

Contribution Limits for Retirement Plans

Effective 2009

	Under 50 years-old	Over 50 years-old
Traditional & Roth IRAs	\$ 5,000	\$ 6,000
401(k), 403(b) 457 & SARSEPs¹	\$ 16,500	\$ 22,000
Catch-Up Contribution Limit	\$ 5,500	\$ 5,500
SIMPLE 401(k) & SIMPLE IRA Deferral Limit	\$ 11,500	\$ 14,000
Catch-Up Contribution Limit	\$ 2,500	\$ 2,500
SEPs & Defined Contribution Keoghs	\$ 49,000	\$ 49,000 ²
Annual Additions Limit (Defined Contribution 415 Dollar Limit)	\$ 49,000	
Annual Benefit Limit (Defined Benefit 415 Dollar Limit)	\$ 195,000	
Annual Compensation Limit (Used for Contributions/Benefits)	\$ 245,000	
Top-Heavy Key Employee (Officer) Compensation Limit	\$ 160,000	
Highly Compensated Employee Compensation Limit	\$ 110,000	
Social Security Taxable Wage Base (Income Subject to Social Security)	\$ 106,800	

¹Includes Roth versions where applicable.

²Not subject to "catch-up" provisions.

Source: U.S. Internal Revenue Code