

2015 COST OF LIVING ADJUSTMENT CHARTS

COMPENSATION LIMITS FOR QUALIFIED PLANS

YEAR	401(a)(17)/414(q)(1) COMPENSATION	HIGHLY COMPENSATED EMPLOYEE COMPENSATION	KEY EMPLOYEE	
			OFFICER	1% OWNER
2015	265,000	120,000	170,000	150,000
2014	260,000	115,000	170,000	150,000
2013	255,000	115,000	165,000	150,000
2012	250,000	115,000	165,000	150,000
2011	245,000	110,000	160,000	150,000
2010	245,000	110,000	160,000	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 401(k) DEFERRALS	TAX CREDIT ESOP		SEP COMPENSATION	
						EXCESS	ACT/BAL	MIN	MAX
2015	18,000	18,000	18,000	6,000	12,500	210,000	1,070,000	600	265,000
2014	17,500	17,500	17,500	5,500	12,000	210,000	1,050,000	550	260,000
2013	17,500	17,500	17,500	5,500	12,000	205,000	1,035,000	550	255,000
2012	17,000	17,000	17,000	5,500	11,500	200,000	1,015,000	550	250,000
2011	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

SECTION 415 LIMITS

YEAR	DB LIMIT	DC LIMIT
2015	210,000	53,000
2014	210,000	52,000
2013	205,000	51,000
2012	200,000	50,000
2011	195,000	49,000
2010	195,000	49,000

SOCIAL SECURITY AND MEDICARE

YEAR	OASDI			MEDICARE HOSPITALIZATION INS.		EARNINGS LIMIT		MEDICARE PART B PREMIUM
	WAGE BASE	EE TAX	SE TAX	EE TAX	SE TAX	65	62	RATE / MONTH
2015	\$118,500	6.20%	12.40%	1.45%	2.9%	41,880	15,720	110.67
2014	117,000	6.20%	12.40%	1.45%	2.9%	41,400	15,480	104.90
2013	113,700	6.20%	12.40%	1.45%	2.9%	40,080	15,120	104.90
2012	110,100	4.20%	10.40%	1.45%	2.9%	38,880	14,640	99.90
2011	106,800	4.20%	10.40%	1.45%	2.9%	37,680	14,160	115.40
2010	106,800	6.20%	12.40%	1.45%	2.9%	37,680	14,160	110.50

MEDICARE PART D LIMITS

YEAR	ESTIMATED MONTHLY PREMIUM	DEDUCTIBLE	INITIAL COVERAGE LIMIT	MAXIMUM OUT OF POCKET EXPENSES
2015	31.80	320	2,960	4,700
2014	31.10	310	2,850	4,550
2013	30	325	2,970	4,750
2012	30	320	2,930	4,700
2011	30	310	2,840	4,550
2010	29	310	2,830	4,550

HIGH DEDUCTIBLE HEALTH PLAN / HEALTH SAVINGS ACCOUNTS

YEAR	MINIMUM HDHP DEDUCTIBLE		MAXIMUM HSA CONTRIBUTION		MAXIMUM HDHP OUT OF POCKET EXPENSES	
	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY
2015	1,300	2,600	3,350	6,650	6,450	12,900
2014	1,250	2,500	3,300	6,550	6,350	12,700
2013	1,250	2,500	3,250	6,450	6,250	12,500
2012	1,200	2,400	3,100	6,250	6,050	12,100
2011	1,200	2,400	3,050	6,150	5,950	11,900
2010	1,200	2,400	3,050	6,150	5,950	11,900

QUALIFIED TRANSPORTATION BENEFIT LIMITS

YEAR	QUALIFIED PARKING BENEFIT / MONTH	TRANSIT PASS VAN POOL BENEFIT / MONTH	BICYCLE COMMUTER BENEFIT / MONTH
2015	250	130	20
2014	250	130	20
2013	245	245	20
2012	240	240	20
2011	230	230	20
2010	230	230	20

IRS DETERMINATION LETTER FEES

FORM 5300.....	2,500
FORM 5307.....	500
FORM 5310.....	2,000
FORM 5316 (GROUP TRUST)	1,000