



<b>10-Year COLA Summary</b>	<b>2012</b>	<b>2011</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>2007</b>	<b>2006</b>	<b>2005</b>	<b>2004</b>	<b>2003</b>
<b>Qualified Plan Limits</b>										
401(k), 403(b), and SARSEP Maximum Deferral [402(g)]	\$17,000	\$16,500	\$16,500	\$16,500	\$15,500	\$15,500	\$15,000	\$14,000	\$13,000	\$12,000
457 Maximum Deferral	17,000	16,500	16,500	16,500	15,500	15,500	15,000	14,000	13,000	12,000
SIMPLE Election Maximum Deferral	11,500	11,500	11,500	11,500	10,500	10,500	10,000	10,000	9,000	8,000
Catch-up for 401(k), 403(b), SARSEP, 457	5,500	5,500	5,500	5,500	5,000	5,000	5,000	4,000	3,000	2,000
Catch-Up for SIMPLE	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,000	1,500	1,000
DB - Annual Benefit	200,000	195,000	195,000	195,000	185,000	180,000	175,000	170,000	165,000	160,000
DC - Annual Contributions	50,000	49,000	49,000	49,000	46,000	45,000	44,000	42,000	41,000	40,000
<b>Compensation Limits</b>										
Maximum Compensation	250,000	245,000	245,000	245,000	230,000	225,000	220,000	210,000	205,000	200,000
SEP Coverage	550	550	550	550	500	500	450	450	450	450
<b>Highly Compensated Employees</b>										
Employee Compensation	115,000	110,000	110,000	110,000	105,000	100,000	100,000	95,000	90,000	90,000
<b>Key Employees</b>										
Officer Compensation	165,000	160,000	160,000	160,000	150,000	145,000	140,000	135,000	130,000	130,000
1% Owner	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000
<b>Social Security</b>										
Covered Compensation Limit	110,100	106,800	106,800	106,800	102,000	97,500	94,200	90,000	87,900	87,000