

**2010 CHANGES IN ANNUAL RETIREMENT  
BENEFIT AND RELATED LIMITS**

The IRS recently announced the annual qualified retirement benefit limits for 2010. The limits are the same as those for 2009. The following is a *Desk Reference Summary* of the most relevant limits and how they compare with the limits for 2008 and 2009.

	2008	2009	2010
Dollar Limit for Defined Benefit Plans	\$185,000	\$195,000	\$195,000
Dollar Limit for Defined Contribution Plans	46,000	49,000	49,000
401(k) and 403(b) Maximum Deferral	15,500	16,500	16,500
Catch-up Contribution for Participants Aged 50 or over (401(k) and 403(b))	5,000	5,500	5,500
Social Security Taxable Wage Base	102,000	106,800	106,800
Maximum Compensation Allowable for Benefit Purposes	230,000	245,000	245,000
Maximum Compensation to Determine Highly Compensated Status	105,000	110,000	110,000
SIMPLE Maximum Deferral	10,500	11,500	11,500
SIMPLE Catch-up Contribution for Participants Aged 50 or over	2,500	2,500	2,500
457 Maximum Deferral	15,500	16,500	16,500

The **Employee Benefits Alert** is intended to keep readers current on matters affecting employee benefits, and is not intended to be legal advice. If you have any questions, please call **Kathryn A. English** at 412.566.1226, **Michael J. Herzog** at 412.566.6130, **Brandon Richards** at 412.566.1263, **John J. Kearns, III** at 412.566.2075, **Sandra R. Mihok** at 412.566.1903, **Paul M. Yenerall** at 412.566.1944, or any other attorney with whom you have been working.