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**SUMMARY OF SELECTED EMPLOYEE BENEFIT RELATED LIMITS**

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<b>ELECTIVE DEFERRAL ANNUAL LIMITS</b>										
401(k), 403(b) and SEPs	10,500	11,000	12,000	13,000	14,000	15,000	<b>15,500</b>	(a)	(a)	(a)
457 Plans	8,500	11,000	12,000	13,000	14,000	15,000	<b>15,500</b>	(a)	(a)	(a)
SIMPLE IRAs and 401(k)s	6,500	7,000	8,000	9,000	10,000	10,000	<b>10,500</b>	(a)	(a)	(a)
<b>“CATCH-UP” CONTRIBUTIONS (bb)</b>										
401(k), 403(b), 457 and SEPs	N/A	1,000	2,000	3,000	4,000	5,000	<b>5,000</b>	(b)	(b)	(b)
SIMPLE IRAs and 401(k)s	N/A	500	1,000	1,500	2,000	2,500	<b>2,500</b>	(b)	(b)	(b)
<b>401(a)(17) MAXIMUM ANNUAL PLAN COMPENSATION</b>	170,000	200,000	200,000	205,000	210,000	220,000	<b>225,000</b>	(c)	(c)	(c)
<b>415 ANNUAL ADDITIONS</b>										
Defined Benefit Plan Dollar Limit	140,000	160,000	160,000	165,000	170,000	175,000	<b>180,000</b>	(d)	(d)	(d)
Defined Contribution Plan Dollar Limit	35,000	40,000	40,000	41,000	42,000	44,000	<b>45,000</b>	(e)	(e)	(e)
<b>414(q) HIGHLY COMPENSATED EMPLOYEE</b>	85,000	90,000	90,000	90,000	95,000	100,000	<b>100,000</b>	(f)	(f)	(f)
<b>KEY EMPLOYEE (Top Heavy)</b>										
Officers	70,000	130,000	130,000	130,000	135,000	140,000	<b>145,000</b>	(f)	(f)	(f)
1% Owner	150,000	150,000	150,000	150,000	150,000	150,000	<b>150,000</b>	150,000	150,000	150,000
1 of 10 Owner-Employees	35,000	N/A	N/A	N/A	N/A	N/A	<b>N/A</b>	N/A	N/A	N/A
<b>IRAs</b>										
Annual Contribution Limit	2,000	3,000	3,000	3,000	4,000	4,000	<b>4,000</b>	5,000	(g)	(g)
Catch-Up Contributions (gg)	N/A	500	500	500	500	1,000	<b>1,000</b>	1,000	1,000	1,000
<b>PBGC ANNUAL GUARANTEED BENEFIT</b>	40,705	42,955	43,977	44,386	45,614	47,659	<b>49,500</b>	(h)	(h)	(h)
<b>QUALIFIED TRANSPORTATION FRINGE</b>										
Employer-provided parking (monthly)	180	185	190	195	200	205	<b>215</b>	(i)	(i)	(i)
Mass transit pass and vanpool (monthly)	65	100	100	100	105	105	<b>110</b>	(i)	(i)	(i)
<b>TAXABLE WAGE BASE</b>										
Social Security	80,400	84,900	87,000	87,900	90,000	94,200	<b>97,500</b>	(j)	(j)	(j)
Medicare	N/A	N/A	N/A	N/A	N/A	N/A	<b>N/A</b>	(j)	(j)	(j)
<b>HEALTH SAVINGS ACCOUNTS</b>										
Individual Contribution Limit	N/A	N/A	N/A	2,600	2,650	2,700	<b>2,850</b>	(k)	(k)	(k)
Family Contribution Limit	N/A	N/A	N/A	5,150	5,250	5,450	<b>5,650</b>	(k)	(k)	(k)
Catch-up Contributions	N/A	N/A	N/A	500	600	700	<b>800</b>	(k)	(k)	(k)

See reverse side for footnotes.

- (a) Indexed for inflation in \$500 increments.
- (b) Indexed for inflation in \$500 increments. With respect to governmental 457 plans, participants may make catch-up contributions under special rules of IRC § 457 during the three years prior to retirement which may result in greater catch-up limits than general “catch-up contributions” under IRC § 414(v).
- (bb) Catch-up contributions generally are excluded from plan limits (e.g., IRC §§ 402(g), 415, 457(b), 408(p), 401(k)(11), 402(h), 404) and testing (e.g., ADP/ACP testing, IRC § 410(b) coverage, IRC § 401(a)(4) nondiscrimination). Catch-up contributions must be available on a nondiscriminatory basis to eligible employees age 50 or older. Employers are not required to permit “catch-up contributions.”
- (c) Indexed for inflation in \$5,000 increments.
- (d) Indexed for inflation in \$5,000 increments. Annual benefit limitations are actuarially reduced for benefit commencement before age 62 and actuarially increased for benefit commencement after age 65.
- (e) Indexed for inflation in \$1,000 increments. Effective for limitation years beginning after December 31, 2001, the 25% of compensation limitation under IRC § 415(c)(1)(B) is increased to 100% of compensation.
- (f) Indexed for inflation in \$5,000 increments.
- (g) Indexed for inflation in \$500 increments.
- (gg) The IRA deductibility rules have not changed. The IRA catch-up contributions apply to individuals age 50 or older.
- (h) Indexed for inflation. For 2007, \$4,125.00 per month or \$49,500.00 per year for individuals retiring at age 65.
- (i) Indexed for inflation in \$5 increments. Rev. Proc. 2006-53 (11/09/06).
- (j) Indexed for inflation.
- (k) Indexed for inflation. Rev. Proc. 2006-53 (11/09/06).

Sources: IR 2006-162 (10/18/06); Social Security Administration Press Release dated 10/18/06; PBGC Press Release 07-07 dated 12/05/06.