

IRS PENSION PLAN LIMITATIONS 2005 - 2010

ITEM	2005	2006	2007	2008	2009	2010
ESOP account balance necessary to lengthen 409(o) 5-year maximum distribution period	\$850,000	\$885,000	\$915,000	\$935,000	\$985,000	\$985,000
Increment by which ESOP account must exceed above maximum to extend 5-year distribution 1 additional year (up to 5 additional years)	\$170,000	\$175,000	\$180,000	\$185,000	\$195,000	\$195,000
401(k) Elective Deferral Limit	\$14,000	\$15,000	\$15,500	\$ 15,500	\$16,500	\$16,500
Catch-Up Contributions – Non-SIMPLE Plans	\$4,000	\$5,000	\$5,000	\$5,000	\$5,500	\$5,500
401(a)(17) and 404(l) Compensation Limit	\$210,000	\$220,000	\$225,000	\$230,000	\$245,000	\$245,000
Defined Contribution 415 Limit	\$42,000	\$44,000	\$45,000	\$46,000	\$49,000	\$49,000
SIMPLE 401(k) Elective Deferral Limit	\$10,000	\$10,000	\$10,500	\$10,500	\$11,500	\$11,500
Catch-Up Contributions – SIMPLE Plans	\$2,000	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
Compensation Threshold for Determining Highly Compensated Employee	\$95,000	\$100,000	\$100,000	\$105,000	\$110,000	\$110,000
SEP Compensation Eligibility Requirement	\$450	\$450	\$500	\$500	\$550	\$550
Defined Benefit 415 Limit	\$170,000	\$175,000	\$180,000	\$185,000	\$195,000	\$195,000
Key Employee Officer Dollar Threshold	\$135,000	\$140,000	\$145,000	\$150,000	\$160,000	\$160,000
Social Security Taxable Wage Base	\$90,000	\$94,200	\$97,500	\$102,000	\$106,800	\$106,800

Sources: IR-2009-94 Oct. 15, 2009, IR-2008-118 Oct. 16, 2008, IR-2007-171, Oct. 18, 2007; IR-2006-162, Oct. 18, 2006; IR-2005-120, Oct. 14, 2005; IR-2004-127, Oct. 20, 2004; www.irs.gov/pub/irs-tege/cola_table.pdf