

## 2009 EMPLOYEE BENEFIT INDEXED LIMITATIONS

	<u>FOR PLAN YEARS BEGINNING IN</u>					<u>Code Section</u>	<u>Unrounded</u>
	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>		
1) 401(k) Elective Deferrals (calendar year limit)	<b>16,500</b>	15,500	15,500	15,000	14,000	402(g)(1)	16,786
2) 403(b) Elective Deferrals (calendar year limit)	<b>16,500</b>	15,500	15,500	15,000	14,000	403(b)	16,786
3) 401(k) Catch Up Contributions (calendar year limit)	<b>5,500</b>	5,000	5,000	5,000	4,000	414(v)(2)(B)(i)	5,594
4) Compensation Cap	<b>245,000</b>	230,000	225,000	220,000	210,000	401(a)(17)	247,782
5) Defined Contribution Plans – Contribution	<b>**49,000</b>	46,000	45,000	44,000	42,000	415(c)(1)(A)	49,557
6) Highly Compensated Employee Definition Employees owning over 5% or having Prior year Compensation exceeding	<b>105,000</b>	100,000	100,000	95,000	90,000	414(g)	111,955
7) Key Employee Definition Officer making over More than 1% owner, making over More than 5% owner, regardless of pay level	<b>160,000</b> <b>150,000</b>	150,000 150,000	145,000 150,000	140,000 150,000	135,000 150,000	416(i)	161,059
8) Social Security Taxable Wage Base	<b>106,800</b>	102,000	97,500	94,200	90,000		
9) FICA (Employee) Tax Rate:							
Social Security (OASDI)	<b>6.20%</b>	6.20%	6.20%	6.20%	6.20%		
Medicare (HI)	<b>1.45%</b>	1.45%	1.45%	1.45%	1.45%		
Total	<b>7.65%</b>	7.65%	7.65%	7.65%	7.65%		
10) SECA (Self-employed) Tax rate, total	<b>15.30%</b>	15.30%	15.30%	15.30%	15.30%		
11) SIMPLE Deferrals	<b>11,500</b>	10,500	10,500	10,000	10,000	408(p)(2)(A)	
12) SIMPLE Catch-up Limit	<b>2,500</b>	2,500	2,500	2,500	2,000	414(v)(2)(B)(ii)	2,797
13) SEP Coverage	<b>550</b>	500	500	450	450	408(k)(2)(C)	557
14) IRA Maximum Deductible Amount	<b>5,000</b>	5,000	4,000	4,000	4,000	219(b)(1)(A)	5,000
15) IRA Catch-up Limit	<b>1,000</b>	1,000	1,000	1,000	500	219(b)(1)(B)	1,000
16) Social Security Exempt Amounts - ages							
Under 65	<b>14,160</b>	13,560	12,960	12,480	12,000		
65-69	<b>N/A</b>	N/A	N/A	N/A	N/A		
17) Eligible 457(b) Plan Deferral Limit (calendar year limit)	<b>16,500</b>	15,500	15,500	15,000	14,000	457(b)(2)	16,786
18) Maximum ESOP Balance for 5-year installments	<b>985,000</b>	935,000	915,000	885,000	850,000	409(o)(1)(C)	991,131
Amount for Lengthening of 5-year ESOP distribution	<b>195,000</b>	185,000	180,000	175,000	170,000		198,226
19) Defined Benefit Plans - Annual Benefit	<b>195,000</b>	185,000	180,000	175,000	170,000	415(b)(1)(A)	198,226

\*\*The limitation is effective for plan years ending in the designated calendar year.

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