

## Retirement Limits

	2009	2010
Elective Deferral Limit 401(k), 403(b)	\$16,500	\$16,500
Maximum Contribution Limit for Defined Contribution Plans	\$49,000	\$49,000
Maximum Annual Benefit Limit for Defined Benefit Plans	\$195,000	\$195,000
Elective Deferral Limit for 457 Plans	\$16,500	\$16,500
Age 50+ Catch-up Limit for 401(k), 403(b), 457	\$5,500	\$5,500
Maximum Elective Deferral Limit SIMPLE IRA	\$11,500	\$11,500
Age 50+ Catch-up Limit for SIMPLE IRAs	\$2,500	\$2,500
Roth and Traditional IRA Limits	\$5,000	\$5,000
Age 50+ Catch-up Limit for IRAs	\$1,000	\$1,000
Annual Compensation Limit	\$245,000	\$245,000
SIMPLE IRA Minimum Compensation Limit	\$5,000	\$5,000
SEP Minimum Compensation Limit	\$550	\$550
Highly Compensated Employee Compensation	\$110,000	\$110,000
Key Employee Officer Compensation	\$160,000	\$160,000
Social Security Taxable Wage Base	\$106,800	\$106,800
Special Catch-up Limit for 457(b) Plans	\$33,000	\$33,000

If you would like a proposal or have any questions, please contact us at (626) 355-3039 Tara (ext. 103)

## Testimonials

Millennium Pension Services responsiveness to my demands has allowed me to facilitate timely planning strategies that exceed expectations. They have provided excellence to my clients by being attentive to the details.  
*Ken Kathcart, CPA Partner*

I think we have finally found a service that we can feel confidence in handling such an important matter as a retirement plan. Tara Brown and the crew at Millennium are reliable, trustworthy and efficient ... a difficult combination to come by in today's business world---. I guess the saying is true...."good things come to those who wait"... Millennium was definitely worth the wait.  
*Sheila M. Miller, T.M.C. Enterprises*

I have worked with several Retirement Consultants over the years. While I have a strong knowledge base in commercial real estate, which is my core competency, I have found the complexities of retirement, pension and profit sharing plans to be confusing and unsettling. Millennium's knowledge and expertise is unsurpassed and they are clearly interested in building and maintaining long term relationships.  
*Jeremy Dee, President, Corporate Realty Associates*

Tara is thorough, knowledgeable and passionate about her work. It's a pleasure doing business with her.  
*Bonnie Yam, Principal, CFA, EA*

Millennium Pension Services provides administrative services free of any investment bias. Thanks for your valued service and continued ethical approach to my client's retirement plan.  
*David Wade, AIF, APM, CLU, ChFC, CIMC Consultant.*



Collaborating  
with  
Professionals  
for  
Retirement  
Success

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# About Millennium

## Types of plans

- 401(k) Plans
- 403(b) Plans
- 412(e)3 Plans
- 419(e) Plans
- Cash Balance Plans
- DB/DC Combo PPA Plans
- DBPP Floor Offset
- Defined Benefit Pension Plans
- New Comparability/Tiered Plans
- Profit Sharing Plans
- Safe Harbor 401(k) Plans
- Welfare Benefit & Cafeteria Plans
- Nonqualified Deferred Compensation Plans

## Type of entities

- C or S Corporations
- Partnerships
- Sole Proprietors
- LLCs or LLPs
- Non-Profit Organizations

## Advantages of adopting retirement plan(s).

- Maximize tax deductions
- Maximize contributions for owners/shareholders
- Provide retirement income/security
- Recruit and Retain key executives
- Motivate and Reward employees

## Why choose Millennium?

Millennium will collaborate with a team of professionals to design the best plan for the Plan Sponsor's objectives and retirement goals. We work closely with Plan Sponsors, Attorneys, Brokers, CPAs, Financial Advisors, RIAs, investment companies and other interested parties. We believe in personal service and will visit our clients at least once a year.

# Our Services

## Retirement Benefit Consultants

- Plan Consultation
- Proposals
- Creative Plan Design
- Plan Documents and Amendments
- Plan Communication and Implementation
- Plan Administration
- Actuarial Services including PBGC Filing
- Contribution Calculation
- Compliance
- DFVC Filing
- Loans/Hardship Withdrawal/Terminations
- Year-End IRS Filing Requirements
- 1099R Generation and Reporting
- Assist with IRS and DOL communication

## Full Disclosure and Fee Transparency

Sub-TA Fees and any other fees received from investment firms will be reimbursed to the Plan Sponsor or used to offset plan expenses.

Our company's policy is to charge for eligible participants with account balances.

# Our Staff

## Kelly Brown - President / CFO

Kelly is one of the founders of the firm who has extensive experience in all aspects of Management and also involved with Marketing/Public Relations.

## Tara Brown, QPA - Managing Partner

Tara has 24 years of pension experience specializing in creative plan design, administration and consulting.

Tara has a BComm Degree (Major Accounting) from the University of Calgary, Alberta, Canada. Tara is also a member of ASPPA, NIPA, WP&BC, Fiduciary Round Table and the Pasadena based ProVisors (the Professionals Network Group, Inc.).

## Osmundo Bernabe,

EA, MSPA, COPA, FCA, QPA, QKA - Consulting Actuary  
Osmundo has over 35 years of experience in all aspects of Plan Administration including Actuarial Certifications and creative plan design.

Osmundo received his BS Degree in Mathematics from the University of Colorado, his M.S. Degree in Mathematics from California State of University, Fresno. He also a member of ASPPA, COPA and Consulting Actuaries.

## Cherryll Ulit - Senior Plan Administrator

Cherryll has a Degree in Computer Science and has worked in the Pension Industry for a number of years. She's responsible for all aspects of plan administration which include providing dedicated ongoing proactive services to our clients.

Our staff also includes plan document and data entry personnel and a computer analyst.