



The Latest Word in Employee Benefits . . .

2012 Cost of Living Increases

Plan Limits	2012	2011	2010
401(k) Deferrals	\$17,000	\$16,500	\$16,500
401(k) Plan Catch Up	\$5,500	\$5,500	\$5,500
SIMPLE Deferrals	\$11,500	\$11,500	\$11,500
SIMPLE Plan Catch Up	\$2,500	\$2,500	\$2,500
IRA	\$5,000 Plus Inflation	\$5,000	\$5,000
IRA Catch Up	\$1,000 Plus Inflation	\$1,000	\$1,000
Defined Contribution Limit	\$50,000	\$49,000	\$49,000
Defined Benefit Limit	\$200,000	\$195,000	\$195,000
Includible Compensation	\$250,000	\$245,000	\$245,000
Social Security Taxable Wage Base	\$110,100	\$106,800	\$106,800
SEP Minimum Participation Threshold	Not Avail yet	\$550	\$550
Key Employee	\$165,000	\$160,000	\$160,000
Highly Compensated Employee	\$115,000	\$110,000	\$110,000
Transit/Van pooling	Not Avail yet	\$120	\$120
Qualified Parking	Not Avail yet	\$230	\$230
HSA Individual Contribution	\$3,100	\$3,050	\$3,000
HSA Family Contribution	\$6,250	\$6,150	\$5,950
HDHP Minimum Individual Deductible	\$1,200	\$1,200	\$1,150
HDHP Minimum Family Deductible	\$2,400	\$2,400	\$2,300