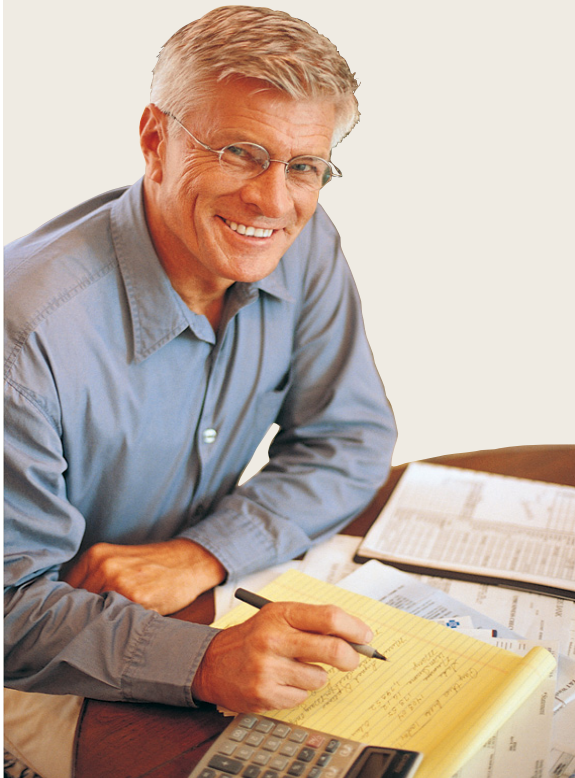


Defined Contribution Plans:

- ❖ Profit Sharing Plans
 - Cross Tested
 - 401(k)
 - Safe Harbor
 - Automatic Enrollment
- ❖ Money Purchase Plans

Defined Benefits Plans:

- ❖ Unit Benefit Plans
- ❖ Flat Benefit Plans
- ❖ Cash Balance Plans
- ❖ 412(i) Plans



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(716) 674-7200
Fax: (716) 674-7000



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Benefit Limits 2010

RETIREMENT
PLAN
CONTRIBUTION
LIMITS



Participant Directed Defined Contribution Plans

Pension Services of WNY, a third party administrator (TPA), has established relationships with major financial* institutions.

These relationships allow Pension Services of WNY to provide creative design services and employee education programs while **reducing** plan operating expenses!

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- ❖ Multiple Investment Options
- ❖ Timely Statements
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- ❖ Employee Communications

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Pension Benefit Limitation For Plan Years Beginning In:

Retirement Plans	2008	2009	2010
Maximum Elective Deferral Limits			
401(k) & 403(b) Plans	\$ 15,500.00	\$ 16,500.00	\$ 16,500.00
401(k) & 403(b) Catch Up Provision (Age 50+)	\$ 5,000.00	\$ 5,500.00	\$ 5,500.00
Simple Plan Elective Deferral Limit	\$ 10,500.00	\$ 11,500.00	\$ 11,500.00
Simple Catch Up Provision (Age 50+)	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00
IRA Limit	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00
IRA Catch Up	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00
Maximum Contribution Limit			
DC Total (Individual Contribution)	\$ 46,000.00	\$ 49,000.00	\$ 49,000.00
DC Total (Individual Contribution) Age 50+	\$ 51,000.00	\$ 54,500.00	\$ 54,500.00
DB Plan Benefit Limit - Basic Limit	\$ 185,000.00	\$ 195,000.00	\$ 195,000.00
"Highly Compensated" Definition Annual Compensation – Basic Limit	\$ 105,000.00 \$ 230,000.00	\$ 110,000.00 \$ 245,000.00	\$ 110,000.00 \$ 245,000.00
Taxable Wage Base			
Social Security	\$ 102,000.00	\$ 106,800.00	\$ 106,800.00
Medicare	no limit	no limit	no limit
Payroll Tax Rate			
Social Security	6.20%	6.20%	6.20%
Medicare	1.45%	1.45%	1.45%



Design Installation & Administration of Qualified Retirement Plans

Securities offered through LaSalle St. Securities, LLC
 Advisory service through La Salle St. Investments Advisory LLC
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 Tel: 674-6200