



**Retirement Plan Participants Pre-Tax Retirement Update for 2009**

The Federal Economic Growth and Tax Relief Reconciliation Act of 2001 identified the following 403(b) retirement contribution limits **effective January 1, 2009**. If you selected one of these limits in 2008, you are required to renew your election(s) for 2009. *We cannot increase your annual maximum contribution without your signed authorization.*

Contribution	2009 Annual Maximum
<b>Section 402(g)</b> Limit – Available to all participants	\$16,500
<b>Section 414(v)</b> – Participants who will reach age 50 or over in 2009 may elect this additional amount	\$5,500
* <b>Section 402(g)(8) 15 Years of service limit</b> - Participants who have completed 15 years of service with USD may elect this additional amount.	\$3,000
2009 USD & Employee maximum contribution	<b>** \$49,000</b>

\* *This calculation is performed by the investment company. The results will vary based on salary, length of service and prior contributions. Please contact your investment company for further details.*

\*\* *\$230,000 Salary range & below*

The Retirement Election & Salary Reduction Agreement should be used to record new retirement elections, changes, and cancellation requests. Once completed, please submit it to Human Resources, Maher Hall Room 101. If you have questions or need assistance with completing this form, please call ext. 2718 or 2737 or email us at [usdbenefits@sandiego.edu](mailto:usdbenefits@sandiego.edu).