

# MSRP Contribution Limits

## For Calendar year 2011

<b>PLAN</b>	<b>2011 LIMIT</b>
457(b) Deferred Compensation Plan	Up to 100% of compensation, but not more than \$16,500
403(b) Tax Sheltered Annuity Plan	Up to 100% of compensation, but not more than \$16,500
401(k) Savings & Investment Plan	Up to 100% of compensation, but not more than \$16,500
When participating in both the 457 plan and the 401*(k) plan [or 403(b)], one may contribute \$16,500 a year to each plan for a potential combined contribution of \$33,000.	

<b>CATCH-UP PROVISION</b>	<b>2011 LIMIT</b>
Regular Catch-Up	The limit on regular catch-up contributions in the 457(b) plan is double the \$16,500 regular deferral limit, or \$33,000 in 2011.
Catch-Up for Age 50 and Over	Employees over 50 can make catch-up contributions to the 457(b), 403(b) and 401(k) plans over and above the 401(k) and other limits. The amount of these contributions is \$5,500 per plan in 2011. The maximum amount of these additional contributions will be indexed and may increase with inflation, as frequently as yearly, in \$500 increments.

<b>Calendar Year 2011</b>	<b>Maximum Deferral Limit</b>	<b>Deferral Limit plus Age 50 Catch-Up</b>	<b>Special 457(b) Catch-Up Deferral Limit</b>
	<i>If you're less than age 50 this year, you may defer as much as...</i>	<i>If you're at least age 50 this year, you may defer as much as...</i>	<i>If you have three years before the year you will retire, you may defer as much as...</i>
457(b) plan	\$16,500	\$22,000	\$33,000
401(k) plan or 403(b) plan	\$16,500	\$22,000	\$22,000 (Use Age 50 Catch-Up)
<b>TOTAL</b>	<b>\$33,000</b>	<b>\$44,000</b>	<b>\$55,000</b>