



NOTICE

To: Retirement Plan Sponsors
From: Retirement Plan Services, LLC
Re: 2010 Qualified Retirement Plan Dollar Limits

The 2010 Qualified Plan Dollar Limits were recently released. Listed below are the 2009 and the new 2010 limits for your review. **Please note the limits have not changed from 2009.**

- 1) The maximum deferral amount remains unchanged at \$16,500 for the calendar year. *(401(k), 403(b), and 457 plans only)*
- 2) The “Catch Up” Salary Deferral remains unchanged at \$5,500. *(401(k), 403(b), and 457 plans only)*
- 3) The maximum compensation limit remains unchanged at \$245,000.
- 4) The maximum individual contribution limit (415 Limit) is the lesser of 100% of compensation or \$49,000.

2010 and 2009 Dollar Limits

	<i>2010 Limit</i>	2009 Limit
401(k) Maximum Deferral (402(g) Limit)	<i>\$16,500</i>	\$16,500
Age 50 “Catch Up” Contribution Limit	<i>\$5,500</i>	\$5,500
Compensation Limit	<i>\$245,000</i>	\$245,000
Taxable Wage Base	<i>\$106,800</i>	\$106,800
415 Limit (annual additions limit)	<i>\$49,000</i>	\$49,000
Highly Compensated Employee Dollar Limit	<i>\$110,000</i>	\$110,000