

# 2015 Cost of Living Adjustments Announced

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**Insight — October 23, 2014**

The Internal Revenue Code provides for dollar limitations on benefits and contributions under qualified retirement plans. Today, the Internal Revenue Service announced the 2015 cost-of-living adjustments affecting dollar limitations for qualified retirement plans as follows:

<b>401(k), 403(b), Profit-Sharing Plans, etc.</b>			
	2015	2014	2013
Annual Compensation	265,000	260,000	255,000
Elective Deferrals	18,000	17,500	17,500
Catch-up Contributions	6,000	5,500	5,500
Defined Contribution Limits	53,000	52,000	51,000
ESOP Limits	1,070,000 210,000	1,050,000 210,000	1,035,000 205,000
<b>Other</b>			
HCE Threshold	120,000	115,000	115,000
Defined Benefit Limits	210,000	210,000	205,000
Key Employee	170,000	170,000	165,000
457 Elective Deferrals	18,000	17,500	17,500
Taxable Wage Base	118,500	117,000	113,700

For a historical chart of the applicable dollar limitations since 1982, click

here.

For questions about the qualified plan limitations or any other benefits question, contact a member of Holland & Hart's Benefits Law Group.

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