

NEW INDIVIDUAL AND EMPLOYEE CONTRIBUTION LIMITS

Year	IRA/Roth-IRA		401(k)/Roth 401(k)/403(b)/457 SAR-SEP plans		SIMPLE-IRA plans	
	Regular Contribution	Extra Age 50+	Regular Deferral	Extra Age 50+	Regular Deferral	Extra Age 50+
2009	\$5,000	+\$1,000	\$15,500	+\$5,000	\$10,500	\$2,500
2010	\$5,000	+\$1,000	\$16,500	+\$5,500	\$11,500	\$2,500
2011	\$5,000	+\$1,000	\$16,500	+\$5,500	\$11,500	\$2,500

Maximum Contribution for either IRA or ROTH-IRA is \$5,000 plus \$1,000 age 50 catch-up for 2010 & 2011. You can't do maximum for both IRA and ROTH-IRA. But you can do some of each one up to the total maximum for the year, i .e., 2011--\$5,000 plus \$1,000 age 50 catch-up. The same applies to 401(k) and ROTH 401(k) salary deferral contributions.

A general overview - check with your tax advisor before taking action