

QUALIFIED RETIREMENT PLAN 2011-2015 DOLLAR LIMITATIONS AND OTHER DATA

Description	2015	2014	2013	2012	2011
Maximum 401(k) Contribution	\$18,000	\$17,500	\$17,500	\$17,000	\$16,500
Maximum 403(b) Contribution	\$18,000	\$17,500	\$17,500	\$17,000	\$16,500
Maximum 457 Contribution	\$18,000	\$17,500	\$17,500	\$17,000	\$16,500
401(k), 403(b), 457(b) Catchup Contribution ¹	\$6,000	\$5,500	\$5,500	\$5,500	\$5,500
Defined Contribution Annual Addition Limit	\$53,000	\$52,000	\$51,000	\$50,000	\$49,000
SIMPLE Elective Deferral Limit	\$12,500	\$12,000	\$12,000	\$11,500	\$11,500
SIMPLE Catchup Contribution ¹	\$3,000	\$2,500	\$2,500	\$2,500	\$2,500
Individual Retirement Account Contribution	\$5,500	\$5,500	\$5,500	\$5,000	\$5,000
Individual Retirement Account Catchup ¹	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Defined Benefit Maximum Annual Benefit	\$210,000	\$210,000	\$205,000	\$200,000	\$195,000
Fixed Rate PBGC Premium Per Participant	\$57	\$49	\$42	\$35	\$35
Variable Rate PBGC Premium (% of Unfunded Liability)	\$24/\$1,000	\$14/\$1,000	\$9/\$1,000	\$9/\$1,000	\$9/\$1,000
PBGC Per-Participant Variable Rate Cap	\$418	\$412	\$400	N/A	N/A
Highly Compensated Threshold Key Employees	\$120,000	\$115,000	\$115,000	\$115,000	\$110,000
Officer Compensation	\$170,000	\$170,000	\$165,000	\$165,000	\$160,000
10 Largest Owners	Repealed	Repealed	Repealed	Repealed	Repealed
1% Owner	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000
SEP Participation Coverage Compensation Level	\$600	\$550	\$550	\$550	\$550
ESOP Threshold for 5 Year Distribution Period	\$1,070,000	\$1,050,000	\$1,035,000	\$1,015,000	\$985,000
ESOP Incremental Threshold for Extending the 5 Year Distribution Period (Maximum 5 Years)	\$210,000	\$210,000	\$205,000	\$200,000	\$195,000
Compensation Cap	\$265,000	\$260,000	\$255,000	\$250,000	\$245,000
Social Security Taxable Wage Bases					
Social Security	\$118,500	\$117,000	\$113,700	\$110,100	\$106,800
Medicare	No Limit	No Limit	No Limit	No Limit	No Limit
Social Security Tax Rates (Employee)					
Social Security	6.20%	6.20%	6.20%	4.20%	4.20%
Medicare	1.45%	1.45%	1.45%	1.45%	1.45%
Combined Rate	7.65%	7.65%	7.65%	5.65%	5.65%
Self-Employed Combined Rate	15.30%	15.30%	15.30%	13.30%	13.30%
Social Security Cost of Living Adjustment	1.70%	1.50%	1.70%	3.60%	0.00%

¹Catchup contribution available for participants age 50 or older.