

## Retirement Plan Contribution Limits for 2009

*Are you maximizing* your retirement plan contributions? Plan contribution limits have increased significantly in recent years, making it possible to save more than ever through your 403(b), 401(k), 457(b) or IRA retirement account. In addition, special “catch-up” contributions allow individuals age 50 or over to contribute even more.

For 2009, some of the plan contribution limits have increased from their 2008 levels while other limits have remained unchanged. Limits for 2009 include:

- The maximum employee elective contribution to 403(b), 401(k) and 457(b) plans has increased to \$16,500.
- The 403(b) plan age-based catch-up contribution for individuals age 50 and older has increased to \$5,500.
- The maximum combined employee and employer contribution to 403(b) and 457(b) plans has increased to \$49,000.
- The maximum contribution to traditional and Roth IRAs remains at \$5,000.
- The catch-up contribution limit to traditional and ROTH IRAs for individuals age 50 and older remains at \$1,000.
- The 403(b) plan service-based catch-up contribution, available to 403(b) account holders with at least 15 years of service with their current employer, remains at \$3,000 (up to a \$15,000 lifetime limit).

*This publication is designed to provide general information in regard to the subject matter covered. It is published with the understanding that neither representatives nor PlanMember are engaged in rendering tax, legal or accounting services to readers. We strongly recommend that any person using the information provided in this newsletter seek counsel from their own professionals to determine its applicability to their own personal situation.*

### 2009 Retirement Plan Contribution Limits

Plan	2009 Limit
403(b), 401(k), 457(b) SAR-SEP Plans Elective Deferral Limit	\$16,500*
PLUS: Age 50 & Over Catch Up	\$5,500*
PLUS: 403(b) Service-Based Catch Up for 15+ years with Employer	\$3,000
Roth/Traditional IRA	\$5,000
Plus: Age 50 & Over Catch Up	\$1,000
SIMPLE Plan Elective Deferral Limit	\$11,500*
PLUS: Age 50 & Over Catch Up	\$2,500
Defined Contribution Participant Maximum Contribution	\$49,000*

\* Limit increased from 2008 limit



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