



1414 Franklin Road SW, Suite 2
 Roanoke Virginia 24016
 Post Office Box 629 (24004)

2011 Annual Benefit Plan Amounts

Contribution & Benefit Limits	2010 Limit	2011 Limit
Section 401(k), 403(b), or 457(b) annual deferral	\$16,500	\$16,500
SIMPLE plan annual deferral	\$11,500	\$11,500
Section 415 maximums		
• annual benefit from defined benefit plan	\$195,000	\$195,000
• annual additions to defined contribution plan	\$49,000	\$49,000
Maximum IRA contribution	\$5,000	\$5,000
Catch-up contribution limits		
• retirement plan	\$5,500	\$5,500
• SIMPLE plan	\$2,500	\$2,500
• IRA	\$1,000	\$1,000
Compensation Amounts		
Annual compensation limit	\$245,000	\$245,000
Grandfathered governmental plan participants	\$360,000	\$360,000
Highly compensated employees		
• any employee*	\$110,000	\$110,000
• 5-percent owner	no minimum	no minimum
<i>*Employer may elect to limit to top-paid 20%</i>		
Key employees		
• officer	\$160,000	\$160,000
• 1-percent owner	\$150,000	\$150,000
• 5-percent owner	no minimum	no minimum



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Social Security/HSA Limits

Social Security	2010 Limit	2011 Limit
• OASDI taxable wage base	\$106,800	\$106,800
• OASDI tax rate	6.2%	6.2%
• maximum monthly benefit at SSRA*	\$2,346	\$2,366
• cost of living adjustment	0%	0%
Maximum income without reducing Social Security retirement benefits		
• SSRA* or over	no limit	no limit
• year individual attains SSRA*	\$3,140/mo [^]	\$3,140/mo [^]
• under SSRA*	\$14,160/yr	\$14,160/yr
<i>*Social Security Retirement Age (age at which an individual may receive an unreduced monthly benefit).</i>		
<i>[^]No limit on earnings beginning the month an individual attains SSRA.</i>		
HSA Limits		
Maximum HSA contribution		
• individual	\$3,050	\$3,050
• family	\$6,150	\$6,150
Maximum HDHP deductible		
• individual	\$1,200	\$1,200
• family	\$2,400	\$2,400
Catch-up contribution limit	\$1,000	\$1,000

This information is brought to you by your Member Firm of United Benefit Advisors - a member-owned alliance of more than 140 premier independent benefit advisory firms and one of the nation's five largest employee benefits advisory organizations - and Spencer Fane Britt & Browne LLP, with offices throughout the Midwest and more than a century of experience providing legal counsel.

