

2010 & 2011 FIGURES

RETIREMENT	2010	2011
Defined Benefit Maximum Limit	\$195,000	\$195,000
Defined Contribution Plan Maximum Limit:		
• Dollars	\$49,000	\$49,000
• Percentage - Employee's Compensation	100%	100%
SEP Max Limit:		
• Dollars	\$49,000	\$49,000
• Percentage - Employee's Compensation	25%	25%
SEP Earnings Eligibility - 408(k)(2)(c)	\$550	\$550
401(k), SARSEP, 457, 403(b) Employee Deferral Limit	\$16,500	\$16,500
IRA Contribution Limit	\$5,000	\$5,000
SIMPLE Employee Deferral Limit	\$11,500	\$11,500
Catch-Up Provision (age 50 and older):		
• IRA Catch-up Contribution	\$1,000	\$1,000
• 401(k), SARSEP, 457, 403(b)	\$5,500	\$5,500
• SIMPLE	\$2,500	\$2,500
HC Employee – 414(q)	\$110,000	\$110,000
Key Employee – 416(i)	\$160,000	\$160,000
Covered Compensation for Qualified Plans	\$245,000	\$245,000
Traditional IRA Contribution Phaseouts:		
• MFJ - One spouse is active participant (in 1,000s)	\$167 - \$177	\$169 - \$179
• MFJ - Taxpayer is active participant (in 1,000s)	\$89 - \$109	\$90 - \$110
• Single - Taxpayer is active participant (in 1,000s)	\$56 - \$66	\$56 - \$66
• MFS (in 1,000s)	\$0 - \$10	\$0 - \$10
Roth IRA Contribution Phaseouts:		
• MFJ (in 1,000s)	\$167 - \$177	\$169 - \$179
• Single (in 1,000s)	\$105 - \$120	\$107 - \$122
• MFS (in 1,000s)	\$0 - \$10	\$0 - \$10
FRINGE BENEFITS	2010	2011
Qualified Parking Exclusion	\$230	\$230
Transit Pass Exclusion	\$230	\$230
Adoption Assistance	\$12,170	\$13,360
Adoption Assistance AGI Phaseout	\$182,520 - \$222,520	\$185,210 - \$225,210
SOCIAL SECURITY	2010	2011
Maximum Earnings Taxable	\$106,800	\$106,800
One Quarter of Coverage (up to 4 per year)	\$1,120	\$1,120
Retirement Earnings Limit:		
• Under full retirement age	\$14,160	\$14,160
• Year reaching full retirement age	\$37,680	\$37,680
Social Security Disability Thresholds:		
• Maximum Earnings - Blind (monthly)	\$1,640	\$1,640
• Maximum Earnings - Nonblind (monthly)	\$1,000	\$1,000
Maximum Monthly Social Security Benefit	\$2,346	\$2,391
PBGC Limit (monthly)	\$4,500	\$4,500