

## NEW QUALIFIED RETIREMENT PLAN DOLLAR LIMITATIONS FOR 2009

- \$ 245,000 Maximum includible annual compensation for calculating benefits and contributions and for nondiscrimination testing for plan years beginning in calendar year 2009.
- \$ 195,000 Maximum annual benefit payable from a defined benefit pension plan for ages 62 to 65 for plan years ending in calendar year 2009. Smaller amounts below age 62 and larger amounts above age 65.
- \$ 160,000 Minimum annual officer compensation for top heavy key employee definition for plan years beginning in calendar year 2009.
- \$ 106,800 Social Security Taxable Wage Base for calendar year 2009.
- \$ 49,000 Maximum individual annual contribution under a defined contribution plan for plan years ending in calendar year 2009.
- \$ 16,500 Maximum regular 401(k) salary deferral contribution for calendar year 2009.
- \$ 5,500 Maximum extra catch-up 401(k) salary deferral contribution for calendar year 2009 if age 50 by 12/31/2009.

(Certain of the above dollar amounts may be less due to a percentage of compensation limit or due to a plan document limit.)