

IRS Pension Limits & COLA Adjustments 2005-2015

As Published by the Internal Revenue Service

Benefit Plan	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
401(k) Deferral Limit	14,000	15,000	15,500	15,500	16,500	16,500	16,500	17,500	17,500	17,500	18,000
414(v) Catch-up Limit (age 50 and older, if plan permits)	4,000	5,000	5,000	5,000	5,500	5,500	5,500	5,500	5,500	5,500	6,000
Defined Contribution 415(c) Limit	42,000	44,000	45,000	46,000	49,000	49,000	49,000	50,000	51,000	52,000	53,000
Defined Benefit 415(b) Limit	170,000	175,000	180,000	185,000	195,000	195,000	195,000	200,000	205,000	210,000	210,000
401(a)(17) Annual Compensation Limit	210,000	220,000	225,000	230,000	245,000	245,000	245,000	250,000	255,000	260,000	265,000
408(p)(2)(A) SIMPLE Limit	10,000	10,000	10,500	10,500	11,500	11,500	11,500	11,500	12,000	12,000	12,500
457 Deferred Compensation Limit	14,000	15,000	15,500	15,500	16,500	16,500	16,500	17,000	17,500	17,500	18,000
414(q)(1)(B) Highly Compensated Employee (HCE) Compensation Threshold (comp. only), or after 1/1/97 w/ top paid group	95,000	100,000	100,000	105,000	110,000	110,000	110,000	115,000	115,000	115,000	120,000
FICA/OASDI Taxable Wage Base	90,000	94,200	97,500	102,000	106,800	106,800	106,800	110,100	113,700	117,000	118,500
Key Employee 416(i)(1)(A)(i)	135,000	140,000	145,000	150,000	160,000	160,000	160,000	165,000	165,000	170,000	170,000
Flexible Spending Account (FSA) Contribution Limit	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2,500	2,500	2,550
Rollover (if plan permits, rollover from 2014 to 2015)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	500	500	500
Health Savings Account (HSA) Contribution Limit											
- Single	N/A	N/A	N/A	2,900	3,000	3,050	3,050	3,100	3,250	3,300	3,350
- Family	N/A	N/A	N/A	5,800	5,950	6,150	6,150	6,250	6,450	6,550	6,650
- Catch-up (age 55 and older, if plan permits)	N/A	N/A	N/A	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
HSA Annual Deductible Minimum											
- Single	N/A	N/A	N/A	1,100	1,150	1,200	1,200	1,200	1,250	1,250	1,300
- Family	N/A	N/A	N/A	2,200	2,300	2,400	2,400	2,400	2,500	2,500	2,600
HSA Out-of-Pocket Maximum											
- Single	N/A	N/A	N/A	5,600	5,800	5,950	5,950	6,050	6,250	6,350	6,400
- Family	N/A	N/A	N/A	11,200	11,600	11,900	11,900	12,100	12,500	12,700	12,900
Federal Lifetime Estate & Gift Tax Exemption	1,000,000	1,000,000	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
Annual Gift Exclusion	11,000	12,000	12,000	12,000	13,000	13,000	13,000	13,000	14,000	14,000	14,000