

## SUMMARY OF EMPLOYEE BENEFIT AND RELATED LIMITS (2010 - 2009)

Elective Deferral Limits	2010	2009	IRA - Individual Retirement Arrangements	2010	2009
401(k), 409(b), and SARSEP	\$16,500	\$16,500	Annual contribution limit	\$5,000	\$5,000
457 plan	\$16,500	\$16,500	Catch-up contribution limit (age 50)	\$1,000	\$1,000
Simple IRA and Simple 401(k)	\$11,500	\$11,500	Roth IRA		
Catch-Up Contributions (age 50)			Annual contribution limit	\$5,000	\$5,000
401(k), 409(b), 457, and SARSEP	\$5,500	\$5,500	Catch-up contribution limit (age 50)	\$1,000	\$1,000
Simple IRA and Simple 401(k)	\$2,500	\$2,500	Roth conversion limit	None	\$100,000
Maximum Plan Compensation Cap	\$245,000	\$245,000	HSA - Health Savings Accounts		
§415 Annual Limits			Individual contribution limit	\$3,050	\$3,000
Defined contribution plan	\$49,000	\$49,000	Family contribution limit	\$6,150	\$5,950
Defined benefit plan	\$195,000	\$195,000	Catch-up contribution limit (age 55)	\$1,000	\$1,000
Highly Compensated Employees	\$110,000	\$110,000	Qualified Transportation Fringe Benefits		
Key Employees			Employer-provided parking (monthly)	\$230	\$230
Officer compensation	\$160,000	\$160,000	Mass transit pass and vanpool (monthly)	\$230	\$120/\$230*
1% Owners	\$150,000	\$150,000	Social Security		
Gov't Plan Compensation Limit	\$200,000	\$200,000	Old Age and Survivors Insurance (OASDI)	6.2%	6.2%
Controlled Employee Limits	\$95,000	\$95,000	Medicare	1.45%	1.45%
§1.62-21(f)(5)(G) and (ii)	\$95,000	\$95,000	Individual Retirement Savings (IRAs)	7.65%	7.65%
ESOP Limits			401(k) and 409(b)	15.3%	15.3%
Threshold account balance	\$98,500	\$98,500	Wage base (TW)	\$106,800	\$106,800
Normal/additional periods	5	5	Social Security Earnings Excess		
One year extension threshold	\$195,000	\$195,000	Under full retirement age (\$1 for \$2 reduction)	\$14,160/yr.	\$14,160/yr.
SEP Eligibility Compensation Floor	\$550	\$550	At least full retirement age (\$1 for \$3 reduction)	\$37,680/yr.	\$37,680/yr.
Coverdell ESA	\$2,000	\$2,000	Over full retirement age	Unlimited	Unlimited
IRA, Roth-IRA, and ESA Phase-out Ranges	Single 2010	Single 2009	Married Filing Jointly 2010	Married Filing Jointly 2009	Married Filing Separately 2009 and 2010
Traditional IRA - active participant	\$56,000 - \$66,000	\$55,000 - \$65,000	\$89,000 - \$109,000	\$89,000 - \$109,000	\$0 - \$10,000
Traditional IRA - only spouse active	n/a	n/a	\$167,000-\$177,000	\$166,000-\$176,000	\$0 - \$10,000
Roth IRA - contributions	\$105,000 - \$120,000	\$105,000 - \$120,000	\$167,000 - \$177,000	\$166,000 - \$176,000	\$0 - \$10,000
Coverdell ESA - contributions	\$95,000 - \$110,000	\$95,000 - \$110,000	\$190,000 - \$220,000	\$190,000 - \$220,000	n/a
HSA Limitations	2010 Self-Only Coverage	2010 Family Coverage	2009 Self-Only Coverage	2009 Family Coverage	
HSA maximum contribution	\$3,050	\$6,150	\$3,000	\$5,950	
HSA catch-up (age 55 by end of year)	\$1,000	\$1,000	\$1,000	\$1,000	
HDFP minimum annual deductible	\$1,200	\$2,400	\$1,150	\$2,300	
HDFP maximum out-of-pocket	\$5,950	\$11,900	\$5,800	\$11,600	

SAMPLE

**Rollover  
Chart 2010**
**ROLLOVER TO**

		Qualified Plan	401(k) Plan	457(b) Plan (Government)	Thrift Savings Plan	Traditional IRA	SEP IRA	SIMPLE IRA	Roth IRA	Coverdell ESA	Designated Roth Account (DRA)
R O L L O V E R C H A R T	Qualified Plan	YES, if plan accepts. If rollover is after tax, it must be a direct rollover.	YES, if plan accepts. If rollover is after tax, it must be a direct rollover.	YES, if plan accepts. No rollover of after-tax contributions allowed.	YES. No rollover of after-tax contributions allowed.	YES, if contribution is after tax. Form 5506 is required.	YES, if contribution is after tax. Form 5506 is required.	NO	YES, after 2007, as a conversion.	NO	NO
	401(k) Plan	YES, if plan accepts. If rollover is after tax, it must be a direct rollover.	YES, if plan accepts. If rollover is after tax, it must be a direct rollover.	YES, if plan accepts. No rollover of after-tax contributions allowed.	YES. No rollover of after-tax contributions allowed.	YES, if contribution is after tax. Form 5506 is required.	YES, if contribution is after tax. Form 5506 is required.	NO	YES, after 2007, as a conversion.	NO	NO
	457(b) Plan (Government)	YES, if plan accepts. No rollover of after-tax contributions allowed.	YES, if plan accepts. No rollover of after-tax contributions allowed.	YES, if plan accepts. No rollover of after-tax contributions allowed.	YES. No rollover of after-tax contributions allowed.	YES, if contribution is after tax. Form 5506 is required.	YES, if contribution is after tax. Form 5506 is required.	NO	YES, after 2007, as a conversion.	NO	NO
	Thrift Savings Plan	YES	YES	YES	NO, as a TSP.	YES	YES	NO	YES, after 2007, as a conversion.	NO	NO
	Coverdell IRA	YES, if plan accepts. No rollover of after-tax contributions allowed.	YES, if plan accepts. No rollover of after-tax contributions allowed.	YES, if plan accepts. No rollover of after-tax contributions allowed.	YES. No rollover of after-tax contributions allowed.	YES, but employer should keep cashed IRA separate.	YES, but employer should keep cashed IRA separate.	NO	YES, as a conversion.	NO	NO
	Traditional IRA and SEP IRA	YES, if plan accepts. No rollover of after-tax contributions allowed.	YES, if plan accepts. No rollover of after-tax contributions allowed.	YES, if plan accepts. No rollover of after-tax contributions allowed.	YES. No rollover of after-tax contributions allowed.	YES	YES	NO	YES, as a conversion.	NO	NO
	SIMPLE IRA	YES, if plan accepts, only after 2 years.	YES, if plan accepts, only after 2 years.	YES, if plan accepts, only after 2 years.	YES, only after 2 years.	YES, only after 2 years.	YES, only after 2 years.	YES	YES, as a conversion after 2 yrs.	NO	NO
	Roth IRA	NO	NO	NO	NO	NO	NO	NO	YES	NO	NO
	Coverdell ESA	NO	NO	NO	NO	NO	NO	NO	NO	YES	NO
	Designated Roth Account (DRA)	NO	NO	NO	NO	NO	NO	NO	YES	NO	YES