

## NEW INDIVIDUAL AND EMPLOYEE CONTRIBUTION LIMITS

Year	IRA/Roth-IRA		401(k)/Roth 401(k)/403(b)/457 SAR-SEP plans		SIMPLE-IRA plans	
	Regular Contribution	Extra Age 50+	Regular Deferral	Extra Age 50+	Regular Deferral	Extra Age 50+
2008	\$5,000	+\$1,000	\$15,500	+\$5,000	\$10,500	\$2,500
2009	\$5,000	+\$1,000	\$16,500	+\$5,500	\$11,500	\$2,500
2010	\$5,000	+\$1,000	\$16,500	+\$5,500	\$11,500	\$2,500

A general overview – check with your tax adviser before taking action