



Certified Public Accountants
& Business Advisors

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Qualified Plans

	<u>2009</u>	<u>2010</u>
Maximum elective deferral to retirement plans,(e.g., 401(k), 403(b))	\$16,500	\$16,500
Maximum elective deferral to Simple IRAs	\$11,500	\$11,500
Maximum elective deferral to 457 plans or exempt employers	\$16,500	\$16,500
Limit on annual additions to SEPs	\$49,000	\$49,000
Limit on annual additions to defined contribution plans	\$49,000	\$49,000
Maximum annual compensation taken into account for contributions	\$245,000	\$245,000
Annual benefit limit under defined benefit plans	\$195,000	\$195,000
Threshold amount for definition of highly compensated employees	\$110,000	\$110,000
Threshold amount for definition of key employee in top-heavy plans	\$160,000	\$160,000
Catch-up Contribution Limits for Other Qualified Plan Types	<u>2009</u>	<u>2010</u>
401(k), 403(b), SAR-SEP and 457 plans	\$5,500	\$5,500
SIMPLEs	\$2,500	\$2,500