



IRS Indexed Limits for 2010

The IRS indexed dollar limits to qualified retirement plans for 2010 are provided in the table below. This update is provided for informational purposes to The Standard's retirement plan clients and is not intended as legal advice.

| Item | IRC Reference | 2009 Limit | 2010 Limit |
|--|-----------------------|------------|------------|
| 401(k) and 403(b) Employee Deferral Limit¹ | 402(g)(1) | \$16,500 | \$16,500 |
| 457 Employee Deferral Limit | 457(e)(15) | \$16,500 | \$16,500 |
| Catch-up Contribution² | 414(v)(2)(B)(i) | \$5,500 | \$5,500 |
| Defined Contribution Dollar Limit | 415(c)(1)(A) | \$49,000 | \$49,000 |
| Defined Benefit Dollar Limit | 415(b)(1)(A) | \$195,000 | \$195,000 |
| Compensation Limit³ | 401(a)(17); 404(l) | \$245,000 | \$245,000 |
| Highly Compensated Employee Income Limit⁴ | 414(q)(1)(B) | \$110,000 | \$110,000 |
| Key Employee Officer | 416(i)(1)(A)(i) | \$160,000 | \$160,000 |

¹ Employee deferrals to all 401(k) and 403(b) plans must be aggregated for purposes of this limit. A lower limit applies to SIMPLE plans.

² Available to employees age 50 or older during the calendar year. A lower limit applies to SIMPLE plans.

³ All compensation from a single employer (including all members of a controlled group) must be aggregated for purposes of this limit.

⁴ For the 2010 plan year, an employee who earned more than \$110,000 in 2009 is an HCE. For the 2011 plan year, an employee who earns more than \$110,000 in 2010 is an HCE.

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