

# 2009 Plan Limits

## Qualified Plan Limits

Maximum Compensation	\$ 245,000
401(k)/403(b) Deferral Limits	\$ 16,500
401 (k)/403(b) Catch-up	\$ 5,500
Annual Contribution Limit	\$ 49,000
Annual Benefit Limit	\$ 195,000
Social Security Wage Base	\$ 106,800

## IRA Limits

### Simple IRA

Deferral Contributions	\$ 11,500
Catch-up Contributions	\$ 2,500

### Roth IRA

Deferrals Contributions	\$ 5,000
Catch-up Contributions	\$ 1,000

**Highly Compensated Employee:** More than a 5% owner or earned \$110,000 in the prior year