



	2009	2010	2011
401(k)/403(b) Employee Elective Deferral Limit	\$16,500	\$16,500	\$16,500
Catch-up Contribution Limit (Participants Age 50 and over)			
401(k)/403(b) Plans	\$ 5,500	\$ 5,500	\$ 5,500
Simple Plans	\$ 2,500	\$ 2,500	\$ 2,500
Individual Retirement Accounts (IRAs)	\$ 1,000	\$ 1,000	\$ 1,000
Defined Contribution Plan Limit The maximum annual addition is the lesser of 100% of compensation or this adjusted limit.	\$49,000	\$49,000	\$49,000
Annual Compensation Limit (Including SEP Plans) The maximum compensation that can be considered for benefit calculation.	\$245,000	\$245,000	\$245,000
Highly Compensated Employee Limit Any person who is a more than 5% owner or who earned more than this limit in the prior year.	\$110,000	\$110,000	\$110,000
SIMPLE Elective Deferral Limit	\$11,500	\$11,500	\$11,500
Defined Benefit Plan Limit The maximum annual benefit allowed at Social Security retirement age if the lesser of the highest three-year average compensation or this adjusted limit.	\$195,000	\$195,000	\$195,000
FICA Taxable Wage Base	\$106,800	\$106,800	\$106,800

Broker/Consultant Sales Support Contact

Terrance P. Power, CFP, AIFA, QPA, ERPA, APR, CLU, ChFC
President, American Pension Services, Inc.
2451 McMullen Booth Road, Suite 200
Clearwater, Florida 33759
813.281.0707, extension 110
tpower@AmericanPension.net

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