

Don't Forget the Aggregate Limits That Apply to Your Federal Contribution

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Caught up in the excitement of another important election year when the red will be separated from the blue, many individual contributors forget or misinterpret the aggregate contribution limits that apply to their federal contributions over a two-year election cycle (e.g., 2005-2006). Below is a summary of the rules that must be followed by individuals so that even normal contributions do not fall afoul of the Federal Election Commission (FEC).

First, contributions made to federal candidates between January 1, 2005, and December 31, 2006, may not aggregate to more than \$40,000. In addition, any senatorial campaign contributions made before January 1, 2004, to Senate incumbents up for election in 2006 must be added to this total (based upon a now-changed quirk in the FEC regulations).

Second, contributions made between January 1, 2005 and December 31, 2006, to all political party committees and to all federal PACs combined may not exceed \$61,400. Importantly, there is an applicable sublimit within this figure that also must be observed: Despite annual limits, contributions to federal PACs and state and local (but not national) political party committees may not exceed \$40,000 in the aggregate for the 2005-2006 election cycle.

Putting the two main aggregate limits together, it is clear that the ultimate aggregate limit for the election cycle is \$101,400. Of course, the per-election and per-year limits are also important since the aggregate limits simply overlie the smaller limits. For individuals, these limits are as follows:

Authors

Andrew G. Woodson
Partner
202.719.4638
awoodson@wiley.law

- Contributions to federal candidates: \$2,100 per election.
- Contributions to federal PACs: \$5,000 per calendar year.
- Contributions to state and local party committees: \$10,000 per calendar year combined.
- Contributions to national political party committees: \$26,700 per calendar year.