



Benefits Limits for Qualified Plans as Adjusted for the Cost of Living

Limitation	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997
415 Limits													
Defined Contribution Plan													
Lesser of 100%	\$49,000	\$46,000	\$45,000	\$44,000	\$42,000	\$41,000	\$40,000	\$40,000	\$35,000	\$30,000	\$30,000	\$30,000	\$30,000
(25% prior to 2002) or													
Defined Benefit Plan	\$195,000	\$185,000	\$180,000	\$175,000	\$170,000	\$165,000	\$160,000*	\$160,000*	\$140,000	\$135,000	\$130,000	\$130,000	\$125,000
<i>*Note: Reduction of 415 Limit at age 62 for Early Retirement Benefit calculations.</i>													
Maximum Includible Compensation	\$245,000	\$230,000	\$225,000	\$220,000	\$210,000	\$205,000	\$200,000	\$200,000	\$170,000	\$170,000	\$160,000	\$160,000	\$160,000
Taxable Wage Base													
Social Security	\$106,800	\$102,000	\$97,500	\$94,200	\$90,000	\$87,900	\$87,000	\$84,900	\$80,400	\$76,200	\$72,600	\$68,400	\$65,400
Medicare	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Highly Compensated Officer Pay	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Highly Compensated - Top-20%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Highly Compensated Pay	\$110,000	\$105,000	\$100,000	\$100,000	\$95,000	\$90,000	\$90,000	\$90,000	\$85,000	\$85,000	\$80,000	\$80,000	\$80,000
Key Employee – Officer	\$160,000	\$150,000	\$145,000	\$140,000	\$135,000	\$130,000	\$130,000	\$130,000	\$70,000	\$67,500	\$65,000	\$65,000	\$62,500
SEP Minimum Compensation	\$550	\$500	\$500	\$450	\$450	\$450	\$450	\$450	\$450	\$450	\$400	\$400	\$400
Maximum Elective Contributions:													
Maximum 401(k) & SARSEP	\$16,500	\$15,500	\$15,500	\$15,000	\$14,000	\$13,000	\$12,000	\$11,000	\$10,500	\$10,500	\$10,000	\$10,000	\$9,500
“Catch Up” (available only to participants age 50 or older)	\$5,500	\$5,000	\$5,000	\$5,000	\$4,000	\$3,000	\$2,000	\$1,000	N/A	N/A	N/A	N/A	N/A
SIMPLE 401(k)	\$11,500	\$10,500	\$10,500	\$10,000	\$10,000	\$9,000	\$8,000	\$7,000	\$6,500	\$6,000	\$6,000	\$6,000	\$6,000
Nonqualified 457(b) Limit	16,500	\$15,500	\$15,500	\$15,000	\$14,000	\$13,000	\$12,000	\$11,000	\$8,500	\$8,000	\$8,000	\$8,000	\$7,500
Maximum PBGC Single Employer Plan Guarantee (Annually)	TBA	\$51,750	\$49,500	\$47,659	\$45,613	\$44,386	\$43,997	\$42,954	\$40,705	\$38,659	\$36,614	\$34,568	\$33,136
Retirement Earnings Test Exemption Amounts:													
Maximum SS Benefit @SSRA	\$2,323	\$2,185/mo	\$2,116/mo	\$2,053/mo	\$1,939/mo	\$1,825/mo	\$1,741/mo	\$1,660/mo	\$1,536/mo	\$1,433/mo	\$1,373/mo	\$1,342/mo	\$1,326/mo
Earnings Test:													
Early Retirement (Age 62)	\$14,160	\$13,560	\$12,960	\$12,480	\$12,000	\$11,640	\$11,520	\$11,280	\$10,680	\$10,080	\$9,600	\$9,120	\$8,640
Age 65 through 69	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	\$17,000	\$15,500	\$14,500	\$13,500
Under Age 65	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	\$10,080	\$9,600	\$9,120	\$8,640

(1) Repealed by Senior Citizens' Freedom to Work Act of 2000

Securities Offered Through Retirement Capital Group Securities, a Registered Broker/Dealer, Member FINRA/SIPC
 William L. MacDonald, Registered Representative - California Insurance License #0556980
 Retirement Capital Group Securities, Inc. is a wholly-owned subsidiary of Retirement Capital Group, Inc.