

# BlumShapiro

## EMPLOYEE BENEFIT PLANS SELECTED MAXIMUM DOLLAR LIMITS

	2005	2006	2007	2008	2009	INDEX <sup>d</sup> INCREMENT
Elective Deferral Limit <sup>a, b</sup> 401(k), 403(b) & SAR-SEP	\$ 14,000	\$ 15,000	\$ 15,500	\$ 15,500	\$ 16,500	\$ 500
Elective Deferral Limit <sup>a, c</sup> 457 Plan	14,000	15,000	15,500	15,500	16,500	500
Catch-up (age 50 & over) <sup>a</sup>	4,000	5,000	5,000	5,000	5,500	500
SIMPLE Retirement Accounts <sup>b</sup>	10,000	10,000	10,500	10,500	11,500	500
Catch-up (age 50 & over) <sup>a</sup>	2,000	2,500	2,500	2,500	2,500	500
Defined Contribution Plans	42,000	44,000	45,000	46,000	49,000	1,000
Defined Benefit Plans	170,000	175,000	180,000	185,000	195,000	5,000
Annual Compensation Limit	210,000	220,000	225,000	230,000	245,000	5,000
Highly Compensated	95,000	100,000	100,000	105,000	110,000	5,000
SEP Coverage	450	450	500	500	550	50
Social Security Limit	90,000	94,200	97,500	102,000	106,800	

<sup>a</sup> Limits set by law through 2006. Indexed after 2006.

<sup>b</sup> Aggregate deferral limit per individual for any combination of plans.

<sup>c</sup> Starting in 2002, 457 plans are not included in the aggregate individual limit. A maximum deferral of \$16,500 to a 457 plan plus a maximum deferral of \$16,500 to any combination of 401(k), 403(b), SAR-SEP & Simple plans for a total maximum deferral of \$33,000 in 2009.

<sup>d</sup> Amounts will be indexed in multiples of the increment. For example, if the 401(k) deferral limit in 2009 is computed to increase \$978, it will increase \$500. If the computed increase is \$1,252, it will increase \$1,000 (2 x the increment).