

IRS Indexed Limits for 2011



The IRS indexed dollar limits to qualified retirement plans for 2011 are provided in the table below. This update is provided for informational purposes to The Standard's retirement plan clients and is not intended as legal advice.

Item	IRC Reference	2010 Limit	2011 Limit
401(k) and 403(b) Employee Deferral Limit ¹	402(g)(1)	\$16,500	\$16,500
457 Employee Deferral Limit	457(e)(15)	\$16,500	\$16,500
Catch-up Contribution ²	414(v)(2)(B)(i)	\$5,500	\$5,500
Defined Contribution Dollar Limit	415(c)(1)(A)	\$49,000	\$49,000
Defined Benefit Dollar Limit	415(b)(1)(A)	\$195,000	\$195,000
Compensation Limit ³	401(a)(17); 404(l)	\$245,000	\$245,000
Highly Compensated Employee Income Limit ⁴	414(q)(1)(B)	\$110,000	\$110,000
Key Employee Officer	416(i)(1)(A)(i)	\$160,000	\$160,000

¹ Employee deferrals to all 401(k) and 403(b) plans must be aggregated for purposes of this limit. A lower limit applies to SIMPLE plans.

² Available to employees age 50 or older during the calendar year. A lower limit applies to SIMPLE plans.

³ All compensation from a single employer (including all members of a controlled group) must be aggregated for purposes of this limit.

⁴ For the 2011 plan year, an employee who earned more than \$110,000 in 2010 is an HCE. For the 2012 plan year, an employee who earns more than \$110,000 in 2011 is an HCE.

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