



Building a better future, together.

2012 COLA LIMITS			
Code Section	2012	2011	2010
IRA's			
IRA Contribution Limit - 219(b)(5)(A)	5,000	5,000	5,000
IRA Catch-Up Contributions - 219(b)(5)(B)	1,000	1,000	1,000
IRA AGI Deduction Phase-out Starting at			
Joint Return	92,000	90,000	89,000
Single or Head of Household	58,000	56,000	56,000
SEP			
SEP Minimum Compensation - 408(k)(2)(C)	550	550	550
SEP Maximum Compensation - 408(k)(3)(C)	250,000	245,000	245,000
SIMPLE Plans			
SIMPLE Maximum Contributions - 408(p)(2)(E)	11,500	11,500	11,500
Catch-up Contributions - 414(v)(2)(B)(ii)	2,500	2,500	2,500
401(k), 403(b), Profit-Sharing Plans, etc.			
Annual Compensation - 401(a)(17)/404(I)	250,000	245,000	245,000
Elective Deferrals - 402(g)(1)	17,000	16,500	16,500
Catch-up Contributions - 414(v)(2)(B)(i)	5,500	5,500	5,500
Defined Contribution Limits - 415(c)(1)(A)	50,000	49,000	49,000
ESOP			
	1,015,000	98,500	98,500
ESOP 409(o)(1)(c)	200,000	195,000	195,000
Other			
HCE Threshold - 414(q)(1)(B)	115,000	110,000	110,000
Defined Benefit Limits - 415(b)(1)(A)	200,000	195,000	195,000
Key Employee - 416(i)(1)(A)(i)	165,000	160,000	160,000
457 Elective Deferrals - 457(e)(15)	17,000	16,500	16,500
Control Employee - 1.61-21(f)(5)(i)	100,000	95,000	95,000
Control Employee - 1.61-21(f)(5)(iii)	205,000	195,000	195,000
Taxable Wage Base	110,100	106,800	106,800

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