

**NO CHANGES IN 2011 ANNUAL RETIREMENT  
BENEFIT AND RELATED LIMITS**

The IRS recently announced the annual qualified retirement benefit limits for 2011. The limits are the same as those for 2010. The following is a *Desk Reference Summary* of the most relevant limits and how they compare with the limits for 2009 and 2010.

|  | 2009      | 2010      | 2011      |
|--|-----------|-----------|-----------|
| Dollar Limit for Defined Benefit Plans                                     | \$195,000 | \$195,000 | \$195,000 |
| Dollar Limit for Defined Contribution Plans                                | 49,000    | 49,000    | 49,000    |
| 401(k) and 403(b) Maximum Deferral   | 16,500    | 16,500    | 16,500    |
| Catch-up Contribution for Participants Aged 50 or over (401(k) and 403(b)) | 5,500     | 5,500     | 5,500     |
| Social Security Taxable Wage Base  | 106,800   | 106,800   | 106,800   |
| Maximum Compensation Allowable for Benefit Purposes                        | 245,000   | 245,000   | 245,000   |
| Maximum Compensation to Determine Highly Compensated Status                | 110,000   | 110,000   | 110,000   |
| SIMPLE Maximum Deferral  | 11,500    | 11,500    | 11,500    |
| SIMPLE Catch-up Contribution for Participants Aged 50 or over              | 2,500     | 2,500     | 2,500     |
| 457 Maximum Deferral   | 16,500    | 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.