Ballard Spahr LLP

2013 COST OF LIVING ADJUSTMENT CHART

SOCIAL SECURITY AND MEDICARE

	OASDI			MEDICARE HOSPITALIZATION INS.		EARNINGS LIMIT		MEDICARE PART B PREMIUM
YEAR	WAGE BASE	EE TAX	SE TAX	EE TAX	SE TAX	65	62	RATE/MO.
2002	84,900	6.20%	12.40%	1.45%	2.9%	30,000	11,280	54.00
2003	87,000	6.20%	12.40%	1.45%	2.9%	30,720	11,520	58.70
2004	87,900	6.20%	12.40%	1.45%	2.9%	31,080	11,640	66.60
2005	90,000	6.20%	12.40%	1.45%	2.9%	31,800	12,000	78.20
2006	94,200	6.20%	12.40%	1.45%	2.9%	33,240	12,480	88.50
2007	97,500	6.20%	12.40%	1.45%	2.9%	34,400	12,960	93.50
2008	102,000	6.20%	12.40%	1.45%	2.9%	36,120	13,560	96.40
2009	106,800	6.20%	12.40%	1.45%	2.9%	37,680	14,160	96.40
2010	106,800	6.20%	12.40%	1.45%	2.9%	37,680	14,160	110.50
2011	106,800	4.20%	10.40%	1.45%	2.9%	37,680	14,160	115.40
2012	110,100	4.20%	10.40%	1.45%	2.9%	38,880	14,640	99.90
2013	113,700	6.20%	12.40%	1.45%	2.9%	40,080	15,120	PENDING

COMPENSATION LIMITS FOR QUALIFIED PLANS

YEAR	401(a)(17)/414(q)(1) COMPENSATION	HIGHLY COMPENSATED EMPLOYEE COMPENSATION	KEY EMPLOYEE OFFICER	KEY EMPLOYEE 1% OWNER	KEY EMPLOYEE 1 OF 10 EES
2002	200,000	90,000	130,000	150,000	--
2003	200,000	90,000	130,000	150,000	--
2004	205,000	90,000	130,000	150,000	--
2005	210,000	95,000	135,000	150,000	--
2006	220,000	100,000	140,000	150,000	--
2007	225,000	100,000	145,000	150,000	--
2008	230,000	105,000	150,000	150,000	--
2009	245,000	110,000	160,000	150,000	--
2010	245,000	110,000	160,000	150,000	--
2011	245,000	110,000	160,000	150,000	--
2012	250,000	115,000	165,000	150,000	--
2013	255,000	115,000	165,000	150,000	--

VARIOUS QUALIFIED PLAN LIMITS

YEAR	401(k) DEFERRALS	403(b) ANNUITIES	457(b) DEFERRALS	414(v) CATCH-UP CONTRIBUTIONS FOR 401(k), 403(b), AND 457(b)	SIMPLE DEFERRALS	TAX CREDIT ESOP EXCESS	TAX CREDIT ESOP ACT/BAL	SEPS-COMPENSATION MINIMUM	SEPS-COMPENSATION MAXIMUM
2002	11,000	11,000	11,000	1,000	7,000	160,000	800,000	450	200,000
2003	12,000	12,000	12,000	2,000	8,000	160,000	810,000	450	200,000
2004	13,000	13,000	13,000	3,000	9,000	165,000	830,000	450	205,000
2005	14,000	14,000	14,000	4,000	10,000	170,000	850,000	450	210,000
2006	15,000	15,000	15,000	5,000	10,000	175,000	885,000	450	220,000
2007	15,500	15,500	15,500	5,000	10,500	180,000	915,000	500	225,000
2008	15,500	15,500	15,500	5,000	10,500	185,000	935,000	500	230,000
2009	16,500	16,500	16,500	5,500	11,500	195,000	985,000	550	245,000
2010	16,500	16,500	16,500	5,500	11,500	195,000	985,000	550	245,000
2011	16,500	16,500	16,500	5,500	11,500	195,000	985,000	550	245,000
2012	17,000	17,000	17,000	5,500	11,500	200,000	1,015,000	550	250,000
2013	17,500	17,500	17,500	5,500	12,000	205,000	1,035,000	550	255,000

SECTION 415 LIMITS

YEAR	DB LIMIT	DC LIMIT	PBGC MAXIMUM
2002	160,000	40,000	3,579.55
2003	160,000	40,000	3,664.77
2004	165,000	41,000	3,698.86
2005	170,000	42,000	3,801.14
2006	175,000	44,000	3,971.59
2007	180,000	45,000	4,125.00
2008	185,000	46,000	4,312.50
2009	195,000	49,000	4,500.00
2010	195,000	49,000	4,500.00
2011	195,000	49,000	4.500.00
2012	200,000	50,000	4,653.41
2013	205,000	51,000	PENDING

QUALIFIED TRANSPORTATION BENEFIT LIMITS

YEAR	QUALIFIED PARKING	TRANSIT PASS/VAN POOL	BICYCLE COMMUTER BENEFIT/ MONTH
2002	185	100	--
2003	190	100	--
2004	195	100	--
2005	200	105	--
2006	205	105	--
2007	215	110	--
2008	220	115	--
2009	230	120	20
2010	230	230	20
2011	230	230	20
2012	240	125	20
2013	PENDING	PENDING	PENDING

MEDICARE PART D LIMITS

YEAR	ESTIMATED MONTHLY PREMIUM	DEDUCTIBLE	INITIAL COVERAGE LIMIT	MAXIMUM OUT OF POCKET EXPENSES
2006	37	250	2,250	3,600
2007	27.35	265	2,400	3,850
2008	25	275	2,510	4,050
2009	28	295	2,700	4,350
2010	29	310	2,830	4,550
2011	30	310	2,840	4,550
2012	30	320	2,930	4,700
2013	30	325	2,970	4,750

HEALTH SAVINGS ACCOUNTS

YEAR	MINIMUM DEDUCTIBLE		MAXIMUM DEDUCTIBLE		MAXIMUM OUT OF POCKET EXPENSES	
	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY
2003	1,000	2,000	2,250	4,500	5,000	10,000
2004	1,000	2,000	2,600	5,150	5,000	10,000
2005	1,000	2,000	2,650	5,250	5,100	10,200
2006	1,050	2,100	2,700	5,450	5,250	10,500
2007	1,100	2,200	2,850	5,650	5,500	11,000
2008	1,100	2,200	2,900	5,800	5,600	11,200
2009	1,150	2,300	3,000	5,950	5,800	11,600
2010	1,200	2,400	3,050	6,150	5,950	11,900
2011	1,200	2,400	3,050	6,150	5,950	11,900
2012	1,200	2,400	3,100	6,250	6,050	12,100
2013	1,250	2,500	3,250	6,450	6,250	12,500

IRS USER FEES

For safe-harbor plans or if applicant is not requesting a determination with respect to any of the nondiscrimination general tests, and not requesting a determination with respect to average benefit test:

FORM 5300 2,500
FORM 5307 300
FORM 5310 2,000

GROUP TRUST 1,000
LETTER RULING REQUEST.................. 10,000

If requesting a determination with respect to the average benefit test and/or any of the general tests:

FORM 5300 4,500
FORM 5307 1,800
FORM 5310 4,000

SLOB Administrative Scrutiny Determination
For each separate line or lines of 5 or less....... 10,000

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