



Retirement Plan Limitations 2003-2010

	2010	2009	2008	2007	2006	2005	2004	2003
Elective Deferral Limit (401(k), 403(b), Roth 401(k), SARSEP)	\$16,500	\$16,500	\$15,500	\$15,500	\$15,000	\$14,000	\$13,000	\$12,000
Catch-Up Contribution Limit	\$5,500	\$5,500	\$5,000	\$5,000	\$5,000	\$4,000	\$3,000	\$2,000
Annual Defined Benefit Limit	\$195,000	\$195,000	\$185,000	\$180,000	\$175,000	\$170,000	\$165,000	\$160,000
Annual DC Contribution Limit	\$49,000	\$49,000	\$46,000	\$45,000	\$44,000	\$42,000	\$41,000	\$40,000
Annual Compensation Limit	\$245,000	\$245,000	\$230,000	\$225,000	\$220,000	\$210,000	\$205,000	\$200,000
457 Deferral Limit	\$16,500	\$16,500	\$15,500	\$15,500	\$15,000	\$14,000	\$13,000	\$12,000
Highly Compensated Dollar Threshold	\$110,000	\$110,000	\$105,000	\$100,000	\$100,000	\$95,000	\$90,000	\$90,000
SIMPLE Contribution Limit	\$11,500	\$11,500	\$10,500	\$10,500	\$10,000	\$10,000	\$9,000	\$8,000
SIMPLE Catch-Up Contributions	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,000	\$1,500	\$1,000
SEP Coverage Minimum Comp.	\$550	\$550	\$500	\$500	\$450	\$450	\$450	\$450
SEP Compensation Limit	\$245,000	\$245,000	\$230,000	\$225,000	\$220,000	\$210,000	\$205,000	\$200,000
Social Security Taxable Wage Base	\$106,800	\$106,800	\$102,000	\$97,500	\$94,200	\$90,000	\$87,900	\$87,000
Top-Heavy Key Employee Comp.	\$160,000	\$160,000	\$150,000	\$145,000	\$140,000	\$135,000	\$130,000	\$130,000
Traditional or Roth IRA Contribution Limit	\$5,000	\$5,000	\$5,000	\$4,000	\$4,000	\$4,000	\$3,000	\$3,000
Traditional or Roth IRA Catch Up Contribution	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$500	\$500	\$500

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Source: IRS, <http://www.irs.gov/pub/irs-news/ir-09-094.pdf>