

Qualified Retirement Plan - Benefit Limits

	2005	2006	2007	2008
Defined Benefit Maximum	\$170,000	\$175,000	\$180,000	\$185,000
Defined Contribution Maximum	\$ 42,000	\$ 44,000	\$45,000	\$ --
Employee Maximum Contribution to:				
▪ Traditional IRA	\$ 4,000	\$ 4,000	\$ 4,000	\$ 5,000
▪ Roth IRA	\$ 4,000	\$ 4,000	\$ 4,000	\$ 5,000
▪ SIMPLE Plan	\$ 10,000	\$ 10,500	\$ 10,500	\$ 10,500*
▪ 401(k), 403(b), 457 Plans	\$ 14,000	\$ 15,000	\$ 15,500	\$ 15,500*
▪ Simplified Employee Pension (SEP)	\$ 42,000	\$ 44,000	\$ 45,000	\$ --
Employee Maximum Catch-Up Contribution to:				
▪ Traditional IRA	\$ 5,000	\$ 5,000	\$ 5,000	\$ 6,000
▪ Roth IRA	\$ 5,000	\$ 5,000	\$ 5,000	\$ 6,000
▪ SIMPLE Plan	\$ 2,000	\$ 2,500	\$ 2,500	\$ 2,500*
▪ 401(k), 403(b), 457 Plans	\$ 4,000	\$ 5,000	\$ 5,000*	\$ 5,000*
▪ Simplified Employee Pension (SEP)	\$210,000	\$220,000	\$225,000	\$ --
Compensation Cap	\$210,000	\$220,000	\$225,000	\$ --
Highly Compensated Compensation Exceeding	\$ 95,000	\$100,000	\$100,000	\$ --
Definition of Key Employee	\$135,000	\$140,000	\$145,000	\$ --

* May be indexed to inflation in \$500 increments.

Social Security – Maximum Taxable Wage Base

	2005	2006	2007	2008
Old Age & Disability	\$ 90,000	\$ 94,200	\$ 97,500	\$ --
Medicare	No Max	No Max	No Max	

PBGC – Guaranteed Benefits

	2005	2006	2007	2008
Maximum Monthly Benefit at age 65	\$ 3,801.14	\$ 3,971.59	\$ 4,125.00	--