

MSRP Contribution Limits

For Calendar year 2011

PLAN	2011 LIMIT
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.	

CATCH-UP PROVISION	2011 LIMIT
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.

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