iShares®

# 2011 Tax Facts

DefinedContribution

## TAX-ADVANTAGED RETIREMENT ACCOUNTS

| TYPE OF LIMITATION | 2011* | 2010† |
|---|---|---|
| Defined Contribution Plans | $49,000 | $49,000 |
| Elective Deferrals (401(k) and 403(b)) | $16,500 | $16,500 |
| 457(b)(2) and 457(c)(1) Limits | $16,500 | $16,500 |
| Catch-Up Deferrals to 401(k), 403(b), 457(b) or SARSEP Plans | $5,500 | $5,500 |
| Defined Benefit Plans | $195,000 | $195,000 |
| Annual Eligible Compensation Limit | $245,000 | $245,000 |
| Highly Compensated Employees | $110,000 | $110,000 |
| Key Employee Limit | $160,000 | $160,000 |
| Uni-k Plan Deferral Limit Under Age 50 | $16,500 | $16,500 |
| Uni-k Plan Deferral Limit Age 50 and Above | $22,000 | $22,000 |
| SIMPLE Retirement Accounts | $11,500 | $11,500 |
| Catch-Up Deferrals to SIMPLE IRA and SIMPLE 401(k) | $2,500 | $2,500 |
| SEP Minimum Compensation Coverage | $550 | $550 |
| SEP Compensation Limit | $245,000 | $245,000 |
| Traditional and Roth IRAs for Individuals Age 49 and Under | $5,000 | $5,000 |
| Traditional and Roth IRAs for Individuals 50 and Above | $6,000 | $6,000 |
| AGI Phase-Out Ranges for Roth Contributions (Single) | $107,000–$122,000 | $105,000–$120,000 |
| AGI Phase-Out Ranges for Roth Contributions (Married Filing Jointly) | $169,000–$179,000 | $167,000–$177,000 |
| Roth IRA Conversion Rules | Unlimited AGI | Unlimited AGI |

* Source: IRS News Release IR-2010-108.
† Source: "2010 Retirement and Education Plan Contributions Limits and Tax Reference Guide."

## REQUIRED MINIMUM IRA DISTRIBUTIONS

| AGE OF RETIREE | DISTRIBUTION PERIOD (IN YEARS) | AGE OF RETIREE | DISTRIBUTION PERIOD (IN YEARS) | AGE OF RETIREE | DISTRIBUTION PERIOD (IN YEARS) | AGE OF RETIREE | DISTRIBUTION PERIOD (IN YEARS) |
|---|---|---|---|---|---|---|---|
| 70 | 27.4 | 82 | 17.1 | 94 | 9.1 | 106 | 4.2 |
| 71 | 26.5 | 83 | 16.3 | 95 | 8.6 | 107 | 3.9 |
| 72 | 25.6 | 84 | 15.5 | 96 | 8.1 | 108 | 3.7 |
| 73 | 24.7 | 85 | 14.8 | 97 | 7.6 | 109 | 3.4 |
| 74 | 23.8 | 86 | 14.1 | 98 | 7.1 | 110 | 3.1 |
| 75 | 22.9 | 87 | 13.4 | 99 | 6.7 | 111 | 2.9 |
| 76 | 22.0 | 88 | 12.7 | 100 | 6.3 | 112 | 2.6 |
| 77 | 21.2 | 89 | 12.0 | 101 | 5.9 | 113 | 2.4 |
| 78 | 20.3 | 90 | 11.4 | 102 | 5.5 | 114 | 2.1 |
| 79 | 19.5 | 91 | 10.8 | 103 | 5.2 | 115 or older | 1.9 |
| 80 | 18.7 | 92 | 10.2 | 104 | 4.9 | | |
| 81 | 17.9 | 93 | 9.6 | 105 | 4.5 | | |

Source: www.required-minimum-distribution.com

## RETIREMENT PLAN ROLLOVER: PORTABILITY CHART

| | IRA | SEP IRA | SIMPLE IRA | ROTH IRA* | 457(b) | 403(b) | QUALIFIED PLAN | DESIGNATED ROTH ACCOUNT |
|---|---|---|---|---|---|---|---|---|
| **IRA** | YES | YES | NO | YES Must include income | YES Must have separate accounts | YES | YES | NO |
| **SEP IRA** | YES | YES | NO | YES Must include income | YES Must have separate accounts | YES | YES | NO |
| **SIMPLE IRA** | YES After 2 years | YES After 2 years | YES | YES After 2 years; must include income | YES After 2 years; must have separate accounts | YES After 2 years | YES After 2 years | NO |
| **ROTH IRA** | NO | NO | NO | YES | NO | NO | NO | NO |
| **457(b)** | YES | YES | NO | YES Must include income | YES | YES | YES | NO |
| **403(b)** | YES | YES | NO | YES Must include income | YES Must have separate accounts | YES | YES | NO |
| **QUALIFIED PLAN** | YES | YES | NO | YES Must include income | YES Must have separate accounts | YES | YES | NO |
| **DESIGNATED ROTH ACCOUNT** | NO | NO | NO | YES | NO | NO | NO | YES Direct trustee-to-trustee transfer |

Source: BlackRock.

* Rollover subject to Ordinary Income Tax.

## EDUCATION ACCOUNTS

| | 2011 | 2010 |
|---|---|---|
| **Section 529 Annual Contribution per Beneficiary** | | |
| Single | $13,000 | $13,000 |
| Married, Filing Jointly | $26,000 | $26,000 |
| **Section 529 Five-year Contribution Made in a Single Year per Beneficiary** | | |
| Single | $65,000 | $65,000 |
| Married, Filing Jointly | $130,000 | $130,000 |
| **Coverdell Education Savings Accounts Annual Contribution Limit** | $2,000* | $2,000 |
| **Compensation Phase-out Ranges for Coverdell Education Savings Accounts** | | |
| Single | $95,000–$110,000 | $95,000–$110,000 |
| Married, Filing Jointly | $190,000–$220,000 | $190,000–$220,000 |

Source: www.savingforcollege.com

* Extended by 2010 Tax Relief Act for two years, through 12/31/12.



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