

# 2011 Retirement Plan Contribution Limits



The tables below illustrate the 2010 and 2011 contribution limitations for 401 plans, 457 plans, and IRAs.

As a result of low inflation over the previous 12 months, the contribution limits remain unchanged.

## 401 Plan Limits

Limitation	2011	2010
401 Defined Contribution Plans – Annual Additions	\$49,000	\$49,000
401 Defined Benefit Plans – Maximum Annual Benefit*	\$195,000	\$195,000
401 Annual Compensation Limit (non-grandfather/ grandfather)	\$245,000/ \$360,000	\$245,000/ \$360,000
Annual Deferral Limit for (§401(k) Plans	\$16,500	\$16,500
401(k) “Age 50” Catch-Up	\$5,500	\$5,500

*\*Special limitations apply to defined benefit plans.*

## 457 Plan Limits

Limitation	2011	2010
Annual Deferral Limit for 457 Plans	\$16,500	\$16,500
“Pre-Retirement” Catch-Up Limit	\$16,500	\$16,500
“Age 50” Catch-Up Limit	\$5,500	\$5,500

## Traditional IRA & Roth IRA Contribution Limits

Limitation	2011	2010
Annual Contribution Limit	\$5,000	\$5,000
“Age 50” Catch-Up Limit	\$1,000	\$1,000

## SEP IRA Contribution Limits

Limitation	2011	2010
20% Net Self-Employment Income, up to	\$49,000	\$49,000
25% W-2 Income, up to	\$49,000	\$49,000

*If you have any questions, please contact your Trust Officer or call us at (865) 971-1902.*