

Retirement Plan Contribution Chart Tax Years 2009 and 2010

Plan Type	Maximum Plan Participant Contribution Percentage and Dollar Limit ¹		Maximum Plan Participant Age 50 Catch-up Provision ²		Maximum Employer Contribution Deduction Percentage and Dollar Limit ³		Total Annual Maximum Dollar Contributions ⁴		Total Annual Maximum Contributions with Catch-up Provision	
	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010
IRA	100% or \$5,000	100% or \$5,000	\$1,000	\$1,000	Not Applicable	Not Applicable	\$5,000	\$5,000	\$6,000	\$6,000
Roth IRA	100% or \$5,000	100% or \$5,000	\$1,000	\$1,000	Not Applicable	Not Applicable	\$5,000	\$5,000	\$6,000	\$6,000
403(b) ⁵	100% or \$16,500	100% or \$16,500	\$5,500	\$5,500	100% or \$49,000	100% or \$49,000	\$49,000	\$49,000	\$54,500	\$54,500
457 ⁶	100% or \$16,500	100% or \$16,500	\$5,500	\$5,500			\$16,500	\$16,500	\$22,000	\$22,000
SARSEP ⁷	25% or \$16,500	25% or \$16,500	\$5,500	\$5,500	25% or \$49,000	25% or \$49,000	\$49,000	\$49,000	\$54,500	\$54,500
SEP					25% or \$49,000	25% or \$49,000	\$49,000	\$49,000		
SIMPLE IRA	100% or \$11,500	100% or \$11,500	\$2,500	\$2,500	3% or \$11,500	3% or \$11,500	\$23,000	\$23,000	\$28,000	\$28,000
Money Purchase					25% or \$49,000	25% or \$49,000	\$49,000	\$49,000		
Profit Sharing					25% or \$49,000	25% or \$49,000	\$49,000	\$49,000		
401(k)	100% or \$16,500	100% or \$16,500	\$5,500	\$5,500	25% or \$49,000	25% or \$49,000	\$49,000	\$49,000	\$54,500	\$54,500
Defined Benefit					100% or \$195,000	100% or \$195,000	\$195,000	\$195,000		

¹ The maximum annual plan participant contribution is the lesser of the percentage of compensation or the dollar limit indicated, subject to annual cost-of-living-adjustments.

² The maximum annual plan participant catch-up contribution is subject to annual cost-of-living-adjustments.

³ The maximum annual employer contribution deduction is the lesser of the percentage of compensation or the dollar limit indicated, subject to annual cost-of-living-adjustments.

⁴ The compensation cap for tax year 2009 and 2010 is \$245,000.

⁵ The chart does not include the special salary deferral increase provision for employees with 15 or more years of service.

⁶ The chart does not include the special catch-up contribution for certain employees within three calendar years of retirement age as named in the plan document.

⁷ As enacted by the Small Business Job Protection Act of 1996, new Salary Reduction Simplified Employee Pension Plans (SARSEPs) can no longer be established. SARSEPs established prior to January 1, 1997 may continue.

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