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## Employee Benefits Cost-of-Living

Limit Description	IRC Code Section	2016	2015	2014	2013	2012	2011	2010	2009	2008
Defined Benefit Plan - annual benefit limit	§415(b)(1)(A)	\$ 210,000	\$ 210,000	\$ 210,000	\$ 205,000	\$ 200,000	\$ 195,000	\$ 195,000	\$ 195,000	\$ 185,000
Defined Contribution Plan - annual contribution limit	§415(c)(1)(A)	53,000	53,000	52,000	51,000	50,000	49,000	49,000	49,000	46,000
Salary Deferral - annual limit (including 401(k) plans)	§402(g)(1)	18,000	18,000	17,500	17,500	17,000	16,500	16,500	16,500	15,500
Catch Up Contribution	§414(v)	6,000	6,000	5,500	5,500	5,500	5,500	5,500	5,500	5,000
§457 Deferred Compensation Plan - annual deferral limit	§457(b)(2) / (c)(1)	18,000	18,000	17,500	17,500	17,000	16,500	16,500	16,500	15,500
SEP - employee compensation	§408(k)(2)(C)	600	600	550	550	550	550	550	550	500
Annual Compensation Limit - standard plans	§401(a)(17) / 404(i) 408(k)(3)(c) / 408(k)(6)(D)(ii)	265,000	265,000	260,000	255,000	250,000	245,000	245,000	245,000	230,000
Annual Compensation Limit - governmental plans	§401(a)(17)	395,000	395,000	385,000	380,000	375,000	370,000	360,000	360,000	345,000
Highly Compensated Employee	§414(q)(1)(B)	120,000	120,000	115,000	115,000	115,000	110,000	110,000	110,000	105,000
Highly Compensated Employee - "top 20%"	§414(q)(1)(C)	*	*	*	*	*	*	*	*	*
Highly Compensated Employee - "officer"	§404(q)(1)(D)	*	*	*	*	*	*	*	*	*
Key Employee	§416(i)(1)(A)(i)	170,000	170,000	170,000	165,000	165,000	160,000	160,000	160,000	150,000
SIMPLE Retirement Accounts - annual deferral limit	§408(p)(2)(E) / §401(k)(11)(B)(i)	12,500	12,500	12,000	12,000	11,500	11,500	11,500	11,500	10,500
SIMPLE Retirement Accounts - Catch Up contribution	414(v)	3,000	3,000	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Excess Distribution Limit	§4980A(c)(1)(B)	**	**	**	**	**	**	**	**	**
Excess Distribution Limit for Lump Sum subject to avg.	§4980A(c)(4)(B)	**	**	**	**	**	**	**	**	**
Maximum Account Balance in ESOP Subject to 5-year Distribution	§409(o)(1)(C)(ii)	1,070,000	1,070,000	1,050,000	1,035,000	1,015,000	985,000	985,000	985,000	935,000
1-year Extension Threshold for Distributions	§409(o)(1)(C)(iii)	210,000	210,000	210,000	205,000	200,000	195,000	195,000	195,000	185,000
Social Security Taxable Wagebase	---	118,500	118,500	117,000	113,700	110,100	106,800	106,800	106,800	102,000
"Control Employee" for fringe benefit valuation purposes	§1.61-21(f)(5)(i) of Income Tax Regulations	105,000	105,000	105,000	100,000	100,000	95,000	95,000	95,000	90,000
Compensation amount under Section 1.61-21(f)(5)(iii)	§1.61-21(f)(5)(iii) of Income Tax Regulations	215,000	215,000	210,000	205,000	205,000	195,000	195,000	195,000	185,000
Excess Employee Compensation for Single Employer DB w/ election	§430(c)(7)(D)(i)(ii)	1,106,000	1,101,000	1,084,000	1,066,000	1,039,000	1,014,000	1,000,000		
Retirement Savings Contribution Credit - Married	§25B(b)(1)(A)	37,000	36,500	36,000	35,500	34,500	34,000	33,500	33,000	
Retirement Savings Contribution Credit - Married	§25B(b)(1)(B)	40,000	39,500	39,000	38,500	37,500	36,500	36,000	36,000	
Retirement Savings Contribution Credit - Married	§25B(b)(1)(C)	61,500	61,000	60,000	59,000	57,500	56,500	55,500	55,500	
Retirement Savings Contribution Credit - HoH	§25B(b)(1)(A)	27,750	27,375	27,000	26,625	25,875	25,500	25,125	24,750	24,000
Retirement Savings Contribution Credit - HoH	§25B(b)(1)(B)	30,000	29,625	29,250	28,875	28,125	27,375	27,000	27,000	25,875
Retirement Savings Contribution Credit - HoH	§25B(b)(1)(C)	46,125	45,750	45,000	44,250	43,125	42,375	41,625	41,625	39,750
Retirement Savings Contribution Credit - Single, Etc	§25B(b)(1)(A)	18,500	18,250	18,000	17,750	17,250	17,000	16,750	16,500	16,000
Retirement Savings Contribution Credit - Single, Etc	§25B(b)(1)(B)	20,000	19,750	19,500	19,250	18,750	18,250	18,000	18,000	17,250
Retirement Savings Contribution Credit - Single, Etc	§25B(b)(1)(C)	30,750	30,500	30,000	29,500	28,750	28,250	27,750	27,750	26,500
Individuals making Qualified Retirement Contributions	§219(b)(5)(A)	5,500	5,500	5,500	5,500	5,000	5,000	5,000	5,000	5,000
Deductibility of IRA Contributions where Participant - Joint	§219(g)(3)(B)(i)	98,000	98,000	96,000	95,000	92,000	90,000	89,000	89,000	85,000
Deductibility of IRA Contributions where Participant - Other	§219(g)(3)(B)(ii)	61,000.00	61,000.00	60,000.00	59,000.00	58,000.00	56,000.00	56,000.00	55,000.00	53,000.00
Deductibility of IRA Contributions where Spouse Participates	§219(g)(7)(A)	184,000.00	183,000.00	181,000.00	178,000.00	173,000.00	169,000.00	167,000.00	166,000.00	159,000.00
Determining Maximum ROTH IRA Contribution - Joint	§408A(c)(3)(C)(ii)(I)	184,000.00	183,000.00	181,000.00	178,000.00	173,000.00	169,000.00	167,000.00	166,000.00	159,000.00
Determining Maximum ROTH IRA Contribution - Others	§408A(c)(3)(C)(ii)(II)	117,000.00	116,000.00	114,000.00	112,000.00	110,000.00	107,000.00	105,000.00	105,000.00	101,000.00
Systematically Important MultiEmployer Plan	§432(e)(9)(H)(v)(III)(aa)	1,012,000,000	1,000,000,000							

\* The Small Business Job Protection Act of 1996 repealed Code §§414(q)(1)(C) and 414(Q)(1)(D) effective January 1, 1997

\*\*The Taxpayer Relief Act of 1997 repealed Code section 4980A effective for distributions received after December 31, 1996

## Employer & Employee Taxes

OASDI Portion for employees	---	6.20%	6.20%	6.20%	6.20%	4.20%	4.20%	6.20%	6.20%	6.20%
OASDI Portion for employers	---	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%
Medicare Portion for employees and employers	---	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%
FICA Tax for employers	---	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%
- Self Employment Taxes										
OASDI Portion for self-employed workers	---	12.40%	12.40%	12.40%	12.40%	10.40%	10.40%	12.40%	12.40%	12.40%
Medicare Portion for self-employed workers	---	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%
FICA Tax for self-employed workers	---	15.30%	15.30%	15.30%	15.30%	13.30%	13.30%	15.30%	15.30%	15.30%



## Employee Benefits Cost-of-Living

Limit Description	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995
Defined Benefit Plan - annual benefit limit	\$ 180,000	\$ 175,000	\$ 170,000	\$ 165,000	\$ 160,000	\$ 160,000	\$ 140,000	\$ 135,000	\$ 130,000	\$ 130,000	\$ 125,000	\$ 120,000	\$ 120,000
Defined Contribution Plan - annual contribution limit	45,000	44,000	42,000	41,000	40,000	40,000	35,000	30,000	30,000	30,000	30,000	30,000	30,000
Salary Deferral - annual limit (including 401(k) plans)	15,500	15,000	14,000	13,000	12,000	11,000	10,500	10,500	10,000	10,000	95,000	9,500	9,240
Catch Up Contribution	5,000	5,000	4,000	3,000	2,000	1,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$457 Deferred Compensation Plan - annual deferral limit	15,500	15,000	14,000	13,000	12,000	11,000	8,500	8,000	8,000	8,000	7,500	7,500	n/a
SEP - employee compensation	500	450	450	450	450	450	450	450	400	400	400	400	400
Annual Compensation Limit - standard plans	225,000	220,000	210,000	205,000	200,000	200,000	170,000	170,000	160,000	160,000	160,000	150,000	150,000
Annual Compensation Limit - governmental plans	335,000	325,000	315,000	305,000	300,000	295,000	285,000	275,000	270,000	265,000	n/a	n/a	n/a
Highly Compensated Employee	100,000	100,000	95,000	90,000	90,000	90,000	85,000	85,000	80,000	80,000	80,000	100,000	100,000
Highly Compensated Employee - "top 20%"	*	*	*	*	*	*	*	*	*	*	*	66,000	66,000
Highly Compensated Employee - "officer"	*	*	*	*	*	*	*	*	*	*	*	60,000	60,000
Key Employee	145,000	140,000	135,000	130,000	130,000	130,000	70,000	67,500	65,000	65,000	62,500	60,000	60,000
SIMPLE Retirement Accounts - annual deferral limit	10,500	10,000	10,000	9,000	8,000	7,000	6,500	6,000	6,000	6,000	6,000	n/a	n/a
SIMPLE Retirement Accounts - Catch Up contribution	2,500	2,500	2,000	1,500	1,000	500							
Excess Distribution Limit	**	**	**	**	**	**	**	**	**	**	160,000	155,000	150,000
Excess Distribution Limit for Lump Sum subject to avg.	**	**	**	**	**	**	**	**	**	**	800,000	775,000	750,000
Maximum Account Balance in ESOP Subject to 5-year Distribution	915,000	885,000	850,000	830,000	810,000	800,000	780,000	755,000	735,000	725,000	710,000	690,000	670,000
1-year Extension Threshold for Distributions	180,000	175,000	170,000	165,000	160,000	160,000	155,000	150,000	145,000	145,000	140,000	135,000	132,000
Social Security Taxable Wagebase	97,500	94,200	90,000	87,900	87,000	84,900	80,400	76,200	72,600	68,400	65,400	62,700	61,200
"Control Employee" for fringe benefit valuation purposes	90,000	85,000	85,000	80,000									
Compensation amount under Section 1.61-21(f)(5)(iii)	180,000	175,000	170,000	165,000									
Excess Employee Compensation for Single Employer DB w/ election													
Retirement Savings Contribution Credit - Married													
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Individuals making Qualified Retirement Contributions	4,000	4,000	4,000	3,000	3,000	3,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Deductibility of IRA Contributions where Participant - Joint													
Deductibility of IRA Contributions where Participant - Other													
Deductibility of IRA Contributions where Spouse Participates													
Determining Maximum ROTH IRA Contribution - Joint													
Determining Maximum ROTH IRA Contribution - Others													
Systematically Important MultiEmployer Plan													

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## Employer & Employee Taxes

OASDI Portion for employees	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%
OASDI Portion for employers	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%
Medicare Portion for employees and employers	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%
FICA Tax for employers	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%
- Self Employment Taxes													
OASDI Portion for self-employed workers	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%
Medicare Portion for self-employed workers	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%
FICA Tax for self-employed workers	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%



## Employee Benefits Cost-of-Living

Limit Description	1994	1993	1992	1991	1990	1989
Defined Benefit Plan - annual benefit limit	\$ 118,800	\$ 115,641	\$ 112,221	\$ 108,963	\$ 102,582	\$ 98,064
Defined Contribution Plan - annual contribution limit	30,000	30,000	30,000	30,000	30,000	30,000
Salary Deferral - annual limit (including 401(k) plans)	9,240	8,994	8,728	8,475	7,979	7,627
Catch Up Contribution	n/a	n/a	n/a	n/a	n/a	n/a
\$457 Deferred Compensation Plan - annual deferral limit						
SEP - employee compensation	396	385	374	363	342	327
Annual Compensation Limit - standard plans	150,000	235,840	228,860	222,220	209,200	200,000
Annual Compensation Limit - governmental plans	n/a	n/a	n/a	n/a	n/a	n/a
Highly Compensated Employee	99,000	96,368	93,518	90,803	85,485	81,720
Highly Compensated Employee - "top 20%"	66,000	64,245	62,345	60,535	56,990	54,480
Highly Compensated Employee - "officer"	59,400	57,821	56,111	54,482	51,291	49,032
Key Employee	59,400	57,821	56,111	54,482	51,291	49,032
SIMPLE Retirement Accounts - annual deferral limit	n/a	n/a	n/a	n/a	n/a	n/a
SIMPLE Retirement Accounts - Catch Up contribution						
Excess Distribution Limit	148,500	144,551	140,276	136,204	128,228	122,580
Excess Distribution Limit for Lump Sum subject to avg.	742,500	722,755	701,380	681,020	641,140	612,900
Maximum Account Balance in ESOP Subject to 5-year Distribution	660,000	642,450	623,450	605,350	569,900	544,800
1-year Extension Threshold for Distributions	132,000	128,490	124,690	121,070	113,980	108,960
Social Security Taxable Wagebase	60,600	57,600	55,500	53,400	51,300	48,000
"Control Employee" for fringe benefit valuation purposes						
Compensation amount under Section 1.61-21(f)(5)(iii)						
Excess Employee Compensation for Single Employer DB w/ election						
Retirement Savings Contribution Credit - Married						
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Retirement Savings Contribution Credit - Single, Etc						
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Individuals making Qualified Retirement Contributions	2,000	2,000	2,000	2,000	2,000	2,000
Deductibility of IRA Contributions where Participant - Joint						
Deductibility of IRA Contributions where Participant - Other						
Deductibility of IRA Contributions where Spouse Participates						
Determining Maximum ROTH IRA Contribution - Joint						
Determining Maximum ROTH IRA Contribution - Others						
Systematically Important MultiEmployer Plan						

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