

Employee Benefits

2009-2011 Annual Limits

IRS Limits on Health Savings Accounts (HSAs)

	2011	2010	2009
Maximum contributions			
Single	\$3,050	\$3,050	\$3,000
Family	\$6,150	\$6,150	\$5,950
Minimum HDHP deductible			
Single	\$1,200	\$1,200	\$1,150
Family	\$2,400	\$2,400	\$2,300
Out-of-pocket maximum			
Single	\$5,950	\$5,950	\$5,800
Family	\$11,900	\$11,900	\$11,600
Catch-up contributions (age 55 and older)	\$1,000	\$1,000	\$1,000

See www.irs.gov for more information.

IRS Limits on Retirement Benefits and Compensation

	2011	2010	2009
401(k) and 403(b) plan elective deferrals	\$16,500	\$16,500	\$16,500
Catch-up contributions (age 50 and older)	\$5,500	\$5,500	\$5,500
Annual compensation limit	\$245,000	\$245,000	\$245,000
Highly Compensated Employee (HCE) threshold	\$110,000	\$110,000	\$110,000
Defined contribution 415 limit	\$49,000	\$49,000	\$49,000
Defined benefit 415 limit	\$195,000	\$195,000	\$195,000
SIMPLE employee contribution limit	\$11,500	\$11,500	\$11,500

See www.irs.gov for more information.

▼ Social Security and Medicare Tax, Salary, and Benefit Levels

	2011	2010	2009
Social Security taxable wage base	\$106,800	\$106,800	\$106,800
Full Retirement Age (FRA) Social Security earnings limit	66	66	66
Under FRA all year	\$14,160	\$14,160	\$14,160
FRA, pre-birth month	\$37,680	\$37,680	\$37,680
FRA, birth month and after	No limit	No limit	No limit
Medicare Part A deductible*	Available soon	\$1,100	\$1,068
Medicare Part B deductible	Available soon	\$155	\$135

*Deductible per benefit period for a hospital stay of 1-60 days only. See www.medicare.gov and www.ssa.gov for further amounts and more information.

This material was created by National Financial Partners Corp., (NFP), its subsidiaries, or affiliates for distribution by their Registered Representatives, Investment Advisor Representatives, and/or Agents.

This material was created to provide accurate and reliable information on the subjects covered. It is not intended to provide specific legal, tax or other professional advice. The services of an appropriate professional should be sought regarding your individual situation. Neither NFP nor its affiliates offer legal or tax services.

56073 10/10

Copyright © 2010. All rights reserved.