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**PENSION LIMITATIONS**  
**ON CONTRIBUTIONS AND**  
**SOCIAL SECURITY WITHHOLDING**  
**FOR 2009 & 2010**

**RETIREMENT PLAN BENEFITS**

	<u>2009</u>	<u>2010</u>
401(k) Deferral Dollar Limit	\$ 16,500	\$ 16,500
- Additional age 50 elective deferral	\$ 5,500	\$ 5,500
Defined contribution – maximum annual addition	\$ 49,000	\$ 49,000
Defined Benefit – maximum annual benefit	\$ 195,000	\$ 195,000
Maximum deferral under SIMPLE IRA Plan	\$ 11,500	\$ 11,500
- Additional age 50 deferral	\$ 2,500	\$ 2,500
IRA Contribution limits	\$ 5,000	\$ 5,000
- Additional age 50 contribution	\$ 1,000	\$ 1,000

**QUALIFIED PLANS – INCLUDIBLE ANNUAL  
COMPENSATION LIMIT**

\$ 245,000	\$ 245,000
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**SOCIAL SECURITY WITHHOLDING**

Wage Base for Social Security	\$ 106,800	\$ 106,800
Social Security Rate	6.2%	6.2%
Medicare Wage Base	Unlimited	Unlimited
Medicare Rate	1.45%	1.45%

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*Schwartz & Hofflich* LLP

CERTIFIED PUBLIC ACCOUNTANTS  
FINANCIAL ADVISORS