

2009 Plan Limits



As your plan advisor, Randall & Hurley wants our Clients to have the most current information relating to their retirement programs.

On October 16, 2008, the federal government updated the dollar limits applicable to qualified retirement plans. Listed below are the dollar limits for 2008 and 2009.

If you have any questions regarding these limits, please contact Randall & Hurley using the information found at the left.



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Limitation	2009	2008
Maximum annual elective deferrals under 401(k) and 403(b) and 457(b) Plans for under age 50 Participants as applicable to tax-deductible (and for 401(k)s and 403(b)s – Roth) Employee deferrals (or a combination of both)	\$16,500	\$15,500
“Catch-Up” contribution in 401(k) and 403(b) and governmental 457(b) Plans for those Employees who turn age 50 by last day of calendar year, as applicable to tax-deductible (and for 401(k)s and 403(b)s – Roth) Employee deferrals (or a combination of both)	\$5,500	\$5,000
Maximum annual elective deferrals for those Employees who turn age 50 by last day of calendar year.	\$22,000	\$20,500
Maximum annual addition through a defined contribution Plan without an Employee deferral provision, i.e., a Profit Sharing Plan.	\$49,000	\$46,000
Maximum annual addition through a 401(k) or 403(b) Plan		
• Under age 50	\$49,000	\$46,000
• Age 50 or over	\$54,500	\$51,000
Income limit used in determining highly compensated Employees	\$110,000	\$105,000
Social Security Wage Base	\$106,800	\$102,000
Annual Compensation Limit	\$245,000	\$230,000