MSRP Contribution Limits

For Calendar year 2013

2013 LIMIT	
Up to 100% of compensation, but not more than \$17,500	
Up to 100% of compensation, but not more than \$17,500	
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When participating in both the 457 plan and the 401(k) plan [or 403(b)], one may contribute \$17,500 a year to each plan for a potential combined contribution of \$35,000.

CATCH-UP PROVISION	2013 LIMIT	
Regular Catch-Up	The limit on regular catch-up contributions in the 457(b) plan is double the \$17,500 regular deferral limit, or \$35,000 in 2013.	
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 2013. The maximum amount of these additional contributions will be indexed and may increase with inflation, as frequently as yearly, in \$500 increments.	

Calendar Year 2013	Maximum Deferral Limit	Deferral Limit plus Age 50 Catch-Up	Special 457(b) Catch-Up Deferral Limit
	If you're <i>less than age</i> 50 this year, you may defer as much as	If you're at least age 50 this year, you may defer as much as	If you have three years before the year you will retire, you may defer as much as
457(b) plan	\$17,500	\$23,000	\$35,000
401(k) plan or 403(b)plan	\$17,500	\$23,000	\$23,000 (Use Age 50 Catch-Up)
TOTAL	\$35,000	\$46,000	\$58,000