

IRS Pension Limits & COLA Adjustments 2007-2016

As Published by the Internal Revenue Service

Benefit Plan	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
401(k) Deferral Limit	15,500	15,500	16,500	16,500	16,500	17,500	17,500	17,500	18,000	18,000
414(v) Catch-up Limit (age 50 and older, if plan permits)	5,000	5,000	5,500	5,500	5,500	5,500	5,500	5,500	6,000	6,000
Defined Contribution 415(c) Limit	45,000	46,000	49,000	49,000	49,000	50,000	51,000	52,000	53,000	53,000
Defined Benefit 415(b) Limit	180,000	185,000	195,000	195,000	195,000	200,000	205,000	210,000	210,000	210,000
401(a)(17) Annual Compensation Limit	225,000	230,000	245,000	245,000	245,000	250,000	255,000	260,000	265,000	265,000
408(p)(2)(A) SIMPLE Limit	10,500	10,500	11,500	11,500	11,500	11,500	12,000	12,000	12,500	12,500
457 Deferred Compensation Limit	15,500	15,500	16,500	16,500	16,500	17,000	17,500	17,500	18,000	18,000
414(q)(1)(B) Highly Compensated Employee (HCE) Compensation Threshold (comp. only), or after 1/1/97 w/ top paid group	100,000	105,000	110,000	110,000	110,000	115,000	115,000	115,000	120,000	120,000
FICA/OASDI Taxable Wage Base	97,500	102,000	106,800	106,800	106,800	110,100	113,700	117,000	118,500	118,500
Key Employee 416(i)(1)(A)(i)	145,000	150,000	160,000	160,000	160,000	165,000	165,000	170,000	170,000	170,000
Flexible Spending Account (FSA) Contribution Limit	N/A	N/A	N/A	N/A	N/A	N/A	2,500	2,500	2,550	2,550
Rollover (if plan permits, rollover from 2014 to 2015)	N/A	N/A	N/A	N/A	N/A	N/A	500	500	500	500
Health Savings Account (HSA) Contribution Limit										
- Single	N/A	2,900	3,000	3,050	3,050	3,100	3,250	3,300	3,350	3,350
- Family	N/A	5,800	5,950	6,150	6,150	6,250	6,450	6,550	6,650	6,750
- Catch-up (age 55 and older, if plan permits)	N/A	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
HSA Annual Deductible Minimum										
- Single	N/A	1,100	1,150	1,200	1,200	1,200	1,250	1,250	1,300	1,300
- Family	N/A	2,200	2,300	2,400	2,400	2,400	2,500	2,500	2,600	2,600
HSA Out-of-Pocket Maximum										
- Single	N/A	5,600	5,800	5,950	5,950	6,050	6,250	6,350	6,400	6,550
- Family	N/A	11,200	11,600	11,900	11,900	12,100	12,500	12,700	12,900	13,100

Federal Lifetime Estate & Gift Tax Exemption	1,000,000	1,000,000	1,000,000	1,000,000	5,000,000	5,120,000	5,250,000	5,340,000	5,430,000	5,450,000
Annual Gift Exclusion	12,000	12,000	13,000	13,000	13,000	13,000	14,000	14,000	14,000	14,000