

2015 Contribution Limits

401(k) PROFIT SHARING & CASH BALANCE PLANS



Age	401(k) with Profit Sharing*	Cash Balance	Total	Tax Savings**
Above 65	\$59,000	\$237,000+	\$296,000+	\$133,200
65	\$59,000	\$237,000	\$296,000	\$133,200
64	\$59,000	\$243,000	\$302,000	\$135,900
63	\$59,000	\$248,000	\$307,000	\$138,150
62	\$59,000	\$254,000	\$313,000	\$140,850
61	\$59,000	\$241,000	\$300,000	\$135,000
60	\$59,000	\$228,000	\$287,000	\$129,150
59	\$59,000	\$216,000	\$275,000	\$123,750
58	\$59,000	\$205,000	\$264,000	\$118,800
57	\$59,000	\$194,000	\$253,000	\$113,850
56	\$59,000	\$184,000	\$243,000	\$109,350
55	\$59,000	\$175,000	\$234,000	\$105,300
54	\$59,000	\$165,000	\$224,000	\$100,800
53	\$59,000	\$157,000	\$216,000	\$97,200
52	\$59,000	\$149,000	\$208,000	\$93,600
51	\$59,000	\$141,000	\$200,000	\$90,000
50	\$59,000	\$133,000	\$192,000	\$86,400
49	\$53,000	\$126,000	\$179,000	\$80,550
48	\$53,000	\$120,000	\$173,000	\$77,850
47	\$53,000	\$114,000	\$167,000	\$75,150
46	\$53,000	\$108,000	\$161,000	\$72,450
45	\$53,000	\$102,000	\$155,000	\$69,750
44	\$53,000	\$97,000	\$150,000	\$67,500
43	\$53,000	\$92,000	\$145,000	\$65,250
42	\$53,000	\$87,000	\$140,000	\$63,000
41	\$53,000	\$82,000	\$135,000	\$60,750
40	\$53,000	\$78,000	\$131,000	\$58,950
39	\$53,000	\$74,000	\$127,000	\$57,150
38	\$53,000	\$70,000	\$123,000	\$55,350
37	\$53,000	\$66,000	\$119,000	\$53,550
36	\$53,000	\$63,000	\$116,000	\$52,200
35	\$53,000	\$59,000	\$112,000	\$50,400
Under 35	\$53,000	Up to \$56,000	Up to \$109,000	Up to \$49,050

*401(k): \$18,000; \$6,000 catch-up; \$35,000 profit sharing

** Assuming 45% tax, varies by state. Taxes are deferred.

For more information about Cash Balance Plans, visit apbretirement.com or call 800-480-5190