

RETIREMENT PLAN CONTRIBUTION LIMITS

Plan Type	<u>2011</u>	<u>2010</u>	<u>2009</u>
Traditional IRA, Roth IRA, Spousal Guardian	\$ 5,000	\$ 5,000	\$ 5,000
Traditional, Roth, Spousal IRA Catch-up Contribution	\$ 1,000	\$ 1,000	\$ 1,000
Employer Deduction Limit (SEP, MPP,PSP, 401(k))	25% aggregate comp	25% aggregate comp	25% aggregate comp
Elective Deferrals (402g, 401k, SARSEP, 457 and 403b)	\$ 16,500	\$ 16,500	\$ 16,500
Defined Contribution 415 Limit (the lesser of 100% of comp or)	\$ 49,000	\$ 49,000	\$ 49,000
Salary Deferral Catch-up Limit (does not count against 415 Limits in a 401k plan)	\$ 5,500	\$ 5,500	\$ 5,500
SIMPLE Plan Deferrals	\$ 11,500	\$ 11,500	\$ 11,500
SIMPLE IRA Catch-up Limit	\$ 2,500	\$ 2,500	\$ 2,500
Defined Benefit 415 Limit	\$195,000	\$195,000	\$195,000
Annual Compensation Cap	\$245,000	\$245,000	\$245,000
SEP Participation Compensation Minimum	\$ 550	\$ 550	\$ 550
Highly Compensated Employee	\$110,000	\$110,000	\$110,000
Key Employee Officer Definition	\$160,000	\$160,000	\$160,000
Social Security Taxable Wage Base	\$106,800	\$106,800	\$106,800

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