

Annual Limit on Contributions and Compensation

2011	2010	2009	2008	2007	2006	2005
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Annual Compensation Limit							
Qualified Plans ¹	245,000	245,000	245,000	230,000	225,000	220,000	210,000
SAR SEP	245,000	245,000	245,000	230,000	225,000	220,000	210,000
SEP Plans	550	550	550	500	500	450	450

Limits on benefits & contribution							
Defined Contribution Plans ¹	49,000	49,000	49,000	46,000	45,000	44,000	42,000
Defined Benefit Plans ¹	195,000	195,000	195,000	185,000	180,000	175,000	170,000
401(k), 403(b), 457(b)(2) and 457(c)(1) ¹	16,500	16,500	16,500	15,500	15,500	15,000	14,000
SIMPLE Plans	11,500	11,500	11,500	10,500	10,500	10,000	10,000
SAR SEP	49,000	49,000	49,000	46,000	45,000	44,000	42,000
IRA	5,000	5,000	5,000	5,000	4,000	4,000	4,000

Catch-up contributions:							
401(k), 403(b), 457(b)(2) and 457(c)(1) ²	5,500	5,500	5,500	5,000	5,000	5,000	4,000
SIMPLE Plans	2,500	2,500	2,500	2,500	2,500	2,500	2,000
SAR SEP	5,000	5,000	5,000	5,000	5,000	5,000	4,000
IRA	1,000	1,000	1,000	1,000	1,000	1,000	500

Highly Compensated Threshold	110,000	110,000	110,000	105,000	100,000	100,000	95,000
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Key Employee Threshold:							
Officer	160,000	160,000	160,000	150,000	145,000	140,000	135,000
1% Owner	160,000	160,000	160,000	150,000	150,000	150,000	150,000

Other:							
Tax Credit ESOP Threshold Bal	985,000	985,000	985,000	935,000	915,000	885,000	850,000
Amount for Lengthening of 5 yr ESOP Period	195,000	195,000	195,000	185,000	180,000	175,000	170,000

¹ Effective for limitation years ending in calendar year

² Catch up contributions may only be made after the annual deferrals have been maximized either based on the annual

limit, or a limitation by your plan document.