Notice to Employee

Refund. Even if you have no tax liability for this return, you should file a refund if box 2 shows federal income tax withheld so that you can take the tax as a credit.

Earned income credit (EIC). You may file for a tax return if any amount is shown above box 9. You must file a tax return if you file late in 2009 and have an earned income credit. See Form 1040 instructions. You must file a tax return if you claim any earned income credit on Form 1040 or Form 1040A. See Form 1040 instructions.

This additional refund amount is not subject to the overall limitation on elective deferrals. To qualify, you have a tax liability below $11,500 (if you are age 59 1/2 or older at any time during the year) or above $11,500 (if you are age 50 but less than 59 1/2 at any time during the year). The amount you are allowed to contribute in one year is limited to a total of $16,500 ($11,500 if you are age 59 1/2 or older at any time during the year) or above $11,500 (if you are age 50 but less than 59 1/2 at any time during the year) for years before you reached retirement age. Contact your plan administrator for more information to determine whether your contributions can be included in income. See the "Wages, Salaries, Tips, etc." line instructions for Form 1040. You may be able to file your tax return if you are not subject to social security and Medicare taxes. See Publication 517, Social Security and Other Information for Members of the Clergy and Religious Workers.

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