

# MSRP Contribution Limits

For Calendar year 2012

<b>PLAN</b>	<b>2012 LIMIT</b>
457(b) Deferred Compensation Plan	Up to 100% of compensation, but not more than \$17,000
403(b) Tax Sheltered Annuity Plan	Up to 100% of compensation, but not more than \$17,000
401(k) Savings & Investment Plan	Up to 100% of compensation, but not more than \$17,000
When participating in <i>both</i> the 457(b) plan and the 401(k) plan [or 403(b)], one may contribute \$17,000 a year to each plan for a potential combined contribution of \$34,000.	

<b>CATCH-UP PROVISION</b>	<b>2012 LIMIT</b>
Regular Catch-Up	The limit on regular catch-up contributions in the 457(b) plan is double the \$17,000 regular deferral limit, or \$34,000 in 2012.
Catch-Up for Age 50 and Over	Employees over 50 can make catch-up contributions to the 457(b), 403(b) and 401(k) plans over and above the 401(k) and other limits. The amount of these contributions is \$5,500 per plan in 2012 (unchanged from the year 2011). The maximum amount of these additional contributions will be indexed and may increase with inflation, as frequently as yearly, in \$500 increments.

<b>Calendar Year 2012</b>	<b>Maximum Deferral Limit</b>	<b>Deferral Limit plus Age 50 Catch-Up</b>	<b>Special 457(b) Catch-Up Deferral Limit</b>
	If you're <i>less than age 50</i> this year, you may defer as much as...	If you're <i>at least age 50</i> this year, you may defer as much as...	If you have <i>three years before the year you will retire</i> , you may defer as much as...
457(b) plan	\$17,000	\$22,500	\$34,000
401(k) plan or 403(b) plan	\$17,000	\$22,500	\$22,500 (Use Age 50 Catch-Up)
<b>TOTAL</b>	<b>\$34,000</b>	<b>\$45,000</b>	<b>\$56,500</b>