

**From:** Tom Poje [mailto:tompoje@dcsretirementgroup.com]  
**Sent:** Thursday, May 16, 2013 7:52 AM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB20

How are required contribution limits built into the projection?

For instance, an ee defers 17,000.

At 3% the projection would be 17,510 for 2013 and 18,035 for 2014.

Or if the contribution received was 50,000 then at 3% it would be 51,500. (the following year would be 53,045, etc.)

Lastly if the person received 10% of 250,000, at 3% increase that would be 10% of 257,500 which would also be overstated.

In all these cases, the annual deferral limits, 415 limits and compensation limits are increasing at less than 3%.

Granted, these instance would only effect people at the upper hand of things, but would certainly cause the projection to be overstated.

(by the way, I tried clicking on this link on the advanced notice, and it created an e-mail, but to [ori@dol.gov](mailto:ori@dol.gov) and failed as undeliverable (rather than [e-ori@dol.gov](mailto:e-ori@dol.gov))

Thank you,

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