

# 2004 COST OF LIVING INCREASES

<b>2004 Amount</b>	
401(k) and 403(b) Deferral Limit	\$13,000
401(k), 403(b), 457 Catch-up Contribution Limit	\$3,000
SIMPLE Deferral Limit	\$9,000
SIMPLE 401(k) and IRA Catch-up Contribution Limit	\$1,500
Annual Compensation Limit	\$205,000
Defined Benefit 415 Limit	\$165,000
Defined Contribution 415 Limit	\$41,000
Dollar Limit for Highly Compensated Employee	\$90,000
Dollar Limit for Key Employee	\$130,000
Comp Limit for SEP Eligibility	\$450
457 Deferral Limit	\$13,000
S.S. Wage Base	\$87,900