

PLYBON & ASSOCIATES, INC.

Maximum Annual 401(k) Compensation and Dollar Limits

| Plan Years Beginning In: | 2015 | 2014 |
|---|---|---|
| COMPENSATION LIMITS: | | |
| Annual Compensation Limit | \$265,000 | \$260,000 |
| Highly Compensated Employee (annual earnings)/Greater than 5% owner | \$120,000 | \$115,000 |
| Social Security Wage Base | \$118,500 | \$117,000 |
| Key Employee: | > 5% owner/Officer with compensation greater than \$170,000 | > 5% owner/Officer with compensation greater than \$170,000 |
| DOLLAR LIMITS: | | |
| Defined Contribution Plan Limit | \$ 53,000 | \$ 52,000 |
| Maximum salary deferral into a 401(k) plan, SARSEP or 403(b) | \$18,000 | \$ 17,500 |
| Catch-Up Elective Deferrals (applies to participants age 50 or older) | \$ 6,000 | \$ 5,500 |
| Simple Plan Deferral | \$ 12,500 | \$12,500 |
| Roth IRA | \$5,500 | \$5,500 |
| Simple Plan Catch-Up Elective Deferrals <i>Progressive Limitation</i> | \$ 3,000 | \$2,500 |
| Roth catch-up | \$1,000 | \$1,000 |
| Defined Benefit Plan Benefit | \$210,000 | \$210,000 |
| IRAs | \$ 5,500 | \$ 5,500 |

This information is taken from sources which we believe to be reliable, but there is no guarantee as to its accuracy. It is not a replacement for any account statement or transaction confirmation issued by the provider. This material is not intended to present an opinion on legal or tax matters. Please consult with an attorney or tax advisor, as applicable.

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