

**2013 COST OF LIVING ADJUSTMENT TO DOLLAR LIMITS
UNDER EMPLOYEE BENEFIT PLANS**

Type of Limitation	2012	2013
Defined Contribution Plans (DC)	\$50,000	\$51,000
Defined Benefit Plans (DB)	\$200,000	\$205,000
Annual Compensation Limit	\$250,000	\$255,000
Elective Deferrals (401(k), 403(b) and 457(b)(2) and 457(c); not including catch-ups)	\$17,000	\$17,500
Catch-up Deferrals to 401(k), 403(b) or 457(b) ⁽¹⁾	\$5,500	\$5,500
Income Subject to Social Security Tax	\$110,100	\$113,700
SIMPLE Retirement Accounts Elective Deferrals	\$11,500	\$12,000
Catch-up Deferrals to SIMPLE Retirement Accounts ⁽¹⁾	\$2,500	\$2,500
Highly Compensated Employee	\$115,000	\$115,000
Key Employee (Officer)	\$165,000	\$165,000
Key Employee (1% or more owner)	\$150,000	\$150,000
Deductible Limit (DC) ⁽²⁾	25%	25%
Annual Additions Limit (DC) ⁽²⁾	100%	100%

(1) For Participants age 50 or older

(2) Calculated as a percentage of compensation