

The Retirement Plan Products Navigator

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





- Which plan is best for my 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!

Enclosed 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.

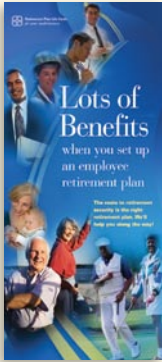
Look inside and navigate from left to right to see:

- 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.

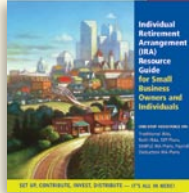
Follow the flow of information to choose, establish, operate, and even seek retirement plan correction programs if you find a mistake in your plan's operation.



Publication 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.

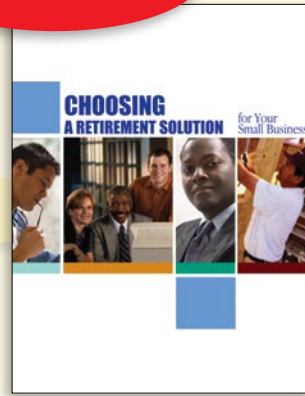


Publication 4395
IRA Resource Guide

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.

Businesses



Publication 3998
Choosing a Retirement
Solution for Your
Small Business

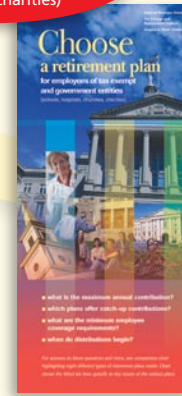
8.5"x 11" color pamphlet, 6-pg text

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.

Determine Your Direction

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

Choose a Route



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.

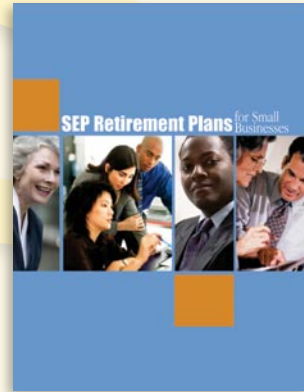
Items are available electronically through www.irs.gov/ep. You can also order these products through the IRS toll-free at (800) 829-3676.



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



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



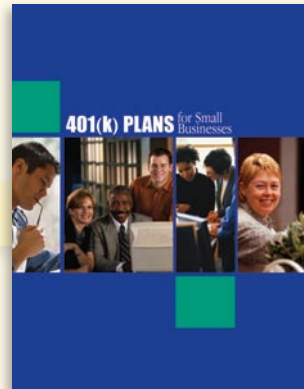
Publication 4333
SEP Retirement Plans for Small Businesses
 8.5" x 11" color pamphlet,
 6-pg text



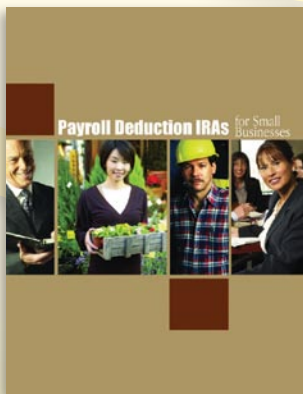
Publication 4336
SARSEP Salary Reduction Simplified Employee Pension
 8.5" x 11" color pamphlet,
 10-pg text



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



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



Publication XXXX
403(b) Plans for Public Schools and Tax Exempt Organizations
 8.5" x 11" color pamphlet



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



Publications 4482 and 4483
403(b) Tax-Sheltered Annuity Plan 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.

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

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.



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



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



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

UNDER CONSTRUCTION

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

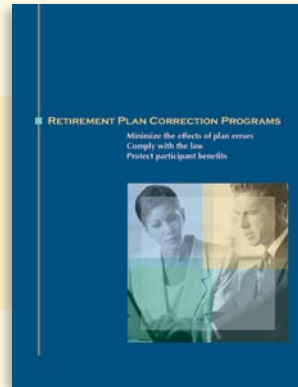
Need to Make a Course Correction?



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



Publication 4531
401(k) Plan 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.

UNDER
CONSTRUCTION

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

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.



Employee Plans News

This newsletter for retirement plan practitioners (attorneys, accountants, actuaries and others) presents tax-related information to help with retirement 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.