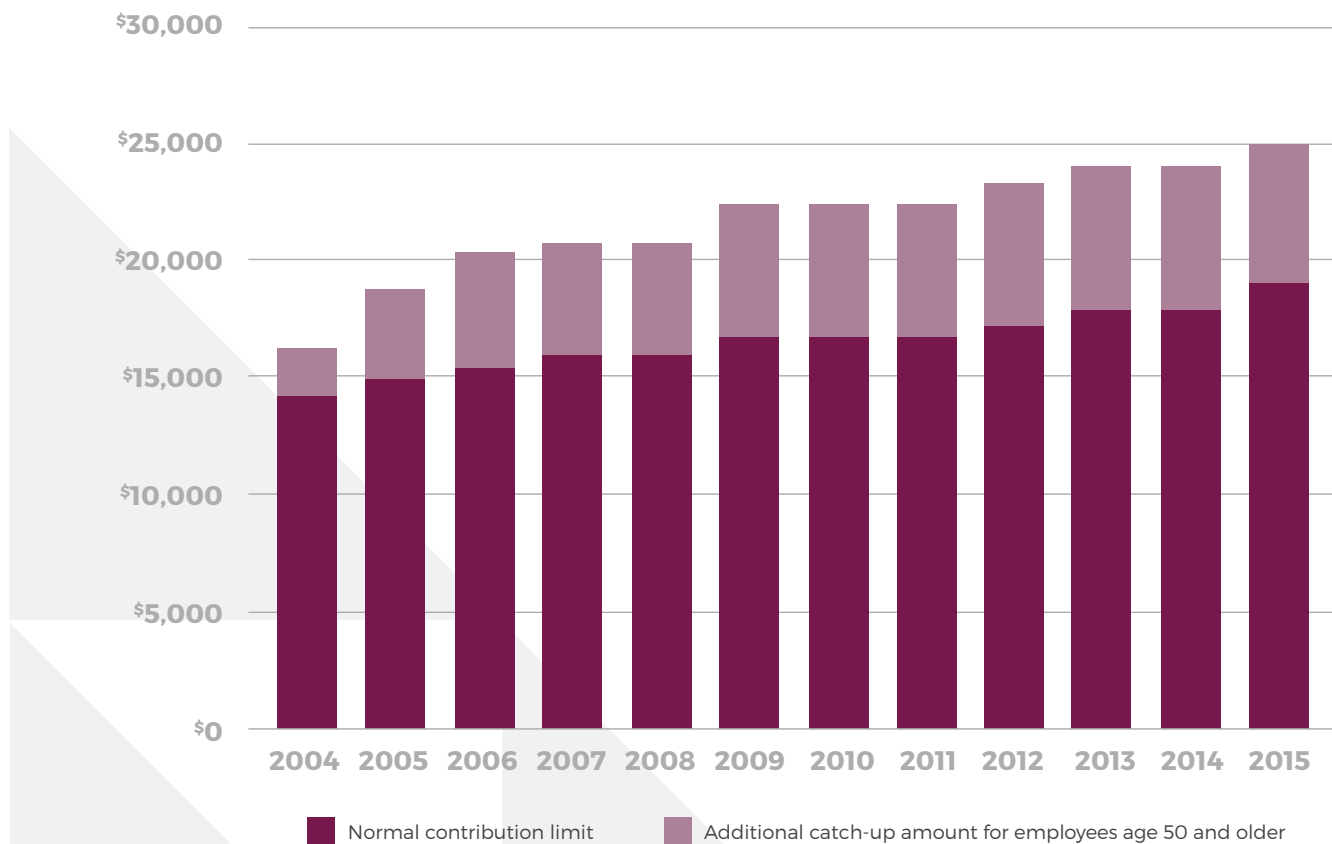


# EMPLOYEE CONTRIBUTION LIMITS FOR EMPLOYER-SPONSORED RETIREMENT PLANS AT-A-GLANCE

These employee contribution limits represent maximum employee elective dollar deferrals for 401(k) plans, 403(b) plans, Section 457(b) plans, SAR-SEP plans, and the federal government's Thrift Savings Plan. Additional percentage-of-compensation restrictions may prevent you from deferring the maximum dollar amount.

**Employee Contribution Limits  
(Employer-Sponsored Retirement Plans)**



	<b>Limit for employees under age 50</b>	<b>Additional catch-up amount for employees age 50 and older *</b>	<b>Total limit for employees age 50 and older</b>
<b>2004</b>	\$13,000	\$3,000	\$16,000
<b>2005</b>	\$14,000	\$4,000	\$18,000
<b>2006</b>	\$15,000	\$5,000	\$20,000
<b>2007**</b>	\$15,500	\$5,000	\$20,500
<b>2008</b>	\$15,500	\$5,000	\$20,500
<b>2009</b>	\$16,500	\$5,500	\$22,000
<b>2010</b>	\$16,500	\$5,500	\$22,000
<b>2011</b>	\$16,500	\$5,500	\$22,000
<b>2012</b>	\$17,000	\$5,500	\$22,500
<b>2013-2014</b>	\$17,500	\$5,500	\$23,000
<b>2015</b>	\$18,000	\$6,000	\$24,000

\* To be able to make a catch-up contribution for any year, you must be age 50 or older by the end of the plan year. A 403(b) participant with 15 or more years of service may be eligible to use a special catch-up rule in addition to the age 50 catch-up. A participant in a 457(b) plan may be eligible to use a special catch-up rule in the three years before attaining normal retirement age if it provides a greater catch-up than the age 50 catch-up. (The age-50 catch-up does not apply to non-governmental 457(b) plans.)

\*\* Beginning in 2007, both the regular employee contribution limit and the additional catch-up amount for employees age 50 and older are adjusted for inflation in increments of \$500.