

**ECONOMIC GROWTH AND TAX RELIEF RECONCILIATION ACT OF 2001  
(EGTRRA)**

**CONTRIBUTION LIMITS FOR 403(b) DEFINED CONTRIBUTION PLANS**

**SECTION 415 LIMITS, EFFECTIVE JANUARY 1, 2009**

The lesser of \$49,000 or 100% of compensation in 2009. This overall limit includes both employer and employee contributions.

**SECTION 402(g), ELECTIVE SALARY DEFERRAL LIMIT, EFFECTIVE JANUARY 1, 2009**

| <b>Less than 15 years<br/>of employment</b> | <b>15 or more years<br/>of employment at RU*</b> |
|---|--|
| <b>\$16,500</b>                             | <b>\$19,500</b>                                  |

\*This 15-year rule is still subject to a lifetime maximum aggregate catch-up of \$15,000. Once this \$15,000 maximum is reached, contributions are limited to the regular 402(g) limit in the first column above.

**SECTION 414(v) (AGE 50 CATCH-UP) LIMIT, EFFECTIVE JANUARY 1, 2009**

Employees who reach age 50 by the end of the calendar year may contribute the following additional catch up amount. This amount is in addition to the 402(g) limits noted above.

|             |                |
|-------------|----------------|
| <b>2009</b> | <b>\$5,500</b> |
|-------------|----------------|

**PLAN LIMITS FOR FUTURE YEARS WILL BE DETERMINED BY THE IRS IN OCTOBER OF EACH YEAR.**