

**Limitations Chart Provided by the Plan Design Consultants, Inc.**

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Type of Limitation	2009	2008	2007	2006	2005
Elective Deferrals (401(k) and 403(b); not including adjustments and catch-ups)	\$16,500	\$15,500	\$15,500	\$15,000	\$14,000
457(b)(2) and 457(c)(1) Limits (not including catch-ups)	\$16,500	\$15,500	\$15,500	\$15,000	\$14,000
Over Age 50 Make-up Contributions	\$5,500	\$5,000	\$5,000	\$5,000	\$4,000
Defined Benefit Plans Limit on Benefits	\$195,000	\$185,000	\$180,000	\$175,000	\$170,000
Defined Contribution Plans	\$49,000	\$46,000	\$45,000	\$44,000	\$42,000
Annual Compensation Limit	\$245,000	\$230,000	\$225,000	\$220,000	\$210,000
Highly Compensated Employee	\$110,000	\$105,000	\$100,000	\$100,000	\$95,000
Key Employee Officer Compensation	\$160,000	\$150,000	\$145,000		
SIMPLE Retirement Accounts	\$11,500	\$10,500	\$10,500	\$10,000	\$10,000
SIMPLE Over Age 50 Make-up Contribution	\$2,500	\$2,500			
SEP Coverage	\$550	\$500	\$500	\$450	\$450
SEP Compensation	\$245,000	\$230,000	\$225,000	\$220,000	\$210,000
Income Subject to Social Security Tax	\$106,800	\$102,000	\$97,500	\$94,200	\$90,000
FICA Tax for employees and employers	7.65%	7.65%	7.65%	7.65%	7.65%
Social Security Tax	6.20%	6.20%	6.20%	6.20%	6.20%
Medicare Tax for employees and employers	1.45%	1.45%	1.45%	1.45%	1.45%
FICA Tax for self-employed workers	15.30%	15.30%	15.30%	15.30%	15.30%
Social Security Tax for self-employed workers	12.40%	12.40%	12.40%	12.40%	12.40%
Medicare Tax for self-employed workers	2.90%	2.90%	2.90%	2.90%	2.90%
Deductible IRA, Roth IRA	\$5,000	\$5,000	\$4,000	\$4,000	\$4,000
Deductible IRA Over Age 50	\$6,000	\$6,000	\$5,000	\$5,000	\$4,500
<i>IRA Earnings Limits for Deductible IRA</i>					
Single: Max Deduct Up to the Amount	\$55,000	\$53,000	\$52,000		
Single: Fully Phased Out At Above	\$65,000	\$63,000	\$62,000		
Joint: Max Deduct Up to the Amount	\$89,000	\$85,000	\$83,000		
Joint: Fully Phased Out At Above	\$109,000	\$105,000	\$103,000		
<i>Roth IRA Earning Limit</i>					
Single: Max Allowable Below	\$105,000	\$101,000	\$99,000		
Single: Fully Phased Out At Above	\$120,000	\$116,000	\$114,000		
Joint: Max Allowable Below	\$166,000	\$159,000	\$156,000		
Joint: Fully Phased Out At Above	\$176,000	\$169,000	\$166,000		

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Caveat: These figures must be independently verified for accuracy before using.

File: [limitations2009.xls](#)