

Salary Deferral (pretax) Limits	2021	2020	IRC Ref.
§401(k)/§403(b)/SEP/§501(c)(18)(D)	\$19,500	\$19,500	§402(g)(1)
SIMPLE Plans	\$13,500	\$13,500	§408(p)(2)(E)
State/Local gov't; tax exempts	\$19,500	\$19,500	§457(E)(15)
401(k) catch-up contributions	\$6,500	\$6,500	§414(v)(2)(B)(i)
Other catch-up contributions	\$3,000	\$3,000	§414(v)(2)(B)(i)
Section 415 Annual Benefits Limits	2021	2020	IRC Ref.
Defined benefit plans	\$230,000	\$230,000	§415(b)(1)(A)
Defined contribution plans	\$58,000	\$57,000	§415(c)(1)(A)
Compensation Limits	2021	2020	IRC Ref.
Qualified plans	\$290,000	\$285,000	§401(a)(17)
Collectively bargained	\$290,000	\$285,000	§401(a)(17)
Governmental plans	\$430,000	\$425,000	§401(a)(17)
Highly Compensated Levels	2021	2020	IRC Ref.
At any time 5% owner			§414(q)(1)(A)
Any employee	\$130,000	\$130,000	§414(q)(1)(B)
One of top-paid employees			§414(q)(1)(B)
Key Employee Levels	2021	2020	IRC Ref.
Highly Compensated employee/officer	\$185,000	\$185,000	§416(i)(1)(A)(i)
10 highest paid employees with largest interest			§416(i)(1)(A)(ii)
5% owner			§416(i)(1)(A)(iii)
1% owner			§416(i)(1)(A)(iv)
SEP Plans	2021	2020	IRC Ref.
Mandatory plan participation	\$650	\$600	§408(k)(2)(C)
Compensation amount	\$290,000	\$285,000	§408(k)(3)(C)
Collectively bargained	\$290,000	\$285,000	§408(k)(3)(C)
ESOP	2021	2020	IRC Ref.
Threshold for exception to 5-yr distribution requirement	\$1,165,000	\$1,150,000	§409(o)(1)(C)(ii)
Incremental amount for distribution	\$230,000	\$230,000	§409(o)(1)(C)(ii)
Control Employees	2021	2020	IRC Ref.
Private sector			§416(i)(1)(A)(i)
Board or shareholder-appointed or elected official	\$115,000	\$115,000	§416(i)(1)(A)(ii)
Any employee	\$230,000	\$230,000	§416(i)(1)(A)(iii)
Governmental employee			§416(i)(1)(A)(iv)

Federal Minimum Wage Rates 2021				
\$7.25 / hr (as of 7/24/2009)				
Social Security (OASDI) & Medicare (HI) Tax				
Year	Fund	Wage Limit	Rate	Max Tax
2021	EE OASDI	\$142,800	6.20%	\$8,853.60
	EE HI	Above \$200,000	2.35%	No Limit
	EE HI	Up to \$200,000	1.45%	No Limit
2020	EE HI	All Wages	1.45%	No Limit
	EE OASDI	\$137,700	6.20%	\$8,537.40
	EE HI	Above \$200,000	2.35%	No Limit
	EE HI	Up to \$200,000	1.45%	No Limit
	EE HI	All Wages	1.45%	No Limit

Tax Free Commuting Benefits (per month)		
	2021	2020
Employee Parking	\$270	\$270
Transit Passes	\$270	\$270
Van Pools	\$270	\$270
Bicycle	N/A	N/A

Federal Unemployment				
Year	Wage Limit	Rate	Max Credit	Deposit Rate
2021	\$7,000.00	6.00%	5.40%	0.60%
2020	\$7,000.00	6.00%	5.40%	0.60%

Federal Mileage Rates		
	2021	2020
Business Mileage	\$0.56	\$0.58
Relocation	\$0.16	TBD
Charitable	\$0.16	TBD
Medical	\$0.14	TBD

Disability Wage Bases		
	2021	2020
California	\$128,298	\$122,909
Hawaii (wkly)	\$1,102.90	\$1,119.44
New Jersey	\$38,200	\$35,300
Connecticut	\$142,800	N/A
Rhode Island	\$72,300	\$72,300
Massachusetts	\$142,800	\$137,700

Information Aids	Internal Revenue Service (IRS)		US Citizenship & Immigration	
	General Info	1-800-829-1040	Website	www.uscis.gov
	Forms	1-800-829-3676	General Info	1-800-375-5283
	American Payroll Association			
	Info Reporting Hotline	1-866-455-7438	Website	www.americanpayroll.org
	Assistance for Businesses	1-800-829-4933	General Info	1-210-226-4601 (SA Office)
	Website	www.irs.gov	US Immigration & Customs Enforcement	
	EFTPS Customer Service	1-800-555-4477	Website	www.ice.gov
	Batch Customer Service	1-800-945-0966	Office of Child Support Enforcement	
	Website	www.eftps.gov	Website	www.acf.hhs.gov/css
Department of Health & Human Services				
General Info	1-800-772-1213	Website	www.hhs.gov	
Employer Reporting Center	1-800-772-6270	Website	www.hhs.gov	
Website	www.ssa.gov	Reporting Website	ssa.gov/employer	

Employee Benefit Limits	
Flexible Spending Account for Dependent Care:	Maximum Election is \$5,000
Flexible Spending Account for Medical Reimbursement:	Maximum Limit is \$2,750
Health Savings Account (HSA) Contributions:	The maximum annual HSA contribution is the lesser of 100% of the deductible under the high deductible health plan (HDHP) or \$3,600 for self-only coverage and \$7,200 for family coverage.
Health Savings Savings Account (HSA) catch up contributions:	Individuals who have attained age 55 by the end of the taxable year are eligible for a \$1,000 catch up contribution.
Do you know your potential COBRA liability?	<ul style="list-style-type: none"> • IRS penalty: \$100 per day violation, \$200 per day per family • ERISA penalty: \$110 per day, per violation • Claims penalty: Employer must pay claims to "make the person whole" • Damage Levied by a judge in litigation • Attorney Fees: awarded by the judge • Avg. cost to defend COBRA Litigation is \$45,000

January 2021

Su	Mo	Tu	We	Th	Fr	Sa
					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	1	2	3	4	5	6

February 2021

Su	Mo	Tu	We	Th	Fr	Sa
31	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	1	2	3	4	5	6
7	8	9	10	11	12	13

March 2021

Su	Mo	Tu	We	Th	Fr	Sa
28	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	1	2	3
4	5	6	7	8	9	10

April 2021

Su	Mo	Tu	We	Th	Fr	Sa
28	29	30	31	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	1
2	3	4	5	6	7	8

May 2021

Su	Mo	Tu	We	Th	Fr	Sa
25	26	27	28	29	30	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	1	2	3	4	5

June 2021

Su	Mo	Tu	We	Th	Fr	Sa
30	31	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	1	2	3
4	5	6	7	8	9	10

July 2021

Su	Mo	Tu	We	Th	Fr	Sa
27	28	29	30	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
1	2	3	4	5	6	7

August 2021

Su	Mo	Tu	We	Th	Fr	Sa
25	26	27	28	29	30	31
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	1	2	3	4

September 2021

Su	Mo	Tu	We	Th	Fr	Sa
29	30	31	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	1	2
3	4	5	6	7	8	9

October 2021

Su	Mo	Tu	We	Th	Fr	Sa
26	27	28	29	30	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	1	2	3	4	5	6

November 2021

Su	Mo	Tu	We	Th	Fr	Sa
31	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	1	2	3	4
5	6	7	8	9	10	11

December 2021

Su	Mo	Tu	We	Th	Fr	Sa
28	29	30	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	1
2	3	4	5	6	7	8

Dark Blue Calendar Dates **25** Denote National/Bank Holiday. Allow an extra day for Direct Deposit and Tax Filing.

Jan 01: New Year's Day
Jan 18: MLK Jr Day
Feb 15: Presidents' Day

May 31: Memorial Day
July 04: Independence Day
(Observed July 05)

Sept 06: Labor Day
Oct 11: Indigenous Peoples' Day
Nov 11: Veterans Day

Nov 25: Thanksgiving
Dec 25: Christmas Day
(Observed December 24)

Jan 01/22: New Year's Day
(Observed December 31)