Tango Capital Management LLC

Tax-Deferred and Tax-Exempt Plan Contribution Limits for 2013 and 2014

The following table shows the maximum **individual/employee** contributions allowed by the IRS, with the exception of the SEP IRA. Employer-sponsored plans may have different limitations. While contribution limits are largely similar among the different plan types, there are limitations as to who can and cannot contribute or deduct contributions based on income levels or participation in employer-sponsored plans. You may be able to use additional employer-funded plans if you have self-employment income.

Type of Retirement Plan	Maximum Annual Contributions			
	2013		2014	
	Under Age 50	50 and Older	Under Age 50	50 and Older
Individual Retirement Plans*				
Traditional and Roth IRA	$5,500	$6,500	$5,500	$6,500
Employer-Sponsored Retirement Plans				
401(k), Roth 401(k), 403(b), 457 and SARSEP Plans	$17,500	$23,000	$17,500	$23,000
SEP (Simplified Employee Pension) IRA	Employer contribution - 25% of compensation up to $51,000		Employer contribution - 25% of compensation up to $52,000	
Small Business or Self-Employed Retirement Plans				
Self-Employed 401k (a.k.a., Solo-401k, Individual 401k, Roth 401k)	Salary deferral of 20-25% of compensation, plus $17,500 (under 50) or $23,000 (over 50) up to a maximum of $51,000 (2013); $52,000 (2014)			
SIMPLE (Savings Incentive Match Plan for Employees) IRA	$12,000	$14,500	$12,000	$14,500
Coverdell Education Savings Account*				
Per beneficiary under age 18	$2,000		$2,000	
Annual Gift Tax Exclusion				
Amount that can be given from an individual to an individual without incurring gift taxes	$14,000		$14,000	

**Traditional and Roth IRAs and Coverdell Education Savings Accounts have income phase-out ranges for determining tax deductibility or eligibility. Please check with your tax adviser or review literature on these retirement accounts to make certain you qualify.*

Employer sponsored retirement accounts are subject to limitations with respect to employee elective contributions. Employees classified as "Highly Compensated" may be subject to contribution limits based on their employer's overall participation and the participation of other employees. Check with your firm's human resources department if you have questions about your plan. Anyone age 50 or older is eligible to make catch-up contributions. Employers are not required to permit catch-up contributions; however, since these contributions are not subject to nondiscrimination rules and eligibility is easily established, most permit catch-up contributions. The preceding information is not intended as tax or legal advice. Please check with your appropriate advisers if you have questions regarding your retirement accounts.

For assistance managing your retirement accounts, contact Tango Capital Management:

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