

# CLIENT REPORT—SPECIAL EDITION

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FALL, 2009

## 2010 RETIREMENT PLAN LIMITS

### 2010 Retirement Plan Limits Remain at the 2009 Level:

Increases in plan limits from year to year depend on the relationship of the cost-of-living index as of September 30 of the prior two years. The cost-of-living index at September 30, 2009 was actually lower than the index at September 30, 2008. As a result, retirement plan limits for 2010 will be unchanged from the 2009 limits.

<b>Limitation</b>	<b>2009</b>	<b>2010</b>
<b>401(k) / 4039b) / 457 Plan Maximum Elective Deferral</b>	<b>\$16,500</b>	<b>\$16,500</b>
<b>Qualified Plan Compensation Limit</b>	<b>\$245,000</b>	<b>\$245,000</b>
<b>Catch-Up Contribution Limit</b>	<b>\$5,500</b>	<b>\$5,500</b>
<b>Highly-Compensation Employee Definition</b>	<b>\$110,000</b>	<b>\$110,000</b>
<b>Top-Heavy Key Employee Definition</b>	<b>\$160,000</b>	<b>\$160,000</b>
<b>Defined Contribution Annual Additions Limit</b>	<b>\$49,000</b>	<b>\$49,000</b>
<b>Defined Benefit Annual Benefit Limit</b>	<b>\$195,000</b>	<b>\$195,000</b>
<b>Social Security Taxable Wage Base</b>	<b>\$106,800</b>	<b>\$106,800</b>

