

2009 DOLLAR LIMITS ON CONTRIBUTIONS AND BENEFITS

Every year the Internal Revenue Service releases cost of living adjustments to applicable dollar limit for retirement plans. The chart below summarizes the most frequently used dollar limits.

| Limitation | 2009 | 2008 | 2007 |
|---|-----------|-----------|-----------|
| Elective Deferrals for 401(k), 403(b), and 457(b) Plans | \$16,500 | \$15,500 | \$15,500 |
| Age 50 Catch-Up for 401(k), 403(b), and 457(b) Plans | \$5,500 | \$5,000 | \$5,000 |
| Special Age 50 Catch-Up for 457(b) Plans | \$33,000 | \$31,000 | \$31,000 |
| Defined Contribution Plan Maximum Allocation | \$49,000 | \$46,000 | \$45,000 |
| Defined Benefit Plan Maximum Benefit | \$195,000 | \$185,000 | \$180,000 |
| Annual Compensation Limit | \$245,000 | \$230,000 | \$225,000 |
| Highly Compensated Employee Threshold | \$110,000 | \$105,000 | \$100,000 |
| Key Employee-Officer | \$160,000 | \$150,000 | \$150,000 |
| SIMPLE Retirement Plans | \$11,500 | \$10,500 | \$10,500 |
| Age 50 Catch-Up for SIMPLE Plans | \$2,500 | \$2,500 | \$2,500 |
| IRA/Roth IRAs | \$5,000 | \$5,000 | \$4,000 |
| Age 50 Catch-Up for IRA/Roth IRAs | \$1,000 | \$1,000 | \$1,000 |
| Social Security Taxable Wage Base | \$106,800 | \$102,000 | \$97,500 |

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