

2011 RETIREMENT PLAN LIMITS

On October 28, the IRS announced the cost-of-living adjustments applicable to the dollar limitations for pension plans and defined contributions plans for 2011.

Below are the retirement plan dollar limits for 2011:

Types of Limitations	2011	2010	2009	2008	2007	2006
Elective Deferral Limit (401(k) and 403(b) Plans, not including Catch-up Contributions)	\$16,500	\$16,500	\$16,500	\$15,500	\$15,500	\$15,000
Catch-up Contribution Limit (401(k) and 403(b) Plans)	\$5,500	\$5,500	\$5,500	\$5,000	\$5,000	\$5,000
Elective Deferral Limit (SIMPLE Plans)	\$11,500	\$11,500	\$11,500	\$10,500	\$10,500	\$10,000
Catch-up Contribution Limit (SIMPLE Plans)	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
Defined Benefit Plan Limit	\$195,000	\$195,000	\$195,000	\$185,000	\$180,000	\$175,000
Defined Contribution Plan Limit	\$49,000	\$49,000	\$49,000	\$46,000	\$45,000	\$44,000
Annual Compensation Limit	\$245,000	\$245,000	\$245,000	\$230,000	\$225,000	\$220,000
Key Employee Threshold	\$160,000	\$160,000	\$160,000	\$150,000	\$145,000	\$140,000
Highly Compensated Employee Threshold	\$110,000	\$110,000	\$110,000	\$105,000	\$100,000	\$100,000
IRA Contribution Limit	\$5,000	\$5,000	\$5,000	\$5,000	\$4,000	\$4,000
IRA Catch-up Contribution Limit	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
SEP Minimum Compensation	\$550	\$550	\$550	\$500	\$500	\$450
SEP Maximum Compensation	\$245,000	\$245,000	\$245,000	\$230,000	\$225,000	\$220,000
Income Subject to Social Security Tax	\$106,800	\$106,800	\$106,800	\$102,000	\$97,500	\$94,200

If you have any questions or comments, please contact Mike Rogers at mrogers@vistawm.com or (408) 961-6336.

vista | WEALTH | MGMT