

Retirement/Pension Limitations

Type of Limitation	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001
401(k) Elective Deferrals	\$18,000	\$17,500	\$17,500	\$17,000	\$16,500	\$16,500	\$16,500	\$15,500	\$15,500	\$15,000	\$14,000	\$13,000	\$12,000	\$11,000	\$10,500
401(k) Catch-Up (Age 50)	\$6,000	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$5,000	\$5,000	\$5,000	\$4,000	\$3,000	\$2,000	\$1,000	N/A
Personal Defined Contribution Plans	\$53,000	\$52,000	\$51,000	\$50,000	\$49,000	\$49,000	\$49,000	\$46,000	\$45,000	\$44,000	\$42,000	\$41,000	\$40,000	\$40,000	\$35,000
Annual Compensation Limit	\$265,000	\$260,000	\$255,000	\$250,000	\$245,000	\$245,000	\$245,000	\$230,000	\$225,000	\$220,000	\$210,000	\$205,000	\$200,000	\$200,000	\$170,000
457 & 403 Limits	\$18,000	\$17,500	\$17,500	\$17,000	\$16,500	\$16,500	\$16,500	\$15,500	\$15,500	\$15,000	\$14,000	\$13,000	\$12,000	\$11,000	\$8,500
457 & 403 Catch-Up (Age 50)	\$6,000	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$5,000	\$5,000	\$5,000	\$4,000	\$3,000	\$2,000	\$1,000	N/A
Highly Compensated	\$120,000	\$115,000	\$115,000	\$115,000	\$110,000	\$110,000	\$110,000	\$105,000	\$100,000	\$100,000	\$95,000	\$90,000	\$90,000	\$90,000	\$85,000
SIMPLE Retirement Accounts	\$12,500	\$12,000	\$12,000	\$11,500	\$11,500	\$11,500	\$11,500	\$10,500	\$10,500	\$10,000	\$10,000	\$9,000	\$8,000	\$7,000	\$6,500
Simple Catch-Up (Age 50)	\$3,000	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,000	\$1,500	\$1,000	\$500	N/A
IRA Contribution Limits	\$5,500	\$5,500	\$5,500	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$4,000	\$4,000	\$4,000	\$3,000	\$3,000	\$3,000	\$2,000
IRA Contribution Catch-Up	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$500	\$500	\$500	\$500	N/A
SEP Compensation	\$265,000	\$260,000	\$255,000	\$250,000	\$245,000	\$245,000	\$245,000	\$230,000	\$225,000	\$220,000	\$210,000	\$205,000	\$200,000	\$200,000	\$170,000
SEP Employer Contribution Levels (the lesser of...)	\$53,000 or 25%	\$52,000 or 25%	\$51,000 or 25%	\$50,000 or 25%	\$49,000 or 25%	\$49,000 or 25%	\$49,000 or 25%	\$46,000 or 25%	\$45,000 or 25%	\$44,000 or 25%	\$42,000 or 25%	\$41,000 or 25%	\$40,000 or 25%	\$40,000 or 25%	\$25,500 or 15%
Income Subject to Social Security (OASDI¹ only)	\$118,500	\$117,000	\$113,700	\$110,100	\$106,800	\$106,800	\$106,800	\$102,000	\$97,500	\$94,200	\$90,000	\$87,900	\$87,000	\$84,900	\$80,400
Income Subject to Medicare (HI² only)	No Limit														
FICA Tax <small>(Doubled for Self Employed Workers)</small>	7.65%	7.65%	7.65%	5.65%	5.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%
Social Security Tax <small>(Doubled for Self Employed Workers)</small>	6.20%	6.20%	6.20%	4.20%	4.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%
Medicare Tax <small>(Doubled for Self Employed Workers)</small>	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%

All figures shown above may have additional criteria and income limits for eligibility. Please call AFG Pension Administration for further details or visit the IRS website at www.IRS.gov

¹ Old Age, Survivors and Disability Insurance

² Hospital Insurance