

Swerdlin & Company

2009 Qualified Plan Limits

Pocket Card

FOLD



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IRS Dollar Limits	Code Section	2008	2009
Defined benefit plan annual benefit limit	415(b)(1)(A)	\$185,000	\$195,000
Defined contribution plan annual addition limit	415(c)(1)(A)	46,000	49,000
Maximum 401(k) deferral	402(g)(1)	15,500	16,500
Maximum 401(k) catch-up deferral	414(v)(2)(B)(i)	5,000	5,500
Maximum SIMPLE deferral	408(p)(2)(E)	10,500	11,500
Maximum 457 deferral	457(e)(15) & (e)(1)	15,500	15,500
Definition of HCE (highly compensated employee)	414(q)(1)(B)	105,000	110,000
Annual compensation limit	401(a)(17) & 404(l)	230,000	245,000
SEP coverage	408(k)(2)(C)	500	550
Social Security Taxable Wage Base		102,000	106,800

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