

# EMPLOYEE BENEFITS

## 2008 - 2010 Annual Limits

### IRS LIMITS ON HEALTH SAVINGS ACCOUNTS (HSAs)

|  | 2010     | 2009     | 2008     |
|--|----------|----------|----------|
| <b>Maximum contributions</b>                     |          |          |          |
| <b>Single</b>                                    | \$3,050  | \$3,000  | \$2,900  |
| <b>Family</b>                                    | \$6,150  | \$5,950  | \$5,800  |
| <b>Minimum HDHP deductible</b>                   |          |          |          |
| <b>Single</b>                                    | \$1,200  | \$1,150  | \$1,100  |
| <b>Family</b>                                    | \$2,400  | \$2,300  | \$2,200  |
| <b>Out-of-pocket maximum</b>                     |          |          |          |
| <b>Single</b>                                    | \$5,950  | \$5,800  | \$5,600  |
| <b>Family</b>                                    | \$11,900 | \$11,600 | \$11,200 |
| <b>Catch-up contributions (age 55 and older)</b> | \$1,000  | \$1,000  | \$900    |

See [www.treas.gov](http://www.treas.gov) for more information.

### IRS LIMITS ON RETIREMENT BENEFITS AND COMPENSATION

|   | 2010      | 2009      | 2008      |
|---|-----------|-----------|-----------|
| 401(k) and 403(b) plan elective deferrals   | \$16,500  | \$16,500  | \$15,500  |
| Catch-up contributions (age 50 and older)   | \$5,500   | \$5,500   | \$5,000   |
| Annual compensation limit                   | \$245,000 | \$245,000 | \$230,000 |
| Highly Compensated Employee (HCE) threshold | \$110,000 | \$110,000 | \$105,000 |
| Defined contribution 415 limit              | \$49,000  | \$49,000  | \$46,000  |
| Defined benefit 415 limit                   | \$195,000 | \$195,000 | \$185,000 |
| SIMPLE employee contribution limit          | \$11,500  | \$11,500  | \$10,500  |

See [www.irs.gov](http://www.irs.gov) for further amounts and more information.

BE GREATER.

**NFP** BENEFITS  
PARTNERS

FINANCIAL  
concepts | Benefits  
Retirement  
Investments  
AN NFP COMPANY

# EMPLOYEE BENEFITS

## 2008 - 2010 Annual Limits

### SOCIAL SECURITY AND MEDICARE TAX, SALARY, AND BENEFIT LEVELS

|   | 2010              | 2009      | 2008      |
|---|-------------------|-----------|-----------|
| Social Security taxable wage base                           | \$106,800         | \$106,800 | \$102,000 |
| Full Retirement Age (FRA)<br>Social Security earnings limit | 66                | 66        | 66        |
| Under FRA all year  | \$14,160          | \$14,160  | \$13,560  |
| FRA, pre-birth month  | \$37,680          | \$37,680  | \$36,120  |
| FRA, birth month and after                                  | No limit          | No limit  | No limit  |
| Medicare Part A deductible*                                 | Not yet available | \$1,068   | \$1,024   |
| Medicare Part B deductible                                  | Not yet available | \$135     | \$135     |

\*Deductible per benefit period for a hospital stay of 1-60 days only. See [www.medicare.gov](http://www.medicare.gov) and [www.ssa.gov](http://www.ssa.gov) for further amounts and more information.

This material was created by 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 Securities, Inc. nor NFP Benefits offer legal or tax services.

Securities offered through Registered Representatives of NFP Securities, Inc., a Broker/Dealer and Member FINRA/SIPC. Investment Advisory Services offered through Investment Advisory Representatives of NFP Securities, Inc. a Federally Registered Investment Adviser. NFP Benefits Partners is a division of NFP Insurance Services, Inc., which is a subsidiary of National Financial Partners Corp, the parent company of NFP Securities, Inc. NFP Securities, Inc. is not affiliated with any other entities listed on this document.

Not all of the individuals using this material are registered to offer Securities or Investment Advisory services through NFP Securities, Inc.

BE GREATER.

**NFP** BENEFITS  
PARTNERS

FINANCIAL  
concepts | Benefits  
Retirement  
Investments  
AN NFP COMPANY