

2010 Limits for Benefit Plans

Limits on Benefits and Contributions	2010	2009	2008	2007
Elective deferral: 401(k), 403(b) & 457(b) plans	\$16,500	\$16,500	\$15,500	\$15,500
Catch-up: 401(k), 403(b) & 457(b) plans	\$5,500	\$5,500	\$5,000	\$5,000
Annual additions: defined contribution plans	\$49,000	\$49,000	\$46,000	\$45,000
Annual benefits: defined benefit plans	\$195,000	\$195,000	\$185,000	\$180,000
Annual Compensation Limit				
General rule	\$245,000	\$245,000	\$230,000	\$225,000
Certain governmental plans	\$360,000	\$360,000	\$345,000	\$335,000
Other Limits and Thresholds				
“Highly Compensated Employee” definition	\$110,000	\$110,000	\$105,000	\$100,000
“Officer” for “Key Employee” definition	\$160,000	\$160,000	\$150,000	\$145,000
Social Security taxable wage base	\$106,800	\$106,800	\$102,000	\$97,500
Social Security payroll tax rate	6.20%	6.20%	6.20%	6.20%
Dependent care assistance plans	\$5,000	\$5,000	\$5,000	\$5,000
HSA Contribution Limits				
Family	\$6,150	\$5,950	\$5,800	\$5,650
Individual	\$3,050	\$3,000	\$2,900	\$2,850
Catch-Up	\$1,000	\$1,000	\$900	\$800

RALEIGH

CHARLOTTE

ROCKY MOUNT

SOUTHERN PINES

WWW.POYNERSPRUILL.COM



Contact a
Poyner Spruill
Employee Benefits
and Executive
Compensation
attorney for
questions or
additional
information.

Nancy Brower
nbrower@poyners.com

Hugh Davis
hwdavis@poyners.com

Gene Griggs
gggriggs@poyners.com

Marc Harris
mharris@poyners.com

John MacKethan
jmackethan@poyners.com

Kelsey Mayo
kmayo@poyners.com

Kate Paradise
kparadise@poyners.com



Poyner Spruill ^{LLP}

ATTORNEYS AT LAW