



## **2009 Contribution Limits (401(k)/457)**

### **Annual Contribution Limit**

The 2009 IRS Contribution limit for the 401(k) and 457 Deferred Compensation Plans is \$16,500 per Plan. If you participate in both the 401(k) and 457 Plans, you may contribute up to a combined total of \$33,000.

### **Age 50 Catch-Up 401(k) and 457 Plan**

If you are or will be at least age 50 in 2009, you may contribute an additional \$5,500 to each plan for a total of \$22,000 per Plan (\$16,500 plus \$5,500), or a total of \$44,000 for both Plans.

### **Standard 457 Plan Catch-Up**

The standard Catch-Up Option allows you to contribute up to double the annual contribution limit of \$33,000 (\$16,500 times 2) in the three calendar years prior to normal retirement. This additional amount will depend upon the amounts you contributed in previous years.

### **Note:**

- **You may not use the Age 50 Catch-Up provision and the Standard 457 Plan Catch-Up provision in the same year.**

If you wish to change your payroll deductions, contact Prudential Retirement by:

- Calling 1-877-756-4682
- Visiting the web site at [www.prudential.com/mta](http://www.prudential.com/mta)

Additional information may be obtained by:

- Going on TENS to Human Resources, Human Resources Home Page, Employee Benefits, 401(k)/457 Plans
- Going on TENS Ask Hr Online
- Calling the Employee Benefits Office at 1-347-643-8550, or email [Employee Benefits @nyct.com](mailto:EmployeeBenefits@nyct.com)