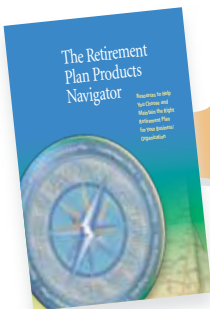




The Retirement Plan Products Navigator

The IRS office of Employee Plans created Publication 4460, *The Retirement Plan Products Navigator*, to introduce you to the publications that will help you **choose, establish and maintain** a retirement plan, as well as get you back on track if you've gotten off course.



SIMPLE IRA

SEP

SARSEP

Profit-Sharing

401(k)

**Payroll
Deduction**

403(b)

457

Publication 4460 helps you navigate among SIMPLE IRA, SEP, SARSEP, Profit-Sharing, 401(k), Payroll Deduction, 403(b), and 457 plans products, with an end result of the **right plan**, and the **best benefits** for you and your employees. Access Publication 4460 at www.irs.gov/retirement or order a free copy through the IRS at (800) 829-3676.

Visit www.retirementplans.irs.gov to navigate your retirement plan options and for more retirement-related information or call (877) 829-5500 with pension-related questions.



Dollar Limitations on Benefits and Contributions

2012 **2011**

IRAS

Contributions \$5,000 \$5,000

IRA AGI Deduction
Phase-out Starting at:

Joint Return 92,000 90,000

Single or H-o-H 58,000 56,000

Age 50 Catch-up 1,000 1,000

SIMPLE PLANS

Maximum
Elective Deferrals 11,500 11,500

Age 50 Catch-up 2,500 2,500

SEP Plans

SEP Minimum
Compensation 550 550

401(k)/403(b) Plans

Maximum
Elective Deferrals 17,000 16,500

Age 50 Catch-up 5,500 5,500

Defined Contribution Plans

Taxable Wage Base 110,100 106,800

Annual Compensation 250,000 245,000

Maximum Individual
Contribution 50,000 49,000

Highly Compensated
Employee Threshold 115,000 110,000

Key Employees 165,000 160,000

ESOP Limits

5-Year Threshold 1,015,000 985,000

Additional Year 200,000 195,000

Defined Benefit Plans

Maximum
Accrued Benefit 200,000 195,000

For annual updates and additional limits,
please visit www.irs.gov/retirement.