



Retirement Plan Limitations 2002-2008

	2008	2007	2006	2005	2004	2003	2002
Elective Deferral Limit (401(k), 403(b), Roth 401(k), SARSEP)	\$15,500	\$15,500	\$15,000	\$14,000	\$13,000	\$12,000	\$11,000
Catch-Up Contribution Limit	\$5,000	\$5,000	\$5,000	\$4,000	\$3,000	\$2,000	\$1,000
Annual Defined Benefit Limit	\$185,000	\$180,000	\$175,000	\$170,000	\$165,000	\$160,000	\$160,000
Annual DC Contribution Limit	\$46,000	\$45,000	\$44,000	\$42,000	\$41,000	\$40,000	\$40,000
Annual Compensation Limit	\$230,000	\$225,000	\$220,000	\$210,000	\$205,000	\$200,000	\$200,000
457 Deferral Limit	\$15,500	\$15,500	\$15,000	\$14,000	\$13,000	\$12,000	\$11,000
Highly Compensated Dollar Threshold	\$105,000	\$100,000	\$100,000	\$95,000	\$90,000	\$90,000	\$90,000
SIMPLE Contribution Limit	\$10,500	\$10,500	\$10,000	\$10,000	\$9,000	\$8,000	\$7,000
SIMPLE Catch-Up Contributions	\$2,500	\$2,500	\$2,500	\$2,000	\$1,500	\$1,000	\$500
SEP Coverage Minimum Comp.	\$500	\$500	\$450	\$450	\$450	\$450	\$450
SEP Compensation Limit	\$230,000	\$225,000	\$220,000	\$210,000	\$205,000	\$200,000	\$200,000
Social Security Taxable Wage Base	\$102,000	\$97,500	\$94,200	\$90,000	\$87,900	\$87,000	\$84,900
Top-Heavy Key Employee Comp.	\$150,000	\$145,000	\$140,000	\$135,000	\$130,000	\$130,000	\$130,000
Traditional or Roth IRA Contribution Limit	\$5,000	\$4,000	\$4,000	\$4,000	\$3,000	\$3,000	\$3,000
Traditional or Roth IRA Catch Up Contribution	\$1,000	\$1,000	\$1,000	\$500	\$500	\$500	\$500