### 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

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.

distribution only.

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

- 401(k) plans
- deduction limits
- eligibility
- coveragevesting and distribution rules
- retirement plan determination letters
- state and local government plans
- State and local government plan
   SEPs and SIMPLE IRA plans.

403(b) tax-sheltered annuities

**(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.



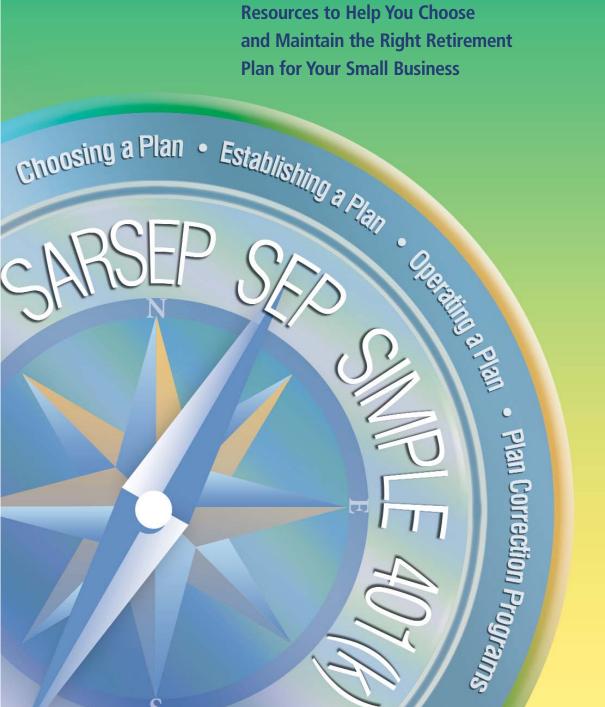
Employee Plans News

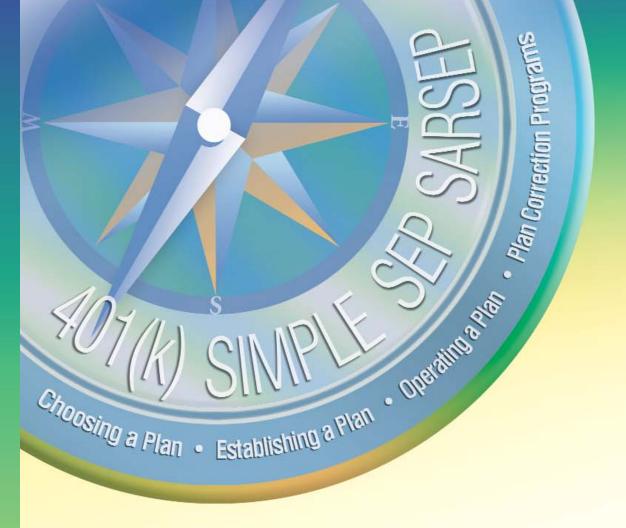
For retirement plan practitioners
(attorneys, accountants, actuaries
and others), this newsletter presents
tax-related information to help you

...www.irs.gov/ep.

Publication 4460 (9-2005 Catalog Number 398331 www.irs.gov







- ► 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!

ere'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.

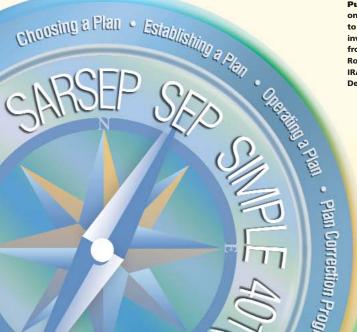
## Determine Your Direction



**Lots of Benefits** When You Set Up an Employee **Retirement Plan** 

4"x 9" color tri-fold

Pub 4118 highlights he 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.





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



**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.

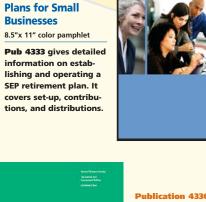


**Publication 4333** 

**SEP Retirement** 

# Choose

of your business.



## **SARSEP Salary**

**Reduction Simplified Employee Pension** 8.5"x 11" color pamphlet

detailed information on establishing and operat-

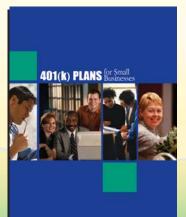
ing a SARSEP plan. It overs set-up, contribu tions, and distributions.



Stay on Course

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

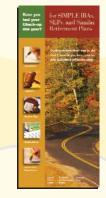
Pub 4407 addresses common mistakes and solutions for vour SARSEP plan.



401(k) PLANS for Small Businesses 8.5"x11" color pamphlet,

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

## Perform Regular Maintenance



### **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. I also describes what is included in a retirement plan check-up: Checklist, tips, resources, and help through IRS correction programs.



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

# Publication xxxx

## t unity spate et in important mare you monton mot inspirationates for ingesting your naturing, inclusions instant Employment of Janelli Employmen (Ideal IT) tills given. This Christian is in "spirits mad" on help you intry you manufacture with most of this beautions on only. Districted one believe will find you on temporal belief. If you answered "No" to any of the above questions, we may have a whiche in the specular new 2009A-INA cless Mare excitates can be complete each, without excitate and without excitates the IEX.

### 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

OF IRS Secretaries and American

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 Checklis of 10 questions lets you know on the spot that you may have a mistake in the operation of your plan.

- 1	1. Are an engine ampropes  for the purificipating in the SEPT	O. Are OUT contributions to each. We in simplepooks IRA finished as required by bent?
.	First manufacture of a conditional 22 ments of ments are manufactured by press file and a few formations by pressedingly presseding frames, and submanifacture operations for a few formations of the second pressed on the	Controverse to a Common or controverse or
	2. In the leadings that the SEP one per more the only projects there pay a marker year leady security are to the per leading security and the leading security and the leading security are to the leading security and the lead SEP.	For resolvers contributes     Temperature (1994) (1994) (1994)     Temperature (1994) (1994) (1994)     Temperature (1994) (1994) (1994)     Temperature (1994) (1994) (1994)      Temperature (1994) (1994) (1994)      Temperature (1994) (1994)
	2. Have you given an or your shallone. By the supplement between the state of the EBP?  We must glow our analyses, which the makes about the 30 (cm holes, except the 20 (cm holes)). The part APP even some to you not do model from	minimum sementum team to the EEPS man or comparing memory memory memory anomalisms man to make the day may be projection appair to the branch vitto of comparing or a several discrepant to the branch contribution one of any key supposps.
	Curios rose declarementos maios elegidos complementos gamentamentos solleg em el complemento gamentamentos solleg em el curio de elegido para ESP desenvament?  Decembro el complemento el 1900, el complemento de elegido de elegido de elegido de 1900 el 1900, el complemento de elegido de	R. Harre your depotential weaphores: You is assertifications of model.  The property is the model of the property of the
-1	E. For variety-bases made only the Re re regulations (RE*)  60 ATP continuous many go or maintened (Prince and on the Business and on the Business (Research)).	sered for each use the relation in their SMP verse in the observed in party contribution conference arising?  a squares of a set translation and processors with a squares of a set translation and strong processors with a set of the plantage of the set o
- 1	If you assumed "No" to any of the above questions, you may have a which in the operation of the WM floor middles can be serve believed, without provide and without wide into the RD.	
-1	• metani yan bendia perbadand — ethi. da MB si semila perby — e ud da MB si G71 128 000	
- 1	WIRS belief the manufacture	

The Checkled in and a consider the analysis of the Sections Consents Dec. or plant requirements, and about not be used as a second or the section of the sec

### 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 If you accommed "No" to any of the above questions, you may have a wheele to the your ESSES line relation on to recovered unit, which people and others well king to ES. annon year houselfen pentinstand — a visit-sten EK er <u>gegenden anning</u> — a sell ete EK er (as e) avez sent E IRS Sentant d'Albama : commente comp

### **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.

> to Retirement Plan **Correction Programs** (www.irs.gov/ep)

**Online Resource Guide** 



**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 **Guarantee Corporation correc**tion programs.

## 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.