



Wealth Resources Network
The Wealth Achievement Center of CNY

2010 CONTRIBUTION LIMITS	2010	2009
Traditional IRA, Roth IRA, Spousal, Guardian	\$5,000	\$5,000
Traditional, Roth, Spousal IRA Catch-up Contribution	\$1,000	\$1,000
Coverdell ESA (per beneficiary)	\$2,000	\$2,000
Elective Deferrals (402(g) Limit) 401(k), SARSEP, 457 and 403(b)	\$16,500	\$16,500
Defined Contribution 415 Limit (the lesser of)	100% comp or \$49,000	100% comp or \$49,000
Salary Deferral Catch-up Limit (does not count against 415 Limits in a 401(k) plan)	\$5,500	\$5,500
SIMPLE Plan Deferrals	\$11,500	\$11,500
SIMPLE IRA Catch-up Limit	\$2,500	\$2,500
Defined Benefit 415 Limit	\$195,000	\$195,000
Annual Compensation Cap	\$245,000	\$245,000
SEP Participation Compensation Minimum	\$550	\$550
Highly Compensated Employee (HCE)	\$110,000	\$110,000
Key Employee Officer Definition	\$160,000	\$160,000
Social Security Taxable Wage Base	\$106,800	\$106,800

**Sole proprietorships may have a different calculation limit due to a sole proprietorship calculation.*

Securities & Financial Planning offered through LPL Financial. Member FINRA/SIPC.

406 Old Liverpool Road | Liverpool, NY 13088 | (315) 471-7833 | WealthResourcesNetwork.com