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**PENSION LIMITATIONS**  
**ON CONTRIBUTIONS AND**  
**SOCIAL SECURITY WITHHOLDING FOR YEAR**  
**2008**

**RETIREMENT PLAN BENEFITS**

401(K) DEFERRAL DOLLAR LIMIT	\$	15,500
DEFINED CONTRIBUTION – MAXIMUM ANNUAL ADDITION	\$	46,000
DEFINED BENEFIT – MAXIMUM ANNUAL BENEFIT	\$	185,000

*\*CATCH UP CONTRIBUTION - \$5,000 FOR AGE 50 AND OLDER, BY END OF THE TAX YEAR.*

<b><u>QUALIFIED PLANS – INCLUDIBLE ANNUAL COMPENSATION LIMIT</u></b>	\$	230,000
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**SOCIAL SECURITY WITHHOLDING**

Wage Base	\$	102,000
Rate		6.2%
MEDICARE Wage Base		Unlimited
MEDICARE Rate		1.45%

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*Schwartz & Hofflich* LLP

CERTIFIED PUBLIC ACCOUNTANTS  
FINANCIAL ADVISORS