



2010 I.R.S. 401(k) & Other Indexed Limits

| ITEM | 2010 | 2009 | 2008 |
|--|------------------|------------------|------------------|
| COMPENSATION LIMIT (Plan year BEGIN) | \$245,000 | \$245,000 | \$230,000 |
| DEFINED BENEFIT ANNUAL LIMIT AT AGE 62-65 (limitation year END): | \$195,000 | \$195,000 | \$185,000 |
| DEFINED CONTRIBUTION ANNUAL ADDITION LIMIT (limitation year END): | \$49,000 | \$49,000 | \$46,000 |
| 401(k) & 457 GOV'T PLAN DEFERRAL LIMIT (calendar year): | \$16,500 | \$16,500 | \$15,500 |
| 401(k) & 457 "CATCH UP" DEFERRAL LIMIT (calendar, plan or limitation year) | \$5,500 | \$5,500 | \$5,000 |
| HIGHLY COMPENSATED EMPLOYEE¹ COMPENSATION THRESHOLD (plan year BEGIN): | | | |
| More than 5% Owner | All | All | All |
| Any Employee with comp in prior year over: | \$105,000 | \$105,000 | \$100,000 |
| Employee in top 20% with comp in prior year over: | \$105,000 | \$105,000 | \$100,000 |
| KEY EMPLOYEE² COMPENSATION THRESHOLD (plan year END): | | | |
| More than 5% Owner | All | All | All |
| Officer or/and more than 1% Owner | \$160,000 | \$160,000 | \$150,000 |
| SOCIAL SECURITY TAXABLE WAGE BASE: | \$106,800 | \$106,800 | \$102,000 |

RFG Inc. | www.rfg.com | 1700 West 6th St. | Austin, TX 78703 | 512-478-8779 |

RFG took care in the preparation of these limits.
However, RFG assumes no responsibility for its accuracy and completeness.

¹ An employee is treated as highly compensated (HCE) if the employee is a more than 5% owner (or lineal ascendant/descendant of the greater than 5% owner) any time during the plan year or the preceding plan year, or an employee has prior year compensation in excess of the limit for that year, and if elected by the employer, is also in the top 20% of employees based on compensation. For example, an employee with compensation of \$110,000 in 2009 will be an HCE for 2010. For the first year of an employer, only a 5% owner can be an HCE. Generally, a 401(k) plan must meet a special actual deferral percentage test that is designed to limit the extent to which elective contributions made on behalf of HCEs may exceed by 2% the elective contributions made on behalf of non-highly compensated employees.

² An employee is treated as a key employee if the employee, during the current plan year, is either an officer having annual compensation in excess of \$160,000, owned more than 5% (or lineal ascendant/descendant of the greater than 5% owner) or owned more than 1% and has annual compensation more than \$160,000. The total of the accounts or benefits of all key employees are used when determining if a plan is top-heavy. Top-heavy is calculated on the preceding plan year ending balance (except a new plan is the current year ending balance).