

Qualified Plan Limits

	2010	2009	2008	2007
<u>Qualified Plan Limits:</u>				
401(k), 403(b) and SARSEP Maximum Deferral [402(g)]	\$ 16,500	\$ 16,500	\$ 15,500	\$ 15,500
457 Maximum Deferral	\$ 16,500	\$ 16,500	\$ 15,500	\$ 15,500
Catch-Up for 401(k), 403(b) SARSEP and 457	\$ 5,500	\$ 5,500	\$ 5,000	\$ 5,000
SIMPLE Election Maximum Deferral	\$ 11,500	\$ 11,500	\$ 10,500	\$ 10,500
Catch-Up for SIMPLES	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500
Defined Benefit Annual Limit	\$ 195,000	\$ 195,000	\$ 185,000	\$ 180,000
Defined Contribution Annual Addition	\$ 49,000	\$ 49,000	\$ 46,000	\$ 45,000
<u>Compensation Limits:</u>				
Maximum Compensation	\$ 245,000	\$ 245,000	\$ 230,000	\$ 225,000
SEP Annual Compensation Floor	\$ 550	\$ 550	\$ 500	\$ 500
<u>Highly Compensated Employees:</u>				
Any Employee Compensation	\$ 110,000	\$ 110,000	\$ 105,000	\$ 100,000
<u>Key Employees:</u>				
Officer Compensation	\$ 160,000	\$ 160,000	\$ 150,000	\$ 145,000
1% Owner	\$ 150,000	\$ 150,000	\$ 150,000	\$ 150,000
<u>ESOP Distribution:</u>				
Threshold Account Balance	\$ 985,000	\$ 985,000	\$ 935,000	\$ 915,000
One Year Extension Threshold	\$ 195,000	\$ 195,000	\$ 185,000	\$ 180,000
<u>Social Security:</u>				
Taxable Wage Base	\$ 106,800	\$ 106,800	\$ 102,000	\$ 97,500
Maximum Monthly Benefit at Social Security Normal Retirement Age	\$ 2,323	\$ 2,323	\$ 2,185	\$ 2,116
<u>PBGC:</u>				
PBGC Maximum Monthly Benefit	\$ 4,500.00	\$ 4,500.00	\$ 4,312.50	\$ 4,125.00