

# THE TRUST COMPANY

<b>RETIREMENT PLAN LIMITS</b>			
Type of Limitation	2012	2011	2010
401(k) & 403(b) Elective Deferrals	\$17,000	\$16,500	\$16,500
Catch Up Amount	\$5,500	\$5,500	\$5,500
Defined Benefit Plans	\$200,000	\$195,000	\$195,000
Defined Contribution Plans	\$50,000	\$49,000	\$49,000
Annual compensation Limit	\$250,000	\$245,000	\$245,000
457(b)(2) and 457(c)(1) Limits	\$17,000	\$16,500	\$16,500
Highly Compensated Key employee officer threshold	\$115,000	\$110,000	\$110,000
	\$165,000	\$160,000	\$160,000
SIMPLE plans	\$11,500	\$11,500	\$11,500
SIMPLE plan catch up amount	\$2,500	\$2,500	\$2,500
SEP Coverage	\$550	\$550	\$550
SEP Compensation	\$250,000	\$245,000	\$245,000
Income Subject to Social Security Tax	\$110,100	\$106,800	\$106,800
IRA Limits	\$5,000	\$5,000	\$5,000
IRA Catchup	\$1,000	\$1,000	\$1,000
Roth IRA Contribution Phase Out Limits			
Single	\$110,000-	\$107,000-	\$105,000-
Married Filing Jointly	\$173,000-	\$169,000-	167,000-
Roth IRA Conversion Income Limit is Eliminated			

Red numbers indicate a change from 2011.

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