

# 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.

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

