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## 2009 Pension Plan Increases and Thank You

## 2009 Pension Plan Increases

The Internal Revenue Service and the Social Security Administration have recently announced the 2009 Pension Plan increases. For your convenience and reference, they are listed below, along with the 2008 limits, which are shown for comparison purposes.

Item	2009	2008
1. Maximum contribution to a 401(k) Plan	\$ 16,500	\$ 15,500
2. Additional 401(k) Plan Catch-Up Contribution (for participants age 50 and over)	5,500	5,000
3. Maximum Profit Sharing Plan contribution for a participant*	49,000	46,000
4. Maximum 401(k) and Profit Sharing Plan contribution for a participant age 50 or older*	54,500	51,000
5. Maximum Defined Benefit Pension Plan Benefit (Dollar Limit payable at ages 62 to 65)	195,000	185,000
Maximum compensation that can be used for Plan purposes	245,000	230,000
7. Social Security Taxable Wage Base	106,800	102,000

<sup>\*</sup> Please note that the defined benefit contribution may be higher than the maximum profit sharing and 401(k) amounts shown above. Please contact us if you want to contribute more than these amounts.

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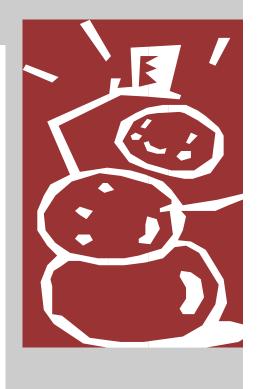
## 2009 Pension Plan Increases continued

As part of the services we provide, we will automatically incorporate any applicable increases when we prepare your 2009 valuation. These changes may increase the contributions to your Company's Plans. In addition, they may also help Employers increase the contribution for the principals relative to the other plan participants. Do not hesitate to contact us if you would like to increase your Plan's contributions, if you would like to know how these changes will affect your Plan, or if you have any questions. Let us know what you want.

## Thank You

A number of clients have complimented us on the quality of our services. If you are pleased with our services, please recommend us to your friends and associates. If you are unhappy with a service that we have provided, then it is important that you let us know so that we can correct the problem and improve our services. We look forward to your input, appreciate your referrals and welcome new clients.

Thank you for giving us the opportunity to provide services on your behalf. May 2009 be better than 2008, and may you, your staff and your family enjoy a happy, healthy and prosperous 2009.



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