

Retirement Plan Limits and Distribution Rules

Year

Retirement Plan Annual Limits	2009	2010	2011
Maximum Salary Deferral to 401(k), 403(b) and 457 plans	\$16,500	\$16,500	\$16,500
Maximum Salary Deferral to SIMPLE IRAs	\$11,500	\$11,500	\$11,500
Maximum Annual Compensation taken into account for contributions or benefits	\$245,000	\$245,000	\$245,000
Limit on annual additions to defined contribution plans	\$49,000	\$49,000	\$49,000
Limit on annual additions to SEPs	\$49,000	\$49,000	\$49,000
Minimum Compensation threshold requirements for SEP contribution	\$550	\$550	\$550
Annual benefit limit under defined benefit plans	\$195,000	\$195,000	\$195,000
Threshold amount for definition of highly compensated employees	\$110,000	\$110,000	\$110,000
Threshold amount for definition of key employee in top-heavy plans	\$160,000	\$160,000	\$160,000
Catch-up contribution limit for 401(k), 403(b), SARSEP and 457 plans	\$5,500	\$5,500	\$5,500
Catch-up contribution limit for SIMPLEs	\$2,500	\$2,500	\$2,500
Social Security Taxable Wage Base	\$106,800	\$106,800	\$106,800
IRA Limits	\$5,000	\$5,000	\$5,000
IRA Catch-up	\$1,000	\$1,000	\$1,000

Gift/Estate Tax Exemptions

Year	Gift Exemption	Estate Exemption	Top Rate
2008	1,000,000	2,000,000	45%
2009	1,000,000	3,500,000	45%
2010	1,000,000	Repealed	0%
2011	1,000,000	1,000,000	50%
2012	1,000,000	1,000,000	50%

Gift Tax Exemption frozen at \$1 million.

*Gift Tax not repealed in 2010, top rate 35%