

Prior to 2007		
Year	403(b)	457(b)
1995-1997	\$9,500	\$7,500
1998-1999	\$10,000	\$8,000
2000	\$10,500	\$8,000
2001	\$10,500	\$8,500
2002	\$11,000	\$11,000
2003	\$12,000	\$12,000
2004	\$13,000	\$13,000
2005	\$14,000	\$14,000
2006	\$15,000	\$15,000

403(b)/457(b)/401(a)/IRA Contribution Limits (Revised December 2010)

EE = Employee < = Lesser ER = Employer	2007	2008	2009-2011
403(b) Formula	< of \$ 15,500 or 100% of Includ.Comp.	< of \$ 15,500 or 100% of Includ.Comp.	< of \$ 16,500 or 100% of Includ.Comp.
EE/ER Comb. Cont. ¹	\$45,000	\$46,000	\$49,000
403(b) EE Basic Limit	\$15,500	\$15,500	\$16,500
15-Yr. Catch-up ²	\$3,000	\$3,000	\$3,000
Age 50+ Catch-up	\$5,000	\$5,000	\$5,500
EE Max	\$23,500	\$23,500	\$25,000
457(b) Formula	< of \$ 15,500 or 100% of Includ.Comp.	< of \$ 15,500 or 100% of Includ.Comp.	< of \$ 16,500 or 100% of Includ.Comp.
457(b) EE Limit ³	\$15,500	\$15,500	\$16,500
Age 50+ Catch-up	\$5,000	\$5,000	\$5,500
EE Max	\$20,500	\$20,500	\$22,000
403(b) & 457(b) EE Max.	\$44,000	\$44,000	\$47,000
401(a) ER Cont. Only ¹	\$45,000	\$46,000	\$49,000
403(b), 457(b) & 401(a) Yr. of Sep. EE/ER Max	\$115,500	\$117,500	\$125,500
Trad./Roth IRA's	\$4,000	\$5,000	\$5,000
Trad./Roth IRA's Catch-up/Age 50+	\$1,000	\$1,000	\$1,000
Maximum IRA	\$5,000	\$6,000	\$6,000

1 Indexed in \$ 1,000 increments (based on CPI)

2 Requires 15 Yrs. of service with the same school district (contrib. avg. less than \$5,000/ year)

3 Final 3-Yr. Catch-up = 200% of basic limit (not available in year of separation)

Federal 2011 Tax Rates

For Single Taxpayers

		The Tax Is	
Taxable Income			Of the
	But Not		Amount
Over (\$)	Over (\$)		Over
0	8,500	10%	\$0
8,501	34,500	\$850.00 + 15%	\$8,501
34,501	83,600	\$4,750.00 + 25%	\$34,501
83,601	174,400	\$17,025.00 + 28%	\$83,601
174,401	379,150	\$42,449.00 + 33%	\$174,401
379,151	-	\$110,016.00 + 35%	\$379,151

For Married Taxpayers Filing Joint Returns

		The Tax Is	
Taxable Income			Of the
	But Not		Amount
Over (\$)	Over (\$)		Over
0	17,000	10%	\$0
17,001	69,000	\$1,700.00 + 15%	\$17,001
69,001	139,350	\$9,500.00 + 25%	\$69,001
139,351	212,300	\$27,087.00 + 28%	\$139,351
212,301	379,150	\$47,513.00 + 33%	\$212,301
379,151	-	\$102,574.00 + 35%	\$379,151

For Individuals Filing as Head of Household For Married Taxpayers Filing Separate Returns

		The Tax Is	
Taxable Income			Of the
	But Not		Amount
Over (\$)	Over (\$)		Over
0	12,150	10%	\$0
12,151	46,250	\$1,215.00 + 15%	\$12,151
46,251	119,400	\$6,330.00 + 25%	\$46,251
119,401	193,350	\$24,617.50 + 28%	\$119,401
193,351	379,150	\$45,323.50 + 33%	\$193,351
379,151	-	\$106,637.00 + 35%	\$379,151

		The Tax Is	
Taxable Income			Of the
	But Not		Amount
Over (\$)	Over (\$)		Over
0	8,500	10%	\$0
8,501	34,500	\$850.00 + 15%	\$8,501
34,501	69,675	\$4,750.00 + 25%	\$34,501
69,676	106,150	\$13,543.50 + 28%	\$69,676
106,151	189,575	\$23,756.75 + 33%	\$106,151
189,576	-	\$51,287.00 + 35%	\$189,576

Educators Benefit Consultants
 (763) 552-6053
 (888) 507-6053
www.tsainvest.com

Educators Financial Services, Inc.
 Craig Schutte
 (319) 827-2776
 (866) 403-2337
www.tsainvest.com

For Informational Purposes Only/Distribution by Permission of EFS, Inc.

©Educators Financial Services, Inc.