

# NEWTON<sup>ONE</sup>

## A D V I S O R S

### Benefit Plan Quick Reference

<b>Contribution Limits (Defined Contribution Plans)</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>
§401(k), §403(b) and §457(b) elective deferral limit	\$15,500	\$16,500	\$16,500
Over age 50 catch-up deferrals (§401(k), §403(b) and §457(b) plans)	\$5,000	\$5,500	\$5,500
SIMPLE Plans	\$10,500	\$10,500	\$10,500
IRAs	\$5,000	\$5,000	\$5,000
Over age 50 catch-up for IRAs	\$1,000	\$1,000	\$1,000

<b>Code §415 Maximums</b>	<b>2009</b>	<b>2010</b>
Defined benefit plan limit at age 62 (annual amount)	\$195,000	\$195,000
Defined contribution plan limit (annual amount)	\$49,000	\$49,000
Percentage of Pay	100%	100%

<b>Additional Definitions</b>	<b>2009</b>	<b>2010</b>
Highly-compensated employee (HCE)	\$110,000	\$110,000
Annual compensation limit for benefit purposes	\$245,000	\$245,000

### 2009 Taxable Income Brackets

<b>Rate</b>	<b>Single</b>	<b>Head of Household</b>	<b>Married Filing Jointly</b>	<b>Married Filing Separately</b>
10%	\$0 - \$8,350	\$0 - \$11,950	\$0 - \$16,700	\$0 - \$8,350
15%	\$8,351 - \$33,950	\$11,951 - \$45,500	\$16,701 - \$67,900	\$8,351 - \$33,950
25%	\$33,951 - \$82,250	\$45,501 - \$117,450	\$67,901 - \$137,050	\$33,951 - \$68,525
28%	\$82,251 - \$171,550	\$117,451 - \$190,200	\$137,051 - \$208,850	\$68,526 - \$104,425
33%	\$171,551 - \$72,950	\$190,201 - \$372,950	\$208,851 - \$372,950	\$104,426 - \$186,475
35%	Over \$372,950	Over \$372,950	Over \$372,950	Over \$186,475

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