

2013 Retirement Plan Limitations Chart

Type of Limitation	2013	2012	2011	2010
Elective Deferrals (401(k) and 403(b); not including adjustments and catch-ups)	\$17,500	\$17,000	\$16,500	\$16,500
457(b)(2) and 457(c)(1) Limits (not including catch-ups)	\$17,500	\$17,000	\$16,500	\$16,500
Over Age 50 Make-up Contributions	\$5,500	\$5,500	\$5,500	\$5,500
Defined Benefit Plans Limit on Benefits	\$205,000	\$200,000	\$195,000	\$195,000
Defined Contribution Plans	\$51,000	\$50,000	\$49,000	\$49,000
Annual Compensation Limit	\$255,000	\$250,000	\$245,000	\$245,000
Highly Compensated Employee	\$115,000	\$115,000	\$110,000	\$110,000
Key Employee Officer Compensation	\$165,000	\$165,000	\$160,000	\$160,000
SIMPLE Retirement Accounts	\$12,000	\$11,500	\$11,500	\$11,500
SIMPLE Over Age 50 Make-up Contribution	\$2,500	\$2,500	\$2,500	\$2,500
SEP Coverage	\$550	\$550	\$550	\$550
SEP Compensation	\$255,000	\$250,000	\$245,000	\$245,000
Income Subject to Social Security Tax	\$113,700	\$110,100	\$106,800	\$106,800
FICA Tax for employees and employers	7.65%	7.65%	7.65%	7.65%
Social Security Tax	6.20%	6.20%	6.20%	6.20%
Medicare Tax for employees and employers	1.45%	1.45%	1.45%	1.45%
FICA Tax for self-employed workers	15.30%	15.30%	15.30%	15.30%
Social Security Tax for self-employed workers	12.40%	12.40%	12.40%	12.40%
Medicare Tax for self-employed workers	2.90%	2.90%	2.90%	2.90%
Deductible IRA, Roth IRA	\$5,000	\$5,000	\$5,000	\$5,000
Deductible IRA Over Age 50	\$6,000	\$6,000	\$6,000	\$6,000
IRA Earnings Limits for Deductible IRA				
Single: Max Deduct Up to the Amount	\$59,000	\$58,000	\$56,000	\$55,000
Single: Fully Phased Out At Above	\$69,000	\$68,000	\$66,000	\$65,000
Joint: Max Deduct Up to the Amount	\$95,000	\$92,000	\$90,000	\$90,000
Joint: Fully Phased Out At Above	\$115,000	\$112,000	\$110,000	\$110,000
Roth IRA Earning Limit				
Single: Max Allowable Below	\$112,000	\$110,000	\$107,000	\$105,000
Single: Fully Phased Out At Above	\$127,000	\$125,000	\$122,000	\$120,000
Joint: Max Allowable Below	\$178,000	\$173,000	\$169,000	\$167,000
Joint: Fully Phased Out At Above	\$188,000	\$183,000	\$179,000	\$177,000

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Caveat: These figures must be independently verified for accuracy before using.

File: [limitations2013.xls](#)