

## 2009 ANNUAL IRS LIMITS

	<b>403(b)</b>	<b>ROTH 403(b)</b>	<b>401(k)</b>	<b>457(b)</b>
<b>Contribution Limits</b>	<p>402(g) Limit: Participant elective deferrals limited to lesser of 100% of compensation or \$16,500 for 2009</p> <p>NOTE: This limit applies to elective deferrals made to all 403(b) and/or 401(k) plans in which an individual participates, whether or not sponsored by the employer.</p>	<p>Contributions count toward the annual dollar limit on elective contributions, which cannot exceed the IRC 402(g) limit of \$16,500 in 2009.</p> <p>NOTE: This limit applies to elective deferrals made to all 403(b) and/or 401(k) plans in which an individual participates, whether or not sponsored by the employer.</p>	<p>402(g) Limit: Participant elective deferrals limited to lesser of 100% of compensation or \$16,500 for 2009</p> <p>NOTE: This limit applies to elective deferrals made to all 403(b) and/or 401(k) plans in which an individual participant, whether or not sponsored by the employer.</p>	<p>Total contributions (both employer and employee) limited to the lesser of 100% includible compensation or \$16,500 for 2009.</p> <p>NOTE: This limit is separate from the limits applicable to a 403(b) plan and a 401(k) plan.</p>
<b>Catch-Up Contribution Limits</b>	<ol style="list-style-type: none"> <li>Participants who have 15 or more years of service with a qualified employer (which includes any educational organization) may contribute additional elective deferrals in an amount of \$3,000. This catch-up must be used before the age 50 catch-up applies.</li> <li>Participants age 50 or older, who have maxed out on their contributions under other limits, may contribute additional elective deferrals in an amount equal to the lesser of 100% of compensation or \$5,500 for 2009.</li> </ol> <p>NOTE: A participant employed by a governmental institution can take advantage of two age 50 catch-ups, one through a 403(b) or 401(k) plan, and one through a 457(b) plan.</p> <p>NOTE: The age 50 catch-up does not count against the \$49,000 total contribution limit under 415.</p>	<p>Contributions are included in all catch-up contribution limits (both age 50 catch-up and special catch-up, if applicable.)</p>	<p>Participants age 50 or older, who have maxed out on their contributions under other limits, may contribute additional elective deferrals in an amount equal to the lesser of 100% of compensation or \$5,500 for 2009.</p> <p>NOTE: A participant employed by a governmental institution can take advantage of two age 50 catch-ups, one through a 403(b) or 401(k) plan, and one through a 457(b) plan.</p> <p>NOTE: The age 50 catch-up does not count against the \$49,000 total contribution limit under 415.</p>	<ol style="list-style-type: none"> <li>For the three years prior to the year the participant attains "normal retirement age," the limit is the lesser of the regular limit for the year plus unused limits from prior years or twice the otherwise applicable regular limit for the year.</li> <li>For Governmental institutions, participants age 50 or older, who have maxed out on their contributions under other limits, may contribute additional elective deferrals in an amount equal to the lesser of 100% compensation or \$5,500 for 2009.</li> </ol> <p>NOTE: A participant employed by a governmental institution can take advantage of two age 50 catch-ups, one through a 403(b) or 401(k) plan, and one through a 457(b) plan.</p>