

Plan Sponsor

Alert



## IRS releases 2009 retirement plan limits

### Most deferral, catch-up limits have been increased

The 2009 elective deferral maximum limit for governmental 457(b) plans as well as for 401(k) and 403(b) plans, including the Age 50 catch-up limit, have increased.

	2009	2008	2007	2006	2005	2004
457(b) Elective Deferral Limit	\$16,500	\$15,500	\$15,500	\$15,000	\$14,000	\$13,000
401(k) / 403(b) Elective Deferral Limit	\$16,500	\$15,500	\$15,500	\$15,000	\$14,000	\$13,000
Age 50 Catch-up Limit for 401(k) / 403(b) and 457(b) Government Plans	\$5,500	\$5,000	\$5,000	\$5,000	\$4,000	\$3,000
Deemed IRA Limit	Not yet announced	\$5,000	\$4,000	N/A	N/A	N/A
Deemed IRA Catch-up Limit	\$1,000	\$1,000	\$1,000	N/A	N/A	N/A
Defined Contribution per Participant Plan Limit	\$49,000	\$46,000	\$45,000	\$44,000	\$42,000	\$41,000

Source: <http://www.irs.gov/retirement/article/0,,id=96461,00.html>

In the November edition of the *Nationwide Federal Legislative and Regulatory Report*, Nationwide will feature a comprehensive review of the 2009 limits for IRAs, Social Security, Medicare and Health Savings Accounts.

Look for it at [nrsforu.com](http://nrsforu.com) in the Plan Sponsor Corner.

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