

# Cost of Living Adjustments



	Code Citation	2014	2013	2012	2011	2010	2009	Notes
Social Security Wage Base	N/A	117,000	113,700	110,100	106,800	106,800	106,800	for plan years BEGINNING in the calendar year
Compensation	401(a)(17)	260,000	255,000	250,000	245,000	245,000	245,000	for plan years BEGINNING in the calendar year
Annual Additions (D/C)	415(c)	52,000	51,000	50,000	49,000	49,000	49,000	for plan years ENDING in the calendar year
Deferrals (401(k), 403(b), 457)	402(g)	17,500	17,500	17,000	16,500	16,500	16,500	individual calendar year limit
Catch Up (401(k), 403(b), 457)	414(v)(2)(B)	5,500	5,500	5,500	5,500	5,500	5,500	individual calendar year limit
SIMPLE	408(p)(2)	12,000	12,000	11,500	11,500	11,500	11,500	individual calendar year limit
SIMPLE/IRA Catch-Up	414(v)(2)(B)(ii)	2,500	2,500	2,500	2,500	2,500	2,500	individual calendar year limit
Highly Compensated	414(q)	115,000	115,000	115,000	110,000	110,000	110,000	for the look back year BEGINNING in the calendar year (see below)**
Key Employee (Officer)	416(i)(1)(A)	170,000	165,000	165,000	160,000	160,000	160,000	for plan years ENDING in the calendar year
Key Employee (1 % owner)	416(i)(1)(A)	150,000	150,000	150,000	150,000	150,000	150,000	for plan years ENDING in the calendar year
Annual Additions (D/B)	415(b)	210,000	205,000	200,000	195,000	195,000	195,000	for plan years ENDING in the calendar year
SEP Eligibility Compensation	408(k)(2)(C)	550	550	550	550	550	550	for plan years BEGINNING in the calendar year
IRA Contribution Limit	219, 408, 408(A)	5,500	5,500	5,000	5,000	5,000	5,000	individual calendar year limit

\*\*Example: There is a 6/30/12 plan year end, so you will use the participant compensation for the look back year 7/1/10- 6/30/11 to determine HCE status. You will use the 2010 limit of \$110,000 (since the look back year begins in 2010)

**Updated 11/11/13**