

2012 Annual Contribution Limits for 403(b) and 457(b) Plans

JANUARY						
M	T	W	T	F	S	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

FEBRUARY						
M	T	W	T	F	S	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29				

MARCH						
M	T	W	T	F	S	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

APRIL						
M	T	W	T	F	S	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

MAY						
M	T	W	T	F	S	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

JUNE						
M	T	W	T	F	S	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

JULY						
M	T	W	T	F	S	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

AUGUST						
M	T	W	T	F	S	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

SEPTEMBER						
M	T	W	T	F	S	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

OCTOBER						
M	T	W	T	F	S	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

NOVEMBER						
M	T	W	T	F	S	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

DECEMBER						
M	T	W	T	F	S	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

IRS Deduction Limits		
	403b	457b
Normal Limit	\$17,000	\$17,000
Age 50 by 12/31/11	\$22,500	\$22,500

Deadlines to make 403b & 457b changes		
Pay Checks	403 (b)	457 (b) *
1/1/2012	12/15/2011	11/30/2011
2/1/2012	1/16/2012	12/31/2011
3/1/2012	2/15/2012	1/31/2012
3/30/2012	3/15/2012	2/29/2012
5/1/2012	4/16/2012	3/31/2012
6/1/2012	5/15/2012	4/30/2012
6/30/2012	6/15/2012	5/31/2012
8/1/2012	7/16/2012	6/30/2012
8/31/2012	8/15/2012	7/31/2012
10/1/2012	9/17/2012	8/30/2012
11/1/2012	10/15/2012	9/31/2012
11/30/2012	11/15/2012	10/31/2012
* Note the 457 Deadline is a month earlier than the 403b for the same pay check.		

Call Fidelity at 1-866-682-7787, or go online <http://netbenefits.com> by the deadline to make your changes.