

## 2012 EMPLOYEE BENEFIT INDEXED LIMITATIONS

|   | <u>FOR PLAN YEARS BEGINNING IN</u> |                    |                    |                    |                    | <u>Code Section</u> | <b>Unrounded</b> |
|---|------------------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|------------------|
|   | <u>2012</u>                        | <u>2011</u>        | <u>2010</u>        | <u>2009</u>        | <u>2008</u>        |                     |                  |
| 1) 401(k) Elective Deferrals (calendar year limit)  | <b>17,000</b>                      | 16,500             | 16,500             | 16,500             | 15,500             | 402(g)(1)           | 17,254           |
| 2) 403(b) Elective Deferrals (calendar year limit)  | <b>17,000</b>                      | 16,500             | 16,500             | 16,500             | 15,500             | 403(b)              | 17,254           |
| 3) 401(k) Catch Up Contributions (calendar year limit)  | <b>5,500</b>                       | 5,500              | 5,500              | 5,500              | 5,000              | 414(v)(2)(B)(i)     | 5,751            |
| 4) Compensation Cap   | <b>250,000</b>                     | 245,000            | 245,000            | 245,000            | 230,000            | 401(a)(17)          | 254,793          |
| 5) Defined Contribution Plans – Contribution  | <b>*50,000</b>                     | 49,000             | 49,000             | 49,000             | 46,000             | 415(c)(1)(A)        | 50,959           |
| 6) Highly Compensated Employee Definition<br>Employees owning over 5% or having<br>Prior year Compensation exceeding                | <b>110,000</b>                     | 110,000            | 110,000            | 105,000            | 100,000            | 414(g)              | 115,124          |
| 7) Key Employee Definition<br>Officer making over<br>More than 1% owner, making over<br>More than 5% owner, regardless of pay level | <b>165,000</b><br><b>150,000</b>   | 160,000<br>150,000 | 160,000<br>150,000 | 160,000<br>150,000 | 150,000<br>150,000 | 416(i)              | 166,159          |
| 8) Social Security Taxable Wage Base  | <b>110,100</b>                     | 106,800            | 106,800            | 106,800            | 102,000            |                     |                  |
| 9) FICA (Employee) Tax Rate:  |                                    |                    |                    |                    |                    |                     |                  |
| Social Security (OASDI)   | <b>6.20%</b>                       | 6.20%              | 6.20%              | 6.20%              | 6.20%              |                     |                  |
| Medicare (HI)   | <b>1.45%</b>                       | 1.45%              | 1.45%              | 1.45%              | 1.45%              |                     |                  |
| Total   | <b>7.65%</b>                       | 7.65%              | 7.65%              | 7.65%              | 7.65%              |                     |                  |
| 10) SECA (Self-employed) Tax rate, total  | <b>15.30%</b>                      | 15.30%             | 15.30%             | 15.30%             | 15.30%             |                     |                  |
| 11) SIMPLE Deferrals  | <b>11,500</b>                      | 11,500             | 11,500             | 11,500             | 10,500             | 408(p)(2)(A)        | 11,984           |
| 12) SIMPLE Catch-up Limit   | <b>2,500</b>                       | 2,500              | 2,500              | 2,500              | 2,500              | 414(v)(2)(B)(ii)    | 2,885            |
| 13) SEP Coverage  | <b>550</b>                         | 550                | 550                | 550                | 500                | 408(k)(2)(C)        | 575              |
| 14) IRA Maximum Deductible Amount   | <b>5,000</b>                       | 5,000              | 5,000              | 5,000              | 5,000              | 219(b)(1)(A)        | 5,000            |
| 15) IRA Catch-up Limit  | <b>1,000</b>                       | 1,000              | 1,000              | 1,000              | 1,000              | 219(b)(1)(B)        | 1,000            |
| 16) Social Security Exempt Amounts - ages   |                                    |                    |                    |                    |                    |                     |                  |
| Under Full Retirement Age   | <b>14,640</b>                      | 14,160             | 14,160             | 14,160             | 13,560             |                     |                  |
| After Full Retirement Age   | N/A                                | N/A                | N/A                | N/A                | N/A                |                     |                  |
| 17) Eligible 457(b) Plan Deferral Limit (calendar year limit)   | <b>17,000</b>                      | 16,500             | 16,500             | 16,500             | 15,500             | 457(b)(2)           | 17,254           |
| 18) Maximum ESOP Balance for 5-year installments  | <b>1,015,000</b>                   | 985,000            | 985,000            | 985,000            | 935,000            | 409(o)(1)(C)        | 1,022,518        |
| Amount for Lengthening of 5-year ESOP distribution  | <b>200,000</b>                     | 195,000            | 195,000            | 195,000            | 185,000            |                     | 203,834          |
| 19) Defined Benefit Plans - Annual Benefit  | <b>200,000</b>                     | 195,000            | 195,000            | 195,000            | 185,000            | 415(b)(1)(A)        | 203,834          |

\*The limitation is effective for plan years ending in the designated calendar year.

**Retirement Management Services, LLC**  
**(502) 429-0767**    [www.consultRMS.com](http://www.consultRMS.com)

**301 Townepark Circle**  
**Louisville, KY 40243**