



SUMMARY OF SELECTED EMPLOYEE BENEFIT RELATED LIMITS

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
ELECTIVE DEFERRAL ANNUAL LIMITS										
401(k), 403(b) and SEPs	10,500	11,000	12,000	13,000	14,000	15,000	15,500	15,500	16,500	16,500
457 Plans	8,500	11,000	12,000	13,000	14,000	15,000	15,500	15,500	16,500	16,500
SIMPLE IRAs and 401(k)s	6,500	7,000	8,000	9,000	10,000	10,000	10,500	10,500	11,500	11,500
“CATCH-UP” CONTRIBUTIONS										
401(k), 403(b), 457 and SEPs	N/A	1,000	2,000	3,000	4,000	5,000	5,000	5,000	5,500	5,500
SIMPLE IRAs and 401(k)s	N/A	500	1,000	1,500	2,000	2,500	2,500	2,500	2,500	2,500
401(a)(17) MAXIMUM ANNUAL PLAN COMPENSATION	170,000	200,000	200,000	205,000	210,000	220,000	225,000	230,000	245,000	245,000
415 ANNUAL ADDITIONS										
Defined Benefit Plan Dollar Limit	140,000	160,000	160,000	165,000	170,000	175,000	180,000	185,000	195,000	195,000
Defined Contribution Plan Dollar Limit	35,000	40,000	40,000	41,000	42,000	44,000	45,000	46,000	49,000	49,000
414(q) HIGHLY COMPENSATED EMPLOYEE	85,000	90,000	90,000	90,000	95,000	100,000	100,000	105,000	110,000	110,000
KEY EMPLOYEE (Top Heavy)										
Officers	70,000	130,000	130,000	130,000	135,000	140,000	145,000	150,000	160,000	160,000
1% Owner	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000
1 of 10 Owner-Employees	35,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
IRAs										
Annual Contribution Limit	2,000	3,000	3,000	3,000	4,000	4,000	4,000	5,000	5,000	5,000
Catch-Up Contributions	N/A	500	500	500	500	1,000	1,000	1,000	1,000	1,000
PBGC ANNUAL GUARANTEED BENEFIT	40,705	42,955	43,977	44,386	45,614	47,659	49,500	51,750	54,000	54,000
QUALIFIED TRANSPORTATION FRINGE										
Employer-provided parking (monthly)	180	185	190	195	200	205	215	220	230	230
Mass transit pass and vanpool monthly	65	100	100	100	105	105	110	115	120/230*	120/230*
TAXABLE WAGE BASE										
Social Security	80,400	84,900	87,000	87,900	90,000	94,200	97,500	102,000	106,800	106,800
Medicare	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HEALTH SAVINGS ACCOUNTS										
Individual Contribution Limit	N/A	N/A	N/A	2,600	2,650	2,700	2,850	2,900	3,000	3,050
Family Contribution Limit	N/A	N/A	N/A	5,150	5,250	5,450	5,650	5,800	5,950	6,150
Catch-up Contributions	N/A	N/A	N/A	500	600	700	800	900	1,000	1,000

Sources: IR 2009-94 (10/15/09); Rev. Proc. 2009-29; Social Security Administration Press Release dated 10/15/09; PBGC News Release 10-02, 10/27/09.

*The American Recovery and Reinvestment Act of 2009 temporary increases the Mass transit pass and vanpool amount equal to employer-provided parking March 1, 2009 through December 31, 2010.