

MSRP Contribution Limits

for Calendar Year 2009

PLAN	2009 LIMIT
457(b) Deferred Compensation Plan	up to 100 percent of compensation, but not more than \$16,500
403(b) Tax Sheltered Annuity Plan	up to 100 percent of compensation, but not more than \$16,500
401(k) Savings & Investment Plan	up to 100 percent of compensation, but not more than \$16,500
When participating in both the <u>457 plan</u> and the <u>401(k) plan</u> [or <u>403(b)</u>], one may contribute \$16,500 a year to each plan for a potential combined contribution of <u>\$33,000</u> .	
CATCH-UP PROVISION	2009 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 2009.
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 2009. The maximum amount of these additional contributions will be indexed and may increase with inflation, as frequently as yearly, in \$500 increments.

	Maximum Deferral Limit	Deferral Limit plus Age 50 Catch-up	Special 457(b) Catch-up Deferral Limit
Calendar Year 2009	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