

EMPLOYEE BENEFITS

2008 - 2010 Annual Limits

IRS LIMITS ON HEALTH SAVINGS ACCOUNTS (HSAs)

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

See www.treas.gov for more information.

IRS LIMITS ON RETIREMENT BENEFITS AND COMPENSATION

	2010	2009	2008
401(k) and 403(b) plan elective deferrals	Not yet available	\$16,500	\$15,500
Catch-up contributions (age 50 and older)	Not yet available	\$5,500	\$5,000
Annual compensation limit	Not yet available	\$245,000	\$230,000
Highly Compensated Employee (HCE) threshold	Not yet available	\$110,000	\$105,000
Defined contribution 415 limit	Not yet available	\$49,000	\$46,000
Defined benefit 415 limit	Not yet available	\$195,000	\$185,000
SIMPLE employee contribution limit	Not yet available	\$11,500	\$10,500

See www.irs.gov for further amounts and more information.

BE GREATER.

NFP BENEFITS
PARTNERS


ShawHankins
A MEMBER OF NFP BENEFITS PARTNERS

EMPLOYEE BENEFITS

2008 - 2010 Annual Limits

SOCIAL SECURITY AND MEDICARE TAX, SALARY, AND BENEFIT LEVELS

	2010	2009	2008
Social Security taxable wage base	Not yet available	\$106,800	\$102,000
Full Retirement Age (FRA) Social Security earnings limit	Not yet available	66	66
Under FRA all year	Not yet available	\$14,160	\$13,560
FRA, pre-birth month	Not yet available	\$37,680	\$36,120
FRA, birth month and after	Not yet available	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 and 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


ShawHankins
A MEMBER OF NFP BENEFITS PARTNERS