



Contribution Limits

Save through your 401(k) and 457 deferred compensation retirement savings plans. The contribution limits for your 401(k) and 457 plans are described below. The contribution limits for 401(k) and 457 plans for 2010 remain unchanged from the 2009 limits. You may defer up to the limit in both the 401(k) and the 457 plans.

Standard Limit

The maximum amount you may defer to the 401(k) or 457 plan from your salary is 100% of your includible compensation as defined by the Internal Revenue Code or the amount listed below, whichever is less.

2010 Standard Contribution Limit

\$16,500

After 2010, the standard limit may be indexed for inflation and may increase in increments of \$500.

Age 50+ Catch-Up

If you are or will turn age 50 or older by the end of the calendar year, you may contribute an additional amount to the 401(k) or 457 plan as listed below.

2010 Age 50+ Catch-Up

\$5,500

After 2010, the Age 50+ Catch-Up limit may be indexed for inflation and may increase in increments of \$500.

Standard Catch-Up

Participants in the 457 plan have another opportunity to catch up and contribute more during the final years of their career. "Standard Catch-Up" allows participants in the three calendar years prior to normal retirement age to contribute more (up to double the annual contribution limit—\$33,000 in 2010) to the 457 plan. The additional amount that you may be able to contribute under the Standard Catch-Up option will depend upon the amounts that you were able to contribute in previous years but did not. Please contact (800) 922-7772 for more information.¹

Rules described above are subject to the terms of your Program.

My Money, My Future, My TennesseeSM 401(k) and 457 Deferred Compensation Program

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