



## RETIREMENT PLAN LIMITS 2010 – 2006

Description	2010	2009	2008	2007	2006
401(k) Elective Salary Deferral Limit <sup>(1)</sup>	\$16,500	\$16,500	\$15,500	\$15,500	\$15,000
403(b) Elective Salary Deferral Limit <sup>(1)</sup>	\$16,500	\$16,500	\$15,500	\$15,500	\$15,000
457(b) Annual Deferral Limit <sup>(1)</sup>	\$16,500	\$16,500	\$15,500	\$15,500	\$15,000
SIMPLE Elective Deferral Limit <sup>(1)</sup>	\$11,500	\$11,500	\$10,500	\$10,500	\$10,000
Age 50 Catch-Up Limit <sup>(1) (2)</sup>	\$5,500	\$5,500	\$5,000	\$5,000	\$5,000
403(b) Lifetime Catch-Up Limit <sup>(3) (4)</sup>	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
457(b) Special Catch-Up Limit <sup>(1) (5)</sup>	\$16,500	\$16,500	\$15,500	\$15,500	\$15,000
SIMPLE Age 50 Catch-Up Limit <sup>(1)</sup>	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
Annual Addition Limit – DC Plans <sup>(1)</sup>	\$49,000	\$49,000	\$46,000	\$45,000	\$44,000
Annual Benefit Limit – DB Plans <sup>(1)</sup>	\$195,000	\$195,000	\$185,000	\$180,000	\$175,000
Maximum MAGI - Rollover to Roth IRA <sup>(6)</sup>	NA	\$100,000	\$100,000	\$100,000	\$100,000
Compensation Limit <sup>(1) (7)</sup>	\$245,000	\$245,000	\$230,000	\$225,000	\$220,000
Social Security Wage Base <sup>(1)</sup>	\$106,800	\$106,800	\$102,000	\$97,500	\$94,200
Highly Compensated Employee Comp <sup>(1)</sup>	\$110,000	\$110,000	\$105,000	\$100,000	\$100,000
Key Employee Compensation <sup>(1)</sup>	\$160,000	\$160,000	\$150,000	\$145,000	\$140,000
IRA Limit <sup>(1)</sup>	\$5,000	\$5,000	\$5,000	\$4,000	\$4,000
IRA Age 50 Catch-Up Limit <sup>(4)</sup>	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000

The 401(k) and 403(b) Elective Salary Deferral Limits also applies to Roth 401(k) and Roth 403(b) Contributions.

<sup>(1)</sup> Cost of Living formula did not result in an increase for 2010.

<sup>(2)</sup> Applies to 401(k), 403(b) and governmental 457(b) plans. Does not apply to nongovernmental 457(b) plans.

<sup>(3)</sup> May be used in addition to the Age 50 Catch-Up for Elective Salary Deferral or Roth 403(b) contributions, but does not increase the Annual Addition Limit. Lifetime Catch-Up when available must be used before the Age 50 Catch-Up may be used. There is a \$15,000 lifetime maximum.

<sup>(4)</sup> \$3,000 Lifetime Catch-Up and the IRA Age 50 Catch-Up are not subject to Cost Of Living Adjustments.

<sup>(5)</sup> May not be used in same year as the Age 50 Catch-Up.

<sup>(6)</sup> Starting in 2010 the \$100,000 MAGI limit has been eliminated for rollovers and conversions to Roth IRAs.

<sup>(7)</sup> Certain employees in governmental plans in effect on 7/1/1993 may be subject to a 2010 limit of \$360,000.

The IRS 2010 Retirement Limit Plan release and the SSA Fact Sheet are available at:

IRS IR 2009-94: <http://www.irs.gov/newsroom/article/0,,id=214321,00.html>

SSA Fact Sheet: <http://www.ssa.gov/pressoffice/factsheets/colafacts2010.htm>

Fidelity 403(b) and 457(b) Limits Calculator Tools are available at: [www.fidelity.com/atwork](http://www.fidelity.com/atwork)

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