20%	6.20%	6.20%
Medicare Tax for employees and employers	1.45%	1.45%	1.45%	1.45%	1.45%
FICA Tax for self-employed workers	15.30%	15.30%	15.30%	15.30%	15.30%
Social Security Tax for self-employed workers	12.40%	12.40%	12.40%	12.40%	12.40%
Medicare Tax for self-employed workers	2.90%	2.90%	2.90%	2.90%	2.90%
Deductible IRA, Roth IRA	\$5,500	\$5,500	\$5,500	\$5,000	\$5,000
Deductible IRA Over Age 50	\$6,500	\$6,500	\$6,500	\$6,000	\$6,000
IRA Earnings Limits for Deductible IRA					
Single: Max Deduct Up to the Amount	\$61,000	\$60,000	\$59,000	\$58,000	\$56,000
Single: Fully Phased Out At Above	\$71,000	\$70,000	\$69,000	\$68,000	\$66,000
Joint: Max Deduct Up to the Amount	\$98,000	\$96,000	\$95,000	\$92,000	\$90,000
Joint: Fully Phased Out At Above	\$118,000	\$116,000	\$115,000	\$112,000	\$110,000
Roth IRA Earning Limit					
Single: Max Allowable Below	\$116,000	\$114,000	\$112,000	\$110,000	\$107,000
Single: Fully Phased Out At Above	\$131,000	\$129,000	\$127,000	\$125,000	\$122,000
Joint: Max Allowable Below	\$183,000	\$181,000	\$178,000	\$173,000	\$169,000
Joint: Fully Phased Out At Above	\$193,000	\$191,000	\$188,000	\$183,000	\$179,000

Prepared by Plan Design Consultants, Inc.

Caveat: These figures must be independently verified for accuracy before using.

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