

**CHANGES IN 2012 ANNUAL RETIREMENT
BENEFIT AND RELATED LIMITS**

The IRS recently announced the annual qualified retirement benefit limits for 2012. The following is a *Desk Reference Summary* of the most relevant limits and how they compare with the limits for 2010 and 2011.

	2010	2011	2012
Dollar Limit for Defined Benefit Plans	\$195,000	\$195,000	\$200,000
Dollar Limit for Defined Contribution Plans	49,000	49,000	50,000
401(k) and 403(b) Maximum Deferral	16,500	16,500	17,000
Catch-up Contribution for Participants Aged 50 or over (401(k) and 403(b))	5,500	5,500	5,500
Social Security Taxable Wage Base	106,800	106,800	110,100
Maximum Compensation Allowable for Benefit Purposes	245,000	245,000	250,000
Maximum Compensation to Determine Highly Compensated Status	110,000	110,000	115,000
SIMPLE Maximum Deferral	11,500	11,500	11,500
SIMPLE Catch-up Contribution for Participants Aged 50 or over	2,500	2,500	2,500
457 Maximum Deferral	16,500	16,500	17,000

The **Employee Benefits Alert** is intended to keep readers current on matters affecting employee benefits, and is not intended to be legal advice. If you have any questions, please call **Kathryn A. English** at 412.566.1226, **Michael J. Herzog** at 412.566.6130, **Brandon Richards** at 412.566.1263, **John J. Kearns, III** at 412.566.2075, **Sandra R. Mihok** at 412.566.1903, **Paul M. Yenerall** at 412.566.1944, or any other attorney with whom you have been working.