

IRS Limits for 401(k) and Other Retirement Plans

401K Plan Limits for Plan Year	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>
401(k) Elective Deferrals (402(g) limit)	\$16,500	\$16,500	\$15,500	\$15,500	\$15,000	\$14,000	\$13,000
Annual Defined Contribution Limit (415 limit)	\$49,000	\$49,000	\$46,000	\$45,000	\$44,000	\$42,000	\$41,000
Annual Compensation Limit (401(a)17 limit)	\$245,000	\$245,000	\$230,000	\$225,000	\$220,000	\$210,000	\$205,000
Catch-Up Contribution Limit	\$5,500	\$5,500	\$5,000	\$5,000	\$5,000	\$4,000	\$3,000
Highly Compensated Employees	\$110,000	\$110,000	\$105,000	\$100,000	\$100,000	\$95,000	\$90,000
Non 401k Related Limits							
403(b)/457 Elective Deferrals	\$16,500	\$16,500	\$15,500	\$15,500	\$15,000	\$14,000	\$13,000
SIMPLE Employee Deferrals	\$11,500	\$11,500	\$10,500	\$10,500	\$10,000	\$10,000	\$9,000
SIMPLE Catch-up Deferral	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,000	\$1,500
SEP Minimum Compensation	\$550	\$550	\$500	\$500	\$450	\$450	\$450
SEP Annual Compensation Limit	\$245,000	\$245,000	\$230,000	\$225,000	\$220,000	\$210,000	\$205,000
Social Security Wage Base	\$106,800	\$106,800	\$102,000	\$97,500	\$94,200	\$90,000	\$87,900
IRA Catch-up	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$500	\$500
IRA Contribution Limit	\$5,000	\$5,000	\$5,000	\$4,000	\$4,000	\$4,000	\$3,000