

Maximum Benefits and Contribution Limits

LIMITS	2009	2008	2007	2006
Elective Deferrals §402(g)(3) for §401(k) and §403(b) Plans	\$16,500	\$15,500	\$15,500	\$15,000
Defined Benefit Plans §415(b)(1)(A)	\$195,000	\$185,000	\$180,000	\$175,000
Defined Contribution Plans §415(c)(1)(A)	\$49,000	\$46,000	\$45,000	\$44,000
Age 50 Catch-up Contributions §414(v)(2)(B)(i)	\$5,500	\$5,000	\$5,000	\$5,000
Annual Compensation Limit §401(a)(17), §408(k)(6)(D)(ii), §408(k)(3)(C)	\$245,000	\$230,000	\$225,000	\$220,000
Deferrals §457(e)(15), §457(b)(2) and §457(c)(1) Plans	\$16,500	\$15,500	\$15,500	\$15,000
Highly Compensated Employee §414(q)(1)(B)	\$110,000	\$105,000	\$100,000	\$100,000
SIMPLE Retirement Accounts §408(p)(2)(E)	\$11,500	\$10,500	\$10,500	\$10,000
Age 50 Catch-up for SIMPLE §414(v)(2)(B)(ii)	\$2,500	\$2,500	\$2,500	\$2,500
SEP Coverage §408(k)(2)(C)	\$ 550	\$ 500	\$ 500	\$ 450
Tax Credit ESOP Maximum Balance §409(o)(1)(C)(ii)	\$985,000	\$935,000	\$915,000	\$885,000
Amount for Lengthening of 5-year ESOP Period	\$195,000	\$185,000	\$180,000	\$175,000
Income Subject to Social Security Tax	\$106,800	\$102,000	\$97,500	\$94,200
Social Security Tax for Employees and Employers	6.2%	6.2%	6.2%	6.2%
Medicare Tax for Employees and Employers	1.45%	1.45%	1.45%	1.45%
Medicare Part A Deductible	\$1,068	\$1,024	\$ 992	\$ 952
Medicare Part B Deductible	\$ 135	\$ 135	\$ 131	\$ 124
Medicare Part B Standard Monthly Premium	\$ 96.40 ¹	\$ 96.40 ¹	\$93.50 ¹	\$ 88.50
Medicare Part D Average Monthly Premium	\$ 28.00	\$ 27.93	\$ 37.04	\$ 37.00
Annual Compensation Limit — Gov't Plans §401(a)(17)	\$360,000	\$345,000	\$335,000	\$325,000
Catch-up Deferral Limit §457(b)(3)(A) ²	\$33,000	\$31,000	\$31,000	\$30,000
Officer Test — Top Heavy Key Employee §416(i)(1)(A)(i)	\$160,000	\$150,000	\$145,000	\$140,000

¹Based on income

²Age 50 Catch-up and Catch-up Deferral Limit cannot be combined

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