

QUALIFIED PLAN BULLETIN

OCTOBER, 2008

2009 Retirement Plan Limits

Type of Limitation	Application of Limit	2009	2008	2007	2006	2005
Maximum Considered Compensation:	Plan Year Beginning in:	\$245,000	\$230,000	\$225,000	\$220,000	\$210,000
IRC 415 Annual Additions Maximum (DC Plans):	Plan Year Ending in:	\$49,000	\$46,000	\$45,000	\$44,000	\$42,000
IRC 415 Maximum Benefit (DB Plans):	Plan Year Ending in:	\$195,000	\$185,000	\$180,000	\$175,000	\$170,000
Highly Compensated Employee Definition (wages in excess of):	Beginning of "Look-Back" Year	\$110,000	\$105,000	\$100,000	\$100,000	\$95,000
Key Employee – Officer Compensation:	Beginning of "Look-Back" Year	\$160,000	\$150,000	\$145,000	\$140,000	\$135,000
Key Employee – 1% Owner Compensation	Not COLA adjusted	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000
Social Security Taxable Wage Base:	Plan Year Beginning in:	\$106,800	\$102,000	\$97,500	\$94,200	\$90,000
Deferral Limits						
401(k) Plan – Base 402(g) Maximum:	Calendar Year	\$16,500	\$15,500	\$15,500	\$15,000	\$14,000
401(k) Plan – Catch-up Contribution:	Calendar Year	\$5,500	\$5,000	\$5,000	\$5,000	\$4,000
SIMPLE-IRA – Base Maximum:	Calendar Year	\$11,500	\$10,500	\$10,500	\$10,000	\$10,000
SIMPLE-IRA – Catch-up Contribution:	Calendar Year	\$2,500	\$2,500	\$2,500	\$2,500	\$2,000

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