



## Annual Plan Limits

|  | 2010      | 2009      | 2008      | 2007      | 2006      | 2005      |
|--|-----------|-----------|-----------|-----------|-----------|-----------|
| <b>Maximum Considered Compensation</b>         | \$245,000 | \$245,000 | \$230,000 | \$225,000 | \$220,000 | \$210,000 |
| <b>Limits on benefits and contributions:</b>   |           |           |           |           |           |           |
| Defined contribution plans                     | \$49,000  | \$49,000  | \$46,000  | \$45,000  | \$44,000  | \$42,000  |
| Defined benefit plans                          | \$195,000 | \$195,000 | \$185,000 | \$180,000 | \$175,000 | \$170,000 |
| 401(k), 403(b) and 457 plan elective deferrals | \$16,500  | \$16,500  | \$15,500  | \$15,500  | \$15,000  | \$14,000  |
| SIMPLE plan elective deferrals                 | \$11,500  | \$11,500  | \$10,500  | \$10,500  | \$10,000  | \$10,000  |
| IRA  | \$5,000   | \$5,000   | \$5,000   | \$4,000   | \$40,000  | \$40,000  |
| <b>Catch-up contributions:</b>                 |           |           |           |           |           |           |
| 401(k), 403(b) and 457 plans                   | \$5,500   | \$5,500   | \$5,000   | \$5,000   | \$5,000   | \$4,000   |
| SIMPLE plans                                   | \$2,500   | \$2,500   | \$2,500   | \$2,500   | \$2,500   | \$2,000   |
| IRA  | \$1,000   | \$1,000   | \$1,000   | \$1,000   | \$1,000   | \$500     |
| <b>"Highly Compensated" definition</b>         | \$110,000 | \$110,000 | \$105,000 | \$100,000 | \$100,000 | \$95,000  |
| <b>"Key Employee" definition:</b>              |           |           |           |           |           |           |
| Officer  | \$160,000 | \$160,000 | \$150,000 | \$145,000 | \$140,000 | \$135,000 |
| 1% owner                                       | \$150,000 | \$150,000 | \$150,000 | \$150,000 | \$150,000 | \$150,000 |
| <b>Social Security:</b>                        |           |           |           |           |           |           |
| Taxable wage base                              | \$106,800 | \$106,800 | \$102,000 | \$97,500  | \$94,200  | \$90,000  |

■  
SACRAMENTO, CA  
(916) 567-3106

■  
FORT COLLINS, CO  
(970) 221-1234

■  
REDMOND, OR  
(541) 548-4588

■  
CHARLOTTE, NC  
(704) 357-6400

■  
LAGUNA NIGUEL, CA  
(949) 365-5875

