



IRS 2009 Retirement Plan Limits

Type of Limitation	2009	2008	2007	2006	2005	2004
401k and 403b Elective Deferrals	\$16,500	\$ 15,500	\$ 15,500	\$ 15,500	\$ 14,000	\$ 13,000
457 Plan Limits (No Catch Up)	16,500	15,500	15,500	15,000	14,000	13,000
Catch – Up Deferrals to 401k, 403b, 457b, or SARSEP Plans	5,500	5,000	5,000	5,000	4,000	3,000
Annual Defined Benefit Plan (age 62 with 10+ yrs of plan participation)	195,000	185,000	180,000	175,000	175,000	165,000
Defined Contribution Plan (to include SEP-IRA)	49,000	46,000	45,000	44,000	42,000	41,000
Annual Compensation Limit (maximum considered compensation)	245,000	230,000	225,000	220,000	210,000	205,000
Highly Compensated Employee (earned in the prior year)	110,000	105,000	100,000	100,000	95,000	90,000
SIMPLE Retirement Accounts	11,500	10,500	10,500	10,000	10,000	9,000
Catch-Up Deferrals to Simple IRA	2,500	2,500	2,500	2,500	2,000	1,500



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Plan						
Social Security Wage Base	106,800	102,000	97,500	94,200	90,000	87,900