

## Retirement Plan Contribution Limits

### Traditional and ROTH IRA

Age Limits	2014	2015	2016
Under Age 50	5,500	5,500	5,500
Age 50 & Over	6,500	6,500	6,500

Roth IRA Phase Out Ranges	2014	2015	2016
Single, Head of Household, or Married filing separately(not living with spouse) tax Payers			
Phase Out Begins With AGI of	114,000	116,000	117,000
Phase Out Ends With AGI of	129,000	131,000	132,000
Married Filing Jointly Tax Payers			
Phase Out Begins With AGI of	181,000	183,000	184,000
Phase Out Ends With AGI of	191,000	193,000	194,000
Married Filing Separately (living with spouse)			
Phase Out Begins With AGI of	0	0	0
Phase Out Begins With AGI of	10,000	10,000	10,000

### Employer Plan Deferrals - 401(k), 403(b), 457

Age Limits	2014	2015	2016
Under Age 50	17,500	18,000	18,000
Age 50 & Over	23,000	24,000	24,000

### Simple Deferral Plans

Age Limits	2014	2015	2016
Under Age 50	12,000	12,500	12,500
Age 50 & Over	14,500	15,500	15,500

### Defined Contribution Plan Limitations

Description	2014	2015	2016
Compensation Limit	260,000	265,000	265,000
Pay in Limitation	52,000	53,000	53,000
Employer Deduction Percentage Limitation Based on Aggregate Compensation For All Participants	25%	25%	25%
Self Employed Deduction Percentage Limitation Based on Net Self - Employment Income After Deduction of 1/2 of SE Tax	20%	20%	20%

**2017 |**

5,500

6,500

**2017 |**

118,000

133,000

186,000

196,000

0

10,000

**2017 |**

18,000

24,000

**2017 |**

12,500

15,500

**2017 |**

270,000

54,000

25%

20%