

## MAXIMUM CONTRIBUTION LIMITS FOR VOLUNTARY RETIREMENT PLANS

### Limit on Elective Deferrals to the 403(b) Tax-Deferred Account (TDA) Program

YEAR	CONTRIBUTION LIMITS UNDER 402(g)*	OVER AGE 50 CATCH-UP CONTRIBUTION LIMITS*
2013	\$17,500	\$5,500
2014	\$17,500	\$5,500
2015	\$18,000	\$6,000
2016	\$18,000	\$6,000
2017	\$18,000	\$6,000
2018	\$18,500	\$6,000

\*Each limit may be indexed for inflation in increments of \$500 after 2006. Optional Retirement Program (ORP) contributions offset the TDA contribution limit, and may decrease the maximum contribution limit.

### Limit on Elective Deferrals to the 457(b) Texa\$aver Deferred Compensation Plan (DCP)

YEAR	CONTRIBUTION LIMITS*	OVER AGE 50 CATCH-UP CONTRIBUTION LIMITS*
2013	\$17,500	\$5,500
2014	\$17,500	\$5,500
2015	\$18,000	\$6,000
2016	\$18,000	\$6,000
2017	\$18,000	\$6,000
2018	\$18,500	\$6,000

\*Each limit may be indexed for inflation in increments of \$500 after 2006.

In addition to the over age 50 catch-up, a 3-year catch-up provision is available under the Texa\$aver DCP. However, the 3-year catch-up may not be used in the same year as the over age 50 catch-up provision. The 3-year catch-up provision is available to employees who, in previous years, have not deferred or have deferred less than the maximum allowed. The earliest an employee can start the catch-up provision is three years before the year in which an employee attains normal retirement age. The A&M System defines normal retirement age as either the Rule of 80 (employee's age plus years of TRS, ORP and/or ERS service credit equals 80), or age 65 with 5 years of TRS, ORP and/or ERS service credit.

The A&M System is not responsible for notifying employees of their eligibility to use "catch-up" provisions described above under the TDA and Texa\$aver DCP.