



Qualified Plan Consultants & Administrators

### 2009 INDEXED RETIREMENT PLAN LIMITS

<u>Plan Years Beginning In:</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>
Annual Compensation Limit	<b>\$245,000</b>	\$230,000	\$225,000	\$ 220,000	\$ 210,000	\$205,000
Defined Contribution Plan Contribution	<b>\$49,000</b>	\$46,000	\$45,000	\$ 44,000	\$ 42,000	\$ 41,000
Maximum salary deferral into a 401(k) plan, SARSEP, or 403(b)	<b>\$16,500</b>	\$15,500	\$ 15,500	\$15,000	\$ 14,000	\$ 13,000
Catch-Up Elective Deferrals (applies to participants age 50 or older) <i>Progressive Limitation</i>	<b>\$5,500</b>	\$5,000	\$ 5,000	\$5,000	\$ 4,000	\$ 3,000
Highly Compensated Employee	<b>\$110,000</b>	\$105,000	\$100,000	\$100,000	\$ 95,000	\$ 90,000
Defined Benefit Plan Benefit	<b>\$195,000</b>	\$185,000	\$ 180,000	\$175,000	\$ 170,000	\$ 165,000
Social Security Wage Base	<b>\$106,800</b>	\$102,000	\$ 97,500	\$94,200	\$ 90,000	\$ 87,900
Medicare Wage Base	<b>Unlimited</b>	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited