



The IRS Retirement Plan Products Guide

The IRS office of Employee Plans created Publication 4460, *The IRS Retirement Plan Products Guide*, to introduce you to the publications that will help you **choose**, **establish** and **maintain** a retirement plan, as well as get you back on track if you've gotten off course.



SIMPLE
IRA

SEP

SARSEP

Profit-Sharing

401(k)

Payroll
Deduction

403(b)

457

Publication 4460 helps you navigate among SIMPLE IRA, SEP, SARSEP, Profit-Sharing, 401(k), Payroll Deduction, 403(b) and 457 plans products, with an end result of the **right plan** and the **best benefits** for you and your employees. Access Publication 4460 at www.irs.gov/retirement or order a free copy through the IRS at (800) 829-3676.

Visit www.irs.gov/retirement to navigate your retirement plan options and for more retirement-related

information, or call (877) 829-5500 with pension-related questions.



Dollar Limitations on Benefits and Contributions

	2014	2013
IRAs		
Contributions	\$5,500	\$5,500
IRA AGI deduction phase-out starting at:		
Joint return	96,000	95,000
Single or H-o-H	60,000	59,000
Age 50 catch-up	1,000	1,000
SIMPLE Plans		
Maximum elective deferrals	12,000	12,000
Age 50 catch-up	2,500	2,500
SEP Plans		
SEP minimum compensation	550	550
401(k)/403(b) Plans		
Maximum elective deferrals	17,500	17,500
Age 50 catch-up	5,500	5,500
Defined Contribution Plans		
Taxable wage base	117,000	113,700
Annual compensation	260,000	255,000
Maximum individual contribution	52,000	51,000
Highly compensated employee threshold	115,000	115,000
Key employees	170,000	165,000
ESOP Limits		
5-year threshold	1,050,000	1,035,000
Additional year	210,000	205,000
Defined Benefit Plans		
Maximum accrued benefit	210,000	205,000

For annual updates and additional limits, please visit www.irs.gov/retirement.

