

Retirement Plan Savings Limits

Simple IRA

<u>Year</u>	<u>Salary deferral limit</u>	<u>Catch-up contribution limit*</u>
2011	\$11,500	\$2,500
2012	\$11,500	\$2,500

*For individuals age 50 or older

Regular 401(k), 403(b), and Salary-Reduction SEPs

<u>Year</u>	<u>Salary deferral limit</u>	<u>Catch-up contribution limit*</u>
2011	\$16,500	\$5,500
2012	\$17,000	\$5,500

*For individuals age 50 or older

Traditional & Roth IRAs

<u>Year</u>	<u>Contribution limit</u>	<u>Additional catch-up amount*</u>
2002	\$3,000	\$500
2003	\$3,000	\$500
2004	\$3,000	\$500
2005	\$4,000	\$500
2006	\$4,000	\$1,000
2007	\$4,000	\$1,000
2008 & after	\$5,000	\$1,000

*For individuals age 50 or older

SEP IRA

<u>Year</u>	<u>Maximum Contribution</u>
2011	\$49,000
2012	\$50,000