

TABLE OF LIMITS AND THRESHOLDS

NOTE: Compensation thresholds are met only when the comp EXCEEDS the amount shown on this chart.

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
COMPENSATION LIMIT (Plan year BEGIN):	220,000	225,000	230,000	245,000	
DB LIMIT AT AGE 62-65 (limitation year END):	(Monthly): 14,583.33	15,000.00	15,416.67	16,250.00	
	(Annually): 175,000	180,000	185,000	195,000	
DC ANNUAL ADDITIONS LIMIT (limitation year END):	Lesser of: 100% of comp	100% of comp	100% of comp	100% of comp	
	44,000	45,000	46,000	49,000	
401(K) & 457 GOV'T PLAN DEFERRAL LIMIT (calendar year):	15,000	15,500	15,500	16,500	
"CATCH UP" DEFERRAL LIMIT (calendar, plan or limitation year):	5,000	5,000	5,000	5,500	
<p>NOTE: Starting in 2002, a plan may allow participants who attained age 49 before the start of the calendar year to make "catch up" deferrals. These "catch up" deferrals do not count towards the calendar year deferral limit, the limitation year annual additions limit, the plan year ADP testing limit for HCE's, or any other limit imposed by the plan. ALL deferrals are exempt from the maximum deduction calculation.</p>					
H.C.E. COMP THRESHOLD (plan year BEGIN):					
(1) >5% Owner in current or prior year:	(all)	(all)	(all)	(all)	
(2) Any Employee with comp in prior year over:	95,000 (in 2005)	100,000 (in 2006)	100,000 (in 2007)	105,000 (in 2008)	110,000 (in 2009)
(3) Employee in top 20% with comp in prior year over:	95,000 (in 2005)	100,000 (in 2006)	100,000 (in 2007)	105,000 (in 2008)	110,000 (in 2009)
<p>NOTE: For each plan year, the HCE determination is based on both the current year and the look-back year. Only category (1) applies for the current year, the look-back year determination uses category (1) and either category (2) or (3). For category (3), you may round up or down and the employee count allows for certain exclusions.</p>					
KEY EE COMP THRESHOLD (plan year END):					
(1) >5% Owner:	(all)	(all)	(all)	(all)	
(2) >1% Owner:	150,000	150,000	150,000	150,000	
(3) Officer:	140,000	145,000	150,000	160,000	
<p>Under EGTRRA, an employee is a "key employee" if any of the above criteria are met during the current plan year (to determine T-H minimums) or during the year containing the determination date (to determine T-H status of the plan). Thresholds are pro-rated for short plan years. Officers taken into consideration are limited to the greater of 3 employees or 10% of employees (but not more than 50), based on those who had the highest compensation.</p>					
SEP COMPENSATION THRESHOLD:	450	500	500	550	
SIMPLE PLAN DEFERRAL LIMIT (calendar year):	10,000	10,500	10,500	11,500	
SIMPLE "CATCH UP" DEFERRAL LIMIT (calendar, plan or limitation year):	2,500	2,500	2,500	2,500	
SOCIAL SECURITY TAXABLE WAGE BASE (plan year BEGIN):	94,200	97,500	102,000	106,800	