

NEW Supplemental Retirement Limits for 2010

The IRS has released the 2010 elective salary deferral limits for your 403(b), 401(k), and/or 457 plans. Here are some highlights:

The annual deferral limits are remaining the same from 2009
Contribution deferral limits for tax year 2010 are \$16,500
The catch up contribution for participants over 50 years of age will remain \$5,500 in 2010

For information on the different types of plans, please see the [Supplemental Retirement Comparison](#) chart by visiting the Human Resources webpage under Benefits and Payroll.

If you want to change your deductions for 2010, here are links to the forms you need to complete based on the type of plan you have. You must submit these forms to your center HR representative **NO LATER THAN December 7th** to be effective on the first pay in January (1/8/2010):

[403\(b\) TIAA-CREF Supplemental Enrollment/Change Forms](#)

[403\(b\) Fidelity Supplemental Enrollment/Change Forms](#)

[457\(b\) TIAA-CREF Supplemental Enrollment/Change Forms](#)

[457\(b\) Fidelity Supplemental Enrollment/Change Forms](#)

Note: Contact your HR Representative regarding 401K plans through Nationwide.

All forms can be found on the UMBI website under HR Forms – Retirement.

Please visit the IRS website for specific information regarding 2010 plan limits:
<http://www.irs.gov/newsroom/article/0,,id=214321,00.html>

Thank you!

UMBI Office of Human Resources

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