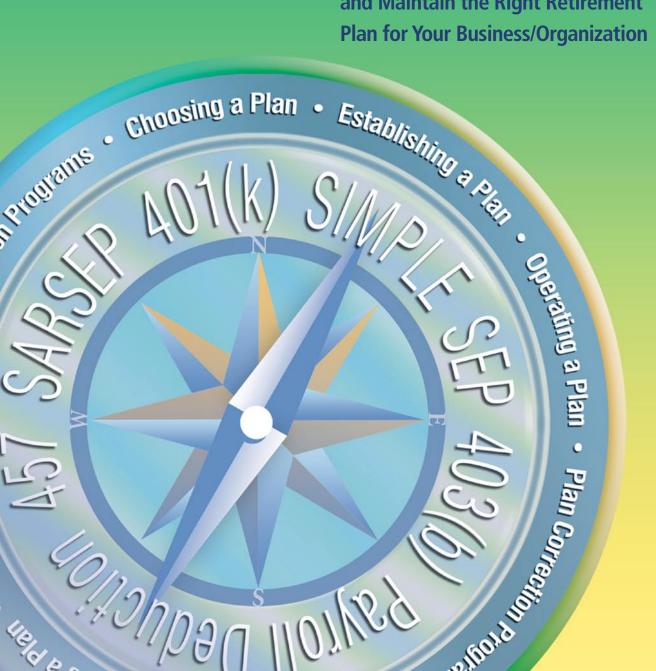
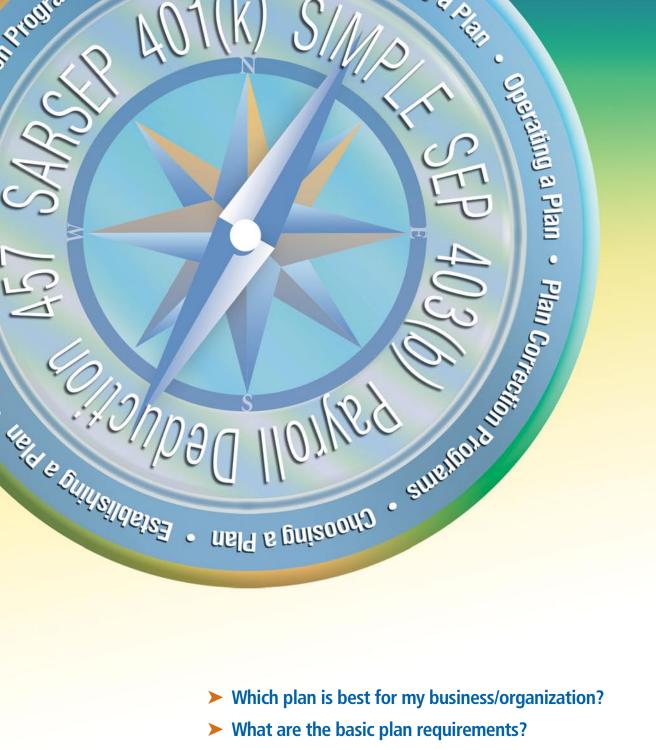
**Internal Revenue Service Tax Exempt and Government Entities Employee Plans** 

# The Retirement Plan Products Navigator

**Resources to Help You Choose** and Maintain the Right Retirement **Plan for Your Business/Organization** 





- > 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!

nclosed is a display of Retirement Plan products that provide detailed information to help you choose a plan, establish and operate your plan, and keep your plan in compliance.

Look inside and navigate from left to right to see:

- what retirement plan publications are available;
- where to begin; and

 how to identify the specific free products you need (depending on which plan you choose), and in which order to read them.

From this collection of retirement plan products, you will learn the benefits of having a retirement plan for your business/organization, compare and discover which retirement plan best fits your needs, roll-out your plan, and take the right steps to maintain 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. Publication 3998

for You

#### **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 4118** Lots of Benefits

an employee

when you set up

retirement plan 4"x 9" color tri-fold

Pub 4118 highlights the

benefits of a retirement plan, the first steps in

learning about and set-

## Determine Your Direction



#### **Publication 4395 IRA Resource Guide**

Tax Exempt and **Government** Entities (schools, hospitals, churches, charities)

**Businesses** 

CHOOSING

A RETIREMENT SOLUTION



#### **Publication 4484**

**Choose a retirement** plan for employees of tax exempt and government entities 5"x 11" color brochure

Pub 4484 compares the key advantages of various retirement plans so you can easily select one that fits your organization best.

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

# Choose a Route





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

The following 8.5" x 11" pamphlets give detailed information on establishing and operating your selected plan, including set-up, contributions, and distributions.



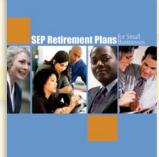
Publication 4336 **SARSEP Salary** Reduction Simplified **Employee Pension** 



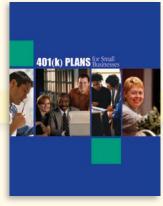
8.5"x 11" color pamphlet, 10-pg text **Publication 4407 SARSEP Salary** 

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 4333 **SEP Retirement Plans for Small Businesses** 8.5"x11" color pamphlet, 6-pg text



**Publication 4222** 401(k) PLANS for **Small Businesses** 8.5"x11" color pamphlet, 10-pg text



Publication 4587 **Payroll Deduction IRAs for Small Businesses** 8.5"x 11" color pamphlet, 4-pg text

UNDER CONSTRUCTION



### 403(b) Plans for Public Schools

Publication XXXX

and Tax Exempt Organizations 8.5"x 11" color pamphlet

#### Publications 4482 and 4483

403(b) Tax-Sheltered **Annuity for Participant** and 403(b) Tax-Sheltered **Annuity Plan for Sponsor** 4"x 9" color tri-fold

Pubs 4482 and 4483 address common mistakes that you want to avoid so that you can remain compliant with the law, maximize retirement benefits for employees, and avoid additional tax and penalties.

UNDER CONSTRUCTION

Publication XXXX 457 Plans for Tax Exempt and Government Entities 8.5"x 11" color pamphlet



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

## Perform Regular Maintenance

The "check-up" brochures, left and below, stress the importance of reviewing the operation of your retirement plan and highlight the money saving benefits of a well-run plan. They also describe what is included in a retirement plan check-up: Checklist, tips, resources, and help through IRS correction programs.

The plan checklists, to the right, provide a quick review to see if you meet some basic requirements in operating your selected plan. These one-page checklists of 10 questions let you know on the spot that you may have a mistake in the operation of your plan.

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

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



Publication 3066 Have you had your Check-up this year? for 401(k) Retirement Plans 4°x 9° color tri-fold



Publication 4547 Have you had your Check-up this year? for 403(b) Retirement Plans 4"x 9" color tri-fold



#### Publication 4546 403(b) Plan Checklist 8.5"x 11" color, one-side text

 Publication XXXX Have you had your Check-up this year? for 457 Retirement Plans 4"x 9" color tri-fold



# Need to Make a Course Correction?



401(k) PLAN CHECKLIST

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



#### Publication 4224

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

Pub 4224 introduces 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 "Correcting Plan Errors" (www.irs.gov/ep)

Through www.irs.gov/ep under "Correcting Plan Errors," read about the programs for correcting mistakes in a plan — the Self-Correction Program, Voluntary Correction Program, and Audit Closing Agreement Program.



# You're There!

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

Publication 4531 401(k) Plan Checklist 8.5"x 11" color, one-side text

#### UNDER CONSTRUCTION

457 Plan Checklist 8.5"x 11" color, one-side text

Publication XXXX

## Retirement Plan Assistance

The following resources can provide information and assistance on retirement plans.

www.irs.gov/ep. Visit this "Retirement Plans Community" Web page for materials on Retirement Plans Community topics and IRS Resources. Click on the sub-headers for information specific to benefits practitioners, plan participants/ employers, and plan sponsors/employers.

**(877) 829-5500.** Call IRS 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 Service P.O. Box 2508 Cincinnati, OH 45201

### Also look for...



#### Retirement News for Employers

This newsletter for small business owners and other employers provides the latest retirement plan updates and guidance to help protect plan benefits.



#### Manaka and Sama and Sama

(attorneys, accountants, actuaries and others) presents tax-related information to help with retirement plans.

**Employee Plans** 

These newsletters are issued quarterly only through IRS e-mail. For your free subscription, go to the "Retirement Plans Community" Web page, and subscribe on-line by selecting "Newsletters." ...www.irs.gov/ep.

page 13 2001 Annual Employ Benefits Cardennam