

Retirement Plan Assistance

The following resources are available to provide you with information and assistance on your retirement plan.

www.irs.gov/ep. Access the Retirement Plans Web page for an array of information on retirement plans. Through this site, you can subscribe to the *Retirement News for Employers* newsletter, shown below; and the *Employee Plans News* newsletter, also below. Both newsletters are released quarterly through electronic distribution only.

Also on this Web site, under "Correction," read about the programs for correcting mistakes in a plan — the Self-Correction Program; Voluntary Correction Program; and Audit Closing Agreement Program.

(877) 829-5500. Call IRS Employee Plans Customer Account Services toll-free for assistance on:

- 401(k) plans
- deduction limits
- eligibility
- coverage
- vesting and distribution rules
- retirement plan determination letters
- 403(b) tax-sheltered annuities
- state and local government plans
- SEPs and SIMPLE IRA plans.

(800) 829-1040. For general taxpayer assistance, call (800) 829-1040.

www.irs.gov. Access and download IRS forms and publications.

(800) 829-3676. Order free IRS forms and publications.

By Mail.

Internal Revenue Service
Tax Exempt and
Government Entities
Customer Account Services
P.O. Box 2508
Cincinnati, OH 45201

Also look for...



Retirement News for Employers

For small business owners and employers, this newsletter provides the latest retirement plan updates and guidance, thereby helping to protect your plan's benefits.



Employee Plans News

For retirement plan practitioners (attorneys, accountants, actuaries and others), this newsletter presents tax-related information to help you with retirement plans.

...www.irs.gov/ep.

Internal Revenue Service
Tax Exempt and Government Entities
Employee Plans

For Small Business Owners

The Retirement Plan Products Navigator

Resources to Help You Choose and Maintain the Right Retirement Plan for Your Small Business

- ▶ Which plan is best for my business?
- ▶ What are the basic plan requirements?
- ▶ How do I maintain my plan?
- ▶ How can I keep my plan compliant with the tax law?
- ▶ What if I make mistakes?

We've got it mapped out for you!

Here's everything you need to know about choosing a plan, establishing and operating your plan, and keeping your plan in compliance.

Follow the route inside for a great retirement plan for you and your employees. Look for:

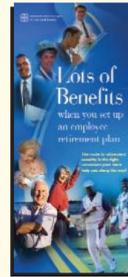
- what retirement plan publications (each with title, content and product description) are available;
- where to begin; and
- how to identify the specific products you need (depending on which plan you choose), and in which order to read them.

From this collection of retirement plan products, learn the benefits of having a retirement plan for your business, compare and discover which retirement plan is best suited for your business, roll-out your plan, and take the right steps to keep up your plan. Follow the highway and you will also see that the IRS has helpful programs to catch and fix mistakes made in your plan.

Here's your highway of retirement plan assistance materials.

Follow the flow of information to choose, establish, operate, and even seek retirement plan correction programs if you find a mistake in your plan's operation.

Determine Your Direction



Publication 4118
Lots of Benefits When You Set Up an Employee Retirement Plan
4"x 9" color tri-fold

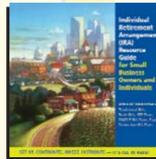
Pub 4118 highlights the benefits of a retirement plan, the first steps in learning about and setting up a plan, and the stages in the "life" of a retirement plan.



Choose a Route

Publication 3998
Choosing a Retirement Solution for Your Small Business
8.5"x 11" color pamphlet, 6-pg text

Pub 3998 displays (in chart format) various plans and their features and options so you can more easily select a retirement plan that meets the needs of your business.



Publication 4395
IRA Resource Guide
CD/Rom

Pub 4395 provides one-stop information to set-up, contribute to, invest, and distribute from a Traditional IRA, Roth IRA, SEP, SIMPLE IRA, and Payroll Deduction IRA plan.

Items are available electronically through www.irs.gov/ep. You can also order these products through the IRS toll-free at (800) 829-3676.



Publication 4334
SIMPLE IRA PLANS for Small Businesses
8.5"x 11" color pamphlet, 7-pg text

Pub 4334 gives detailed information on establishing and operating a SIMPLE IRA plan. It covers set-up, contributions, and distributions.



Publication 4333
SEP Retirement Plans for Small Businesses
8.5"x 11" color pamphlet

Pub 4333 gives detailed information on establishing and operating a SEP retirement plan. It covers set-up, contributions, and distributions.



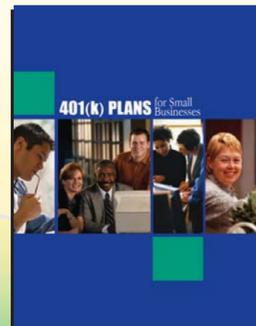
Publication 4336
SARSEP Salary Reduction Simplified Employee Pension
8.5"x 11" color pamphlet, 10-pg text

Pub 4336 gives detailed information on establishing and operating a SARSEP plan. It covers set-up, contributions, and distributions.



Publication 4407
SARSEP Salary Reduction Simplified Employee Pension Key Issues and Assistance
4"x 9" color tri-fold

Pub 4407 addresses common mistakes and solutions for your SARSEP plan.



Publication 4222
401(k) PLANS for Small Businesses
8.5"x11" color pamphlet, 11-pg text

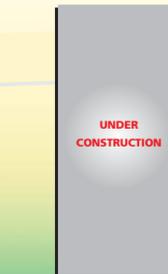
Pub 4222 gives detailed information on establishing and operating a 401(k) plan. It covers set-up, contributions, and distributions.

Stay on Course



Publication 4405
Have you had your Check-up this year? For SIMPLE IRAs, SEPs, and Similar Retirement Plans
4"x 9" color tri-fold

Pub 4405 stresses the importance of checking the operations of a retirement plan and highlights the money saving benefits of a well-run plan. It also describes what is included in a retirement plan check-up: Checklist, tips, resources, and help through IRS correction programs.



Publication XXXX
Have you had your Check-up this year? For 401(k) Retirement Plan
4"x 9" color tri-fold

Perform Regular Maintenance



Publication 4284
SIMPLE IRA Plan Checklist
8.5"x 11" color, one-side text

Pub 4284 is a Checklist for a quick review to see if you meet some basic requirements in operating a SIMPLE IRA plan. This one-page Checklist of 10 questions lets you know on the spot that you may have a mistake in the operation of your plan.

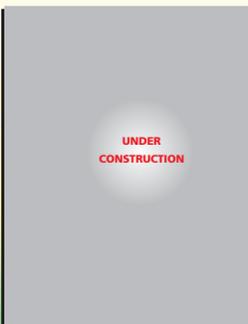
Publication 4285
SEP Checklist
8.5"x 11" color, one-side text

Pub 4285 is a Checklist for a quick review to see if you meet some basic requirements in operating a SEP plan. This one-page Checklist of 10 questions lets you know on the spot that you may have a mistake in the operation of your plan.



Publication 4286
SARSEP Checklist
8.5"x 11" color, one-side text

Pub 4286 is a Checklist for a quick review to see if you meet some basic requirements in operating a SARSEP plan. This one-page Checklist of 10 questions lets you know on the spot that you may have a mistake in the operation of your plan.



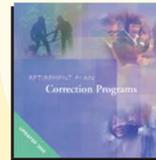
Publication XXXX
401(k) Checklist
8.5"x 11" color, one-side text

Need to Make a Course Correction?



Publication 4224
Retirement Plan Correction Programs
8"x 6" color tri-fold

Pub 4224 provides information describing Retirement Plan Correction Programs offered by the IRS, U.S. Department of Labor, and Pension Benefit Guaranty Corporation. Mistakes in the administration of a retirement plan happen. These correction programs encourage plan sponsors to correct plan mistakes earlier rather than later. The IRS correction programs allow plan sponsors to correct these mistakes and thereby continue to provide their employees with retirement benefits on a tax-favored basis.



Publication 4050
Retirement Plan Correction Programs
CD/Rom

Pub 4050 is a CD-ROM containing a comprehensive guide to the IRS, U.S. Department of Labor, and Pension Benefit Guaranty Corporation correction programs.

Online Resource Guide to Retirement Plan Correction Programs
(www.irs.gov/ep)



You're There!

- right plan
- easier plan maintenance
- mistake-free plan operation
- attract and retain better employees
- tax-favored contributions
- plan assets grow tax-free
- ▶ and above all, retirement satisfaction for you and your employees.

