

Investment Limits	2009	2010
• Maximum annual benefit earned under a Defined Benefit Plan (IRC Sec. 415)	\$195,000	\$195,000
• Maximum contribution to participant's account in one or more Defined Contribution Plans (IRC Sec. 415)	\$49,000	\$49,000
• Maximum employee contribution	\$16,500	\$16,500
• 401(k) / 403(b) Plans (IRC Sec. 402(g) limit)		
• 457 Plans		
• Maximum employee contribution - SIMPLE	\$11,500	\$11,500
• Maximum employer contribution - SIMPLE	3% of salary to max of \$11,500	3% of salary to max of \$11,500
• Minimum compensation amount - SEPs	\$550	\$550
• Maximum compensation amount	\$245,000	\$245,000
• 401(a) Plans		
• SEPs		
• Age 50 Catch-up contribution	\$5,500	\$5,500
• 401(k) Plans		
• 403(b) Plans		
• 457(b) Governmental		
• Age 50 Catch-up contribution	\$2,500	\$2,500
• SIMPLE Plans		
• IRA contribution Limits		
• Age 49 & Below	\$5,000	\$5,000
• Age 50 and Above	\$6,000	\$6,000
• Highly compensated employee salary definition	\$110,000	\$110,000
• Key employee in top-heavy plan salary definition	\$160,000	\$160,000
• Social Security taxable wage base	\$106,800	\$106,800
Health Savings Account (HSA) Contribution Limits	2009	2010
• Self-Only	\$3,000	\$3,050
• Family	\$5,950	\$6,150
• Catch-up contribution (ages 55-64)	\$1,000	\$1,000