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Retirement Plan Contribution Limits for 2011

One of the most basic principles of successful long-term investing is to invest as much as you can as soon as you can. For 2011, the annual retirement plan contribution limits have remained unchanged from their 2010 levels. Limits for 2011 include:

- For individuals under age 50, the maximum contribution to 401(k), 403(b) and 457(b) plans remains at \$16,500. For individuals age 50 and older, the maximum contribution to these plans is \$22,000.
- The maximum combined employee and employer contribution to 401(k), 403(b) and 457(b) plans is \$49,000.
- The 403(b) plan service-based catch-up contributions, available to 403(b) account holders with at least 15 years of service with their current employer is \$3,000¹.
- For individuals under age 50, the maximum contribution to Traditional and Roth IRAs remains at \$5,000. For individuals age 50 and older, the maximum contribution to Traditional and Roth IRAs is \$6,000.
- If your employer offers both a 403(b) and 457(b) plan, then you can contribute up to the combined maximum annual contributions to each plan. This means if you are under age 50, you can contribute up to 16,500 to each plan for a total maximum 2011 contribution of \$33,000. If you're age 50 or older, you can contribute up \$22,000 to each plan for a maximum 2011 contribution of \$44,000.

2011 Retirement Plan Contribution Limits

Plan	2011 Limit
403(b), 401(k), 457(b) and SAR-SEP Plans Elective Deferral Limit	\$16,500
PLUS: Age 50 & Over Catch-Up	\$5,500
PLUS: 403(b) Service-Based Catch-Up for 15+ years with Employer*	\$3,000
Roth/Traditional IRA	\$5,000
PLUS: Age 50 & Over Catch-Up	\$1,000
SIMPLE Plan Elective Deferral Limit	\$11,500
PLUS: Age 50 & Over Catch-Up	\$2,500
Defined Contribution Participant Maximum Contribution	\$49,000

Contribute as Much as You Can as Soon as You Can

By investing as much as you can as soon as you can, you can take advantage of the power of long-term compound growth. The table below illustrates how by contributing just \$1,000 more per year you can dramatically increase the size of your nest egg over the long haul².

	After 10 Years	After 20 Years	After 30 Years
\$10,000 per Year:	\$156,455	\$494,229	\$1,223,459
\$11,000 per Year:	\$172,100	\$543,652	\$1,345,805
Savings Increase:	\$15,645	\$49,423	\$122,346

1. Up to a \$15,000 lifetime limit.

2. Assumes an 8% average annual growth rate and a single lump sum contribution at the beginning of each year. Table is for illustration purposes only and is not intended to indicate the past or future performance of any investment options available through the PlanMember Services Program. This illustration does not include sales charges or other expenses.

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