

# The end of 2015 is near. Have you maxed out on your contributions?

## HSA Limits

The maximum HSA contribution for 2015 is:  
Under 55 - Single \$3350 - Family \$6650  
Over 55 - Single \$4350 - Family \$7650

401k Plan Limits for Plan Year	<u>2015</u>	Non-401k Related Limits	<u>2015</u>
401k Elective Deferrals	\$18,000	403(b)/457 Elective Deferrals	\$18,000
Annual Defined Contribution Limit	\$53,000	SIMPLE Employee Deferrals	\$12,500
Annual Compensation Limit	\$265,000	SIMPLE Catch-Up Deferral	\$3,000
Catch-Up Contribution Limit	\$6,000	SEP Minimum Compensation	\$600
Highly Compensated Employees	\$120,000	SEP Annual Compensation Limit	\$265,000
		Social Security Wage Base	\$118,500

## Will you be Issuing 1099's for 2015?

If you haven't done it already, communicate with all outside vendors to ensure you have all the necessary information that you will need to prepare your year-end documents. Form W-9 is a convenient, one page form that requests the needed information from your vendor(s) and can be found on our website, [www.5starpay.com](http://www.5starpay.com)

**Don't forget, 5 Star Payroll Services offers NetClient;** an ultra- convenient and secure way to access documents and transfer data anytime from any location. NetClient lets you enter your payroll hours online. You are able to access your account 24 hours a day, 7 days a week. 5 Star Payroll Services issues you a username and password. Just login through our website, [www.5starpay.com](http://www.5starpay.com) and the information is at your finger tips.

**Employee Portals are also available through NetClient.** Your employees can login to access their paystubs or W-2's 24 hours a day, 7 days a week. **And NetClient is mobile!** Employers and Employees can download the NetClient app free from the Apple Store or Google Play. Please contact Kena Guinn for more information!

**The Holidays are right around the corner!  
Our office will be closed the following days:**

**Thurs, November 26 and Fri, November 27  
Thurs, December 24 and Fri, December 25  
Fri, January 1**

