

Everyone should know their limits.

Use the chart below to reference the standard qualified plan IRS dollar limitations for 2009.

IRS DOLLAR LIMITATIONS ON QUALIFIED RETIREMENT PLANS		2009	2008	2007	2006	2005	2004	2003	2002	2001
IRS	ANNUAL LIMITATIONS									
415(b)(1)(a)	Annual Benefit for Defined Benefit Plans	\$195,000	185,000	180,000	175,000	170,000	165,000	160,000	160,000	140,000
415(c)(1)(a)	Annual Contributions for Defined Contribution Plans	\$49,000	46,000	45,000	44,000	42,000	41,000	40,000	40,000	35,000
	LIMIT									
401(a)(17) & 404(l)	Annual Maximum Compensation Limit	\$245,000	230,000	225,000	220,000	210,000	205,000	200,000	200,000	170,000
414(q)(1)(b)	Highly Compensated Employee Compensation	\$110,000	105,000	100,000	100,000	95,000	90,000	90,000	90,000	85,000
	401(k) PLANS									
402(g)(1)	Employee 401(k) Contribution	\$16,500	15,500	15,500	15,000	14,000	13,000	12,000	11,000	10,500
	Employee 401(k) Plan Catch-Up Contribution (employees over age 50)	\$5,500	5,000	5,000	5,000	4,000	3,000	2,000	1,000	N/A
	SIMPLE PLANS									
408(p)(2)(a) & 401(k)(11)	Employee Simple IRA/401(k) Contribution	\$11,500	10,500	10,500	10,500	10,000	9,000	8,000	7,000	6,500
	Employee Simple IRA/401(k) Plan Catch-Up Contribution (employees over age 50)	\$2,500	2,500	2,500	2,500	2,000	1,500	1,000	500	N/A
	403(b) PLANS									
	Employee 403(b) Contribution	\$16,500	15,500	15,500	15,000	14,000	13,000	12,000	11,000	10,500
	457 PLANS									
457(b)(2) & 457(c)(1)	Employee 457 Contribution	\$16,500	15,500	15,500	15,000	14,000	13,000	12,000	11,000	8,500
	SEP PLANS									
408(k)(2)	SEP Plans Compensation Amount	\$550	500	500	450	450	450	450	450	450
	2009 HIGHLY COMPENSATED EMPLOYEE DEFINITION									
	Greater than 5% Owner									
	Lineal ascendant/descendant of the greater than 5% owner									
	An employee with compensation greater than \$110,000									
	Top Paid Group- Top 20% of employees by compensation (upon election of plan sponsor)									
	2009 KEY EMPLOYEE DEFINITION									
	Greater than 5% owner									
	Lineal ascendant/descendant of the greater than 5% owner									
	Officer with compensation greater than \$160,000									

For more information please contact: Insert contact information