



POLLARD & ASSOCIATES, INC
Consultants, Actuaries & Administrators of Pension & Profit Sharing Plans Since 1970

QUALIFIED RETIREMENT PLAN LIMITS

With cost of living adjustments

EFFECTIVE JANUARY 1 OF EACH YEAR	2010	2009	2008
Maximum Contribution and Deduction Limits			
Annual Compensation Limit* <i>For plan years <u>beginning</u> in indicated year</i>	\$245,000	\$245,000	\$230,000
Defined Benefit 415 Limit on Benefits* <i>For plan / limitation years <u>ending</u> in indicated year</i>	\$195,000	\$195,000	\$185,000
Defined Contribution 415 Limit on Contributions* <i>For plan / limitation years <u>ending</u> in indicated year</i>	\$49,000	\$49,000	\$46,000
Elective Deferral Limit: §401(k)/403(b)/457	\$16,500	\$16,500	\$15,500
Age 50+ Catch-Up Limit	\$5,500	\$5,500	\$5,000
SIMPLE Plan Deferral Limit	\$11,500	\$11,500	\$10,500
SIMPLE Age 50+ Catch-Up Limit	\$2,500	\$2,500	\$2,500
Social Security Taxable Wage Base (6.2%) <i>Integration level for plan years <u>beginning</u> in indicated year</i>	\$106,800	\$106,800	\$102,000
Medicare Taxable Wage Base (1.45%)	No Cap	No Cap	No Cap
SEP Compensation Required for Eligibility	\$550	\$550	\$500
Determination of Highly Compensated Employees			
More than 5% Owners regardless of compensation Employees Earning in Excess of* <i>Used to determine HCEs for subsequent year</i>	\$110,000	\$110,000	\$105,000
Determination of Key Employees for Top Heavy			
More than 5% Owners regardless of compensation More than 1% Owners earning in excess of \$150,000 Officers Earning in Excess of*	\$160,000	\$160,000	\$150,000
FOR MORE INFORMATION CONTACT POLLARD AND ASSOCIATES www.pollardpensions.com			

*Plan year limits. All other limits apply on a calendar year basis.