

## Cost-of-Living Adjustments for Retirement Items

Code Section	2024	2023	2022	2021	2020	2019	2018
401(a)(17)/ 404(l) Annual Compensation	345,000	330,000	305,000	290,000	285,000	280,000	275,000
402(g)(1) Elective Deferrals	23,000	22,500	20,500	19,500	19,500	19,000	18,500
408(k)(2)(C) SEP Minimum Compensation	750	750	650	650	600	600	600
408(k)(3)(C) SEP Maximum Compensation	345,000	330,000	305,000	290,000	285,000	280,000	275,000
408(p)(2)(E) SIMPLE Maximum Contributions	16,000	15,500	14,000	13,500	13,500	13,000	12,500
409(o)(1)(C) ESOP Limits	1,380,000	1,330,000	1,230,000	1,165,000	1,150,000	1,130,000	1,105,000
	275,000	265,000	245,000	230,000	230,000	225,000	220,000
414(q)(1)(B) HCE threshold	155,000	150,000	135,000	130,000	130,000	125,000	120,000
414(q)(1)(C)	---	---	---	---	---	---	---
414(v)(2)(B)(i) Catch-up Contribution	7,500	7,500	6,500	6,500	6,500	6,000	6,000
414(v)(2)(B)(ii) Catch-up Contribution	3,500	3,500	3,000	3,000	3,000	3,000	3,000
415(b)(1)(A) DB Limits	275,000	265,000	245,000	230,000	230,000	225,000	220,000
415(b)(2)(G) DB Limits	---	---	---	---	---	---	---
415(c)(1)(A) DC Limits	69,000	66,000	61,000	58,000	57,000	56,000	55,000
416(i)(1)(A)(i) Key EE	220,000	215,000	200,000	185,000	185,000	180,000	175,000
457(e)(15) Deferral Limit	23,000	22,500	20,500	19,500	19,500	19,000	18,500
4980A(c)(1) Excess Distributions	---	---	---	---	---	---	---
1.61-21(f)(5)(i) Control EE	135,000	130,000	120,000	115,000	115,000	110,000	110,000

Code Section	2024	2023	2022	2021	2020	2019	2018
1.61-21(f)(5)(iii) Control EE	275,000	265,000	245,000	235,000	230,000	225,000	220,000
219(b)(5)(A) IRA Contribution Limit	7,000	6,500	6,000	6,000	6,000	6,000	5,500
219(b)(5)(B) IRA Catch-Up Contributions	1,000	1,000	1,000	1,000	1,000	1,000	1,000
OASDI Taxable Wage Base	168,600	160,200	147,000	142,800	137,700	132,900	128,400

<b>Code Section</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>
401(a)(17)/ 404(l) Annual Compensation	\$270,000	\$265,000	\$265,000	\$260,000	\$255,000
402(g)(1) Elective Deferrals	18,000	18,000	18,000	17,500	17,500
408(k)(2)(C) SEP Minimum Compensation	600	600	600	550	550
408(k)(3)(C) SEP Maximum Compensation	270,000	265,000	265,000	260,000	255,000
408(p)(2)(E) SIMPLE Maximum Contributions	12,500	12,500	12,500	12,000	12,000
409(o)(1)(C) ESOP Limits	1,080,000	1,070,000	1,070,000	1,050,000	1,035,000
	215,000	210,000	210,000	210,000	205,000
414(q)(1)(B) HCE threshold	120,000	120,000	120,000	115,000	115,000
414(q)(1)(C)	---	---	---	---	---
414(v)(2)(B)(i) Catch-up Contribution	6,000	6,000	6,000	5,500	5,500
414(v)(2)(B)(ii) Catch-up Contribution	3,000	3,000	3,000	2,500	2,500
415(b)(1)(A) DB Limits	215,000	210,000	210,000	210,000	205,000
415(b)(2)(G) DB Limits	---	---	---	---	---
415(c)(1)(A) DC Limits	54,000	53,000	53,000	52,000	51,000
416(i)(1)(A)(i) Key EE	175,000	170,000	170,000	170,000	165,000
457(e)(15) Deferral Limit	18,000	18,000	18,000	17,500	17,500
4980A(c)(1) Excess Distributions	---	---	---	---	---
1.61-21(f)(5)(i) Control EE	105,000	105,000	105,000	105,000	100,000
1.61-21(f)(5)(iii) Control EE	215,000	215,000	215,000	210,000	205,000
219(b)(5)(A) IRA Contribution Limit	5,500	5,500	5,500	5,500	5,500
219(b)(5)(B) IRA Catch-Up Contributions	1,000	1,000	1,000	1,000	1,000
OASDI Taxable Wage Base	127,200	118,500	118,500	117,000	113,700

<b>Code Section</b>	<b>2012</b>	<b>2011</b>	<b>2010</b>	<b>2009</b>
401(a)(17)/ 404(l) Annual Compensation	\$250,000	\$245,000	\$245,000	\$245,000
402(g)(1) Elective Deferrals	17,000	16,500	16,500	16,500
408(k)(2)(C) SEP Minimum Compensation	550	550	550	550
408(k)(3)(C) SEP Maximum Compensation	250,000	245,000	245,000	245,000
408(p)(2)(E) SIMPLE Maximum Contributions	11,500	11,500	11,500	11,500
409(o)(1)(C) ESOP Limits	1,015,000	985,000	985,000	985,000
	200,000	195,000	195,000	195,000
414(q)(1)(B) HCE threshold	115,000	110,000	110,000	110,000
414(q)(1)(C)	---	---	---	---
414(v)(2)(B)(i) Catch-up Contribution	5,500	5,500	5,500	5,500
414(v)(2)(B)(ii) Catch-up Contribution	2,500	2,500	2,500	2,500
415(b)(1)(A) DB Limits	200,000	195,000	195,000	195,000
415(b)(2)(G) DB Limits	---	---	---	---
415(c)(1)(A) DC Limits	50,000	49,000	49,000	49,000
416(i)(1)(A)(i) Key EE	165,000	160,000	160,000	160,000
457(e)(15) Deferral Limit	17,000	16,500	16,500	16,500
4980A(c)(1) Excess Distributions	---	---	---	---
1.61-21(f)(5)(i) Control EE	100,000	95,000	95,000	95,000
1.61-21(f)(5)(iii) Control EE	205,000	195,000	195,000	195,000
219(b)(5)(A) IRA Contribution Limit	5,000	5,000	5,000	5,000
219(b)(5)(B) IRA Catch-Up Contributions	1,000	1,000	1,000	1,000
OASDI Taxable Wage Base	110,100	106,800	106,800	106,800

<b>Code Section</b>	<b>2008</b>	<b>2007</b>	<b>2006</b>	<b>2005</b>
401(a)(17)/ 404(l) Annual Compensation	\$230,000	\$225,000	\$220,000	\$210,000
402(g)(1) Elective Deferrals	15,500	15,500	15,000	14,000
408(k)(2)(C) SEP Minimum Compensation	500	500	450	450
408(k)(3)(C) SEP Maximum Compensation	230,000	225,000	220,000	210,000
408(p)(2)(E) SIMPLE Maximum Contributions	10,500	10,500	10,000	10,000
409(o)(1)(C) ESOP Limits	935,000	915,000	885,000	850,000
	185,000	180,000	175,000	170,000
414(q)(1)(B) HCE Threshold	105,000	100,000	100,000	95,000
414(q)(1)(C)	----	----	----	----
414(v)(2)(B)(i) Catch-up Contribution	5,000	5,000	5,000	4,000
414(v)(2)(B)(ii) Catch-up Contribution	2,500	2,500	2,500	2,000
415(b)(1)(A) DB Limits	185,000	180,000	175,000	170,000
415(b)(2)(G) DB Limits	----	----	----	----
415(c)(1)(A) DC Limits	46,000	45,000	44,000	42,000
416(i)(1)(A)(i) Key EE	150,000	145,000	140,000	135,000
457(e)(15) Deferral Limit	15,500	15,500	15,000	14,000
4980A(c)(1) Excess Distributions	----	----	----	----
1.61-21(f)(5)(i) Control EE	90,000	90,000	85,000	85,000
1.61-21(f)(5)(iii) Control EE	185,000	180,000	175,000	170,000
219(b)(5)(A) IRA Contribution Limit	5,000	4,000	4,000	4,000
219(b)(5)(B) IRA Catch-Up Contributions	1,000	1,000	1,000	500
OASDI Taxable Wage Base	102,000	97,500	94,200	90,000

<b>Code Section</b>	<b>2004</b>	<b>2003</b>	<b>2002</b>	<b>2001</b>
401(a)(17)/ 404(l) Annual Compensation	\$205,000	\$200,000	\$200,000	\$170,000
402(g)(1) Elective Deferrals	13,000	12,000	11,000	10,500
408(k)(2)(C) SEP Minimum Compensation	450	450	450	450
408(k)(3)(C) SEP Maximum Compensation	205,000	200,000	200,000	170,000
408(p)(2)(E) SIMPLE Maximum Contributions	9,000	8,000	7,000	6,500
409(o)(1)(C) ESOP Limits	830,000 165,000	810,000 160,000	800,000 160,000	780,000 155,000
414(q)(1)(B) HCE Threshold	90,000	90,000	90,000	85,000
414(q)(1)(C)	----	----	----	----
414(v)(2)(B)(i) Catch-up Contributions	3,000	2,000	1,000	----
414(v)(2)(B)(ii) Catch-up Contributions	1,500	1,000	500	----
415(b)(1)(A) DB Limits	165,000	160,000	160,000	140,000
415(b)(2)(G) DB Limits	----	----	----	----
415(c)(1)(A) DC Limits	41,000	40,000	40,000	35,000
416(i)(1)(A)(i) Key EE	130,000	130,000	130,000	----
457(e)(15) Deferral Limit	13,000	12,000	11,000	8,500
4980A(c)(1) Excess Distributions	----	----	----	----
1.61-21(f)(5)(i) Control EE	80,000	80,000	80,000	75,000
1.61-21(f)(5)(iii) Control EE	165,000	160,000	160,000	155,000
219(b)(5)(A) IRA Contribution Limit	3,000	3,000	3,000	----
219(b)(5)(B) IRA Catch-Up Contributions	500	500	500	----
OASDI Taxable Wage Base	87,900	87,000	84,900	80,400

<b>Code Section</b>	<b>2000</b>	<b>1999</b>	<b>1998</b>	<b>1997</b>
401(a)(17)/ 404(l) Annual Compensation	\$170,000	\$160,000	\$160,000	\$160,000
402(g)(1) Elective Deferrals	10,500	10,000	10,000	9,500
408(k)(2)(C) SEP Minimum Compensation	450	400	400	400
408(k)(3)(C) SEP Maximum Compensation	170,000	160,000	160,000	160,000
408(p)(2)(E) SIMPLE Maximum Contributions	6,000	6,000	6,000	6,000
409(o)(1)(C) ESOP Limits	755,000 150,000	735,000 145,000	725,000 145,000	710,000 140,000
414(q)(1)(B) HCE Threshold	85,000	80,000	80,000	80,000
414(q)(1)(C)	----	----	----	Repealed
414(v)(2)(B)(i) Catch-up Contributions	----	----	----	----
414(v)(2)(B)(ii) Catch-up Contributions	----	----	----	----
415(b)(1)(A) DB Limits	135,000	130,000	130,000	125,000
415(b)(2)(G) DB Limits	----	----	----	Repealed
415(c)(1)(A) DC Limits	30,000	30,000	30,000	30,000
416(i)(1)(A)(i) Key EE	----	----	----	----
457(e)(15) Deferral Limit	8,000	8,000	8,000	7,500
4980A(c)(1) Excess Distributions	----	----	Repealed	160,000
1.61-21(f)(5)(i) Control EE	75,000	70,000	----	----
1.61-21(f)(5)(iii) Control EE	150,000	145,000	----	----
219(b)(5)(A) IRA Contribution Limit	----	----	----	----
219(b)(5)(B) IRA Catch-Up Contributions	----	----	----	----
OASDI Taxable Wage Base	76,200	72,600	68,400	65,400

<b>Code Section</b>	<b>1996</b>	<b>1995</b>	<b>1994</b>	<b>1993</b>
401(a)(17)/ 404(l) Annual Compensation	\$150,000	\$150,000	\$150,000	\$235,840
402(g)(1) Elective Deferrals	9,500	9,240	9,240	8,994
408(k)(2)(C) SEP Minimum Compensation	400	400	450	385
408(k)(3)(C) SEP Maximum Compensation	150,000	150,000	150,000	235,840
408(p)(2)(E) SIMPLE Maximum Contributions	----	----	----	----
409(o)(1)(C) ESOP limits	690,000 135,000	670,000 132,000	660,000 132,000	642,450 128,490
414(q)(1)(B) HCE threshold	100,000	100,000	99,000	96,368
414(q)(1)(C)	66,000	66,000	66,000	64,245
414(v)(2)(B)(i) Catch-up Contributions	----	----	----	----
414(v)(2)(B)(ii) Catch-up Contributions	----	----	----	----
415(b)(1)(A) DB Limits	120,000	120,000	118,800	115,641
415(b)(2)(G) DB Limits	66,000	66,000	66,000	64,245
415(c)(1)(A) DC Limits	30,000	30,000	30,000	30,000
416(i)(1)(A)(i) Key EE	----	----	----	----
457(e)(15) Deferral Limit	----	----	----	----
4980A(c)(1) Excess Distributions	155,000	150,000	148,500	144,551
1.61-21(f)(5)(i) Control EE	----	----	----	----
1.61-21(f)(5)(iii) Control EE	----	----	----	----
219(b)(5)(A) IRA Contribution Limit	----	----	----	----
219(b)(5)(B) IRA Catch-Up Contributions	----	----	----	----
OASDI Taxable Wage Base				



<b>Code Section</b>	<b>1992</b>	<b>1991</b>	<b>1990</b>	<b>1989</b>
401(a)(17)/ 404(l) Annual Compensation	\$228,860	\$222,220	\$209,200	----
402(g)(1) Elective Deferrals	8,728	8,475	7,979	7,627
408(k)(2)(C) SEP Minimum Compensation	374	363	342	327
408(k)(3)(C) SEP Maximum Compensation	228,860	222,220	209,200	----
408(p)(2)(E) SIMPLE Maximum Contributions	----	----	----	----
409(o)(1)(C) ESOP limits	623,450 124,690	605,350 121,070	569,900 113,980	544,800 108,960
414(q)(1)(B) HCE Threshold	93,518	90,803	85,485	81,720
414(q)(1)(C)	62,345	60,535	56,990	54,480
414(v)(2)(B)(i) Catch-up Contributions	----	----	----	----
414(v)(2)(B)(ii) Catch-up Contributions	----	----	----	----
415(b)(1)(A) DB Limits	112,221	108,963	102,582	98,064
415(b)(2)(G) DB Limits	62,345	60,535	56,990	54,480
415(c)(1)(A) DC Limits	30,000	30,000	30,000	30,000
416(i)(1)(A)(i) Key EE	----	----	----	----
457(e)(15) Deferral Limit	----	----	----	----
4980A(c)(1) Excess Distributions	140,276	136,204	128,228	122,580
1.61-21(f)(5)(i) Control EE	----	----	----	----
1.61-21(f)(5)(iii) Control EE	----	----	----	----
219(b)(5)(A) IRA Contribution Limit	----	----	----	----
219(b)(5)(B) IRA Catch-Up Contributions	----	----	----	----
OASDI Taxable Wage Base				