



10 – Year COLA Summary

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	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003
Plan/IRA Limits										
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
Catch-Up for 401(k), 403(b), SARSEP and 457(b)	5,500	5,500	5,500	5,500	5,000	5,000	5,000	4,000	3,000	2,000
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 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
IRA limit	5,000	5,000	5,000	5,000	5,000	4,000	4,000	4,000	3,000	3,000
IRA catch up	1,000	1,000	1,000	1,000	1,000	1,000	1,000	500	500	500
Compensation Limits										
Maximum compensation	250,000	245,000	245,000	245,000	230,000	225,000	220,000	210,000	205,000	200,000
SEP annual compensation floor	550	550	550	550	500	500	450	450	450	450
Highly Compensated Employees										
Any employee compensation	115,000	110,000	110,000	110,000	105,000	100,000	100,000	95,000	90,000	90,000
Key Employees										
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
Covered Compensation Limits										
Social Security	110,100	106,800	106,800	106,800	102,000	97,500	94,200	90,000	87,900	87,000
Medicare	no limit	no limit	no limit	no limit	no limit	no limit	no limit	no limit	no limit	no limit

10-Year COLA Summary (Continued)

	2012	2011	2010*	2009	2008	2007	2006	2005	2004	2003
FICA and SECA tax rates										
OASDI (Er and Ee, each) Ee Rate for 2011	6.20% **	6.20% 4.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%
Medicare (Er and Ee, each)	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%
Combined rate (Er and Ee, each) Ee Rate for 2011	7.65% **	7.65% 5.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%
OASDI (self-employed)	12.4%**	10.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%
Medicare (self-employed)	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%
Combined rate (self-employed)	15.3%**	13.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%
ESOP Distribution										
Normal dist. Period (years)	5	5	5	5	5	5	5	5	5	5
Threshold account balance IRC 409(o)(1)(C)	1,015,000	985,000	985,000	985,000	935,000	915,000	885,000	850,000	830,000	810,000
One year extension threshold IRC 409(o)(1)(C)(ii)	200,000	195,000	195,000	195,000	185,000	180,000	175,000	170,000	165,000	160,000
Max. additional distribution periods allowable (years)	5	5	5	5	5	5	5	5	5	5
Maximum PBGC - Insured Annuity										
ERISA Reg. 4022.23(c)										
Age 65/ 100% Paid	4,653.41	4,500.00	4,500.00	4,500.00	4,312.50	4,125.00	3,971.59	3,801.14	3,698.86	3,664.77
Age 64/ 93%	4,327.67	4,185.00	4,185.00	4,185.00	4,010.63	3,836.25	3,639.58	3,535.06	3,439.94	
Age 63/ 86%	4,001.93	3,870.00	3,870.00	3,870.00	3,708.75	3,547.50	3,415.57	3,268.98	3,181.02	
Age 62/ 79%	3,676.19	3,555.00	3,555.00	3,555.00	3,406.88	3,258.75	3,137.56	3,002.90	2,922.10	2,895.17
Age 61/ 72%	3,350.46	3,240.00	3,240.00	3,240.00	3,105.00	2,970.00	2,859.54	2,736.82	2,663.18	
Age 60/ 65%	3,024.72	2,925.00	2,925.00	2,925.00	2,803.13	2,681.25	2,581.53	2,470.74	2,404.26	2,382.10
Age 59/ 61%	2,838.58	2,745.00	2,745.00	2,745.00	2,630.63	2,516.25	2,422.67	2,138.70	2,256.30	
Age 58/ 57%	2,652.44	2,565.00	2,565.00	2,565.00	2,458.13	2,351.25	2,263.81	2,166.65	2,108.35	
Age 57/ 53%	2,466.31	2,385.00	2,385.00	2,385.00	2,285.63	2,186.25	2,104.94	2,014.60	1,960.40	
Age 56/ 49%	2,280.17	2,205.00	2,205.00	2,205.00	2,113.13	2,021.25	1,946.08	1,862.56	1,812.44	
Age 55/ 45%	2,094.03	2,025.00	2,025.00	2,025.00	1,940.63	1,856.25	1,787.22	1,710.51	1,664.49	1,649.15

*For 2010, most employers were exempt from paying the employer share of OASDI tax on wages paid to certain qualified individuals hired after February 3.

**Subject to Congressional action

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