

## Are your customers taking full advantage of putting more \$\$\$ into their retirement plans?

- The limits have changed...
- Make sure your customers know what they can contribute in 2006

Annual compensation:	2006	2005	2004	2003
Basic limit	\$220,000	\$210,000	\$205,000	\$200,000
Grandfathered Participants in Certain Governmental Plans	\$325,000	315,000	305,000	300,000
Limits on benefits and contributions:				
Defined benefit plans, basic limit	\$175,000	170,000	165,000	160,000
Defined contribution, basic limit	\$44,000	42,000	41,000	40,000
401(k) plans, elective deferrals	\$15,000	14,000	13,000	12,000
403(b) plans, elective deferrals	\$15,000	14,000	13,000	12,000
457(b) plans, elective deferrals	\$15,000	14,000	13,000	12,000
401(k), 403(b), or 457(b) plans, catch-up	\$5,000	4,000	3,000	2,000
415 compensation limit adjustment factor	1.0383	1.0273	1.0220	1.0159
"Highly compensated" definition	\$100,000	95,000	90,000	90,000
"Officer" for "key employee" definition	\$140,000	135,000	130,000	130,000
SIMPLE plans elective deferral limit	\$10,000	10,000	9,000	8,000
Catch-up contribution	\$2,500	2,000	1,500	1,000
SEP Coverage	\$450	450	450	450
SEP Maximum compensation	\$220,000	210,000	205,000	200,000
Tax credit ESOPs 5-year limit	\$885,000	850,000	830,000	810,000
Additional 1-year limit	\$175,000	170,000	165,000	160,000



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