

## 2010 Retirement Plan Limits

Most annual retirement plan limits are indexed to inflation; and because of the decline in the Cost of Living Index in 2009, the limits remain unchanged for 2010, according to an announcement from the Internal Revenue Service. The 2010 elective deferral maximum limit for governmental 457(b) plans as well as for 401(k) and 403(b) plans, including the Age 50 catch-up limit are as follows:

	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>2007</b>	<b>2006</b>	<b>2005</b>	<b>2004</b>
457(b) Elective Deferral Limit	\$16,500	\$16,500	\$15,500	\$15,500	\$15,000	\$14,000	\$13,000
401(k) / 403(b) Elective Deferral Limit	\$16,500	\$16,500	\$15,500	\$15,500	\$15,000	\$14,000	\$13,000
Age 50 Catch-up Limit for 401(k) / 403(b) and 457(b) Governmental Plans	\$5,500	\$5,500	\$5,000	\$5,000	\$5,000	\$4,000	\$3,000
Deemed IRA Limit	\$5,000	\$5,000	\$5,000	\$4,000	N/A	N/A	N/A
Deemed IRA Catch-up Limit	\$1,000	\$1,000	\$1,000	\$1,000	N/A	N/A	N/A
Defined Contribution per Participant Plan Limit	\$49,000	\$49,000	\$46,000	\$45,000	\$44,000	\$42,000	\$41,000

