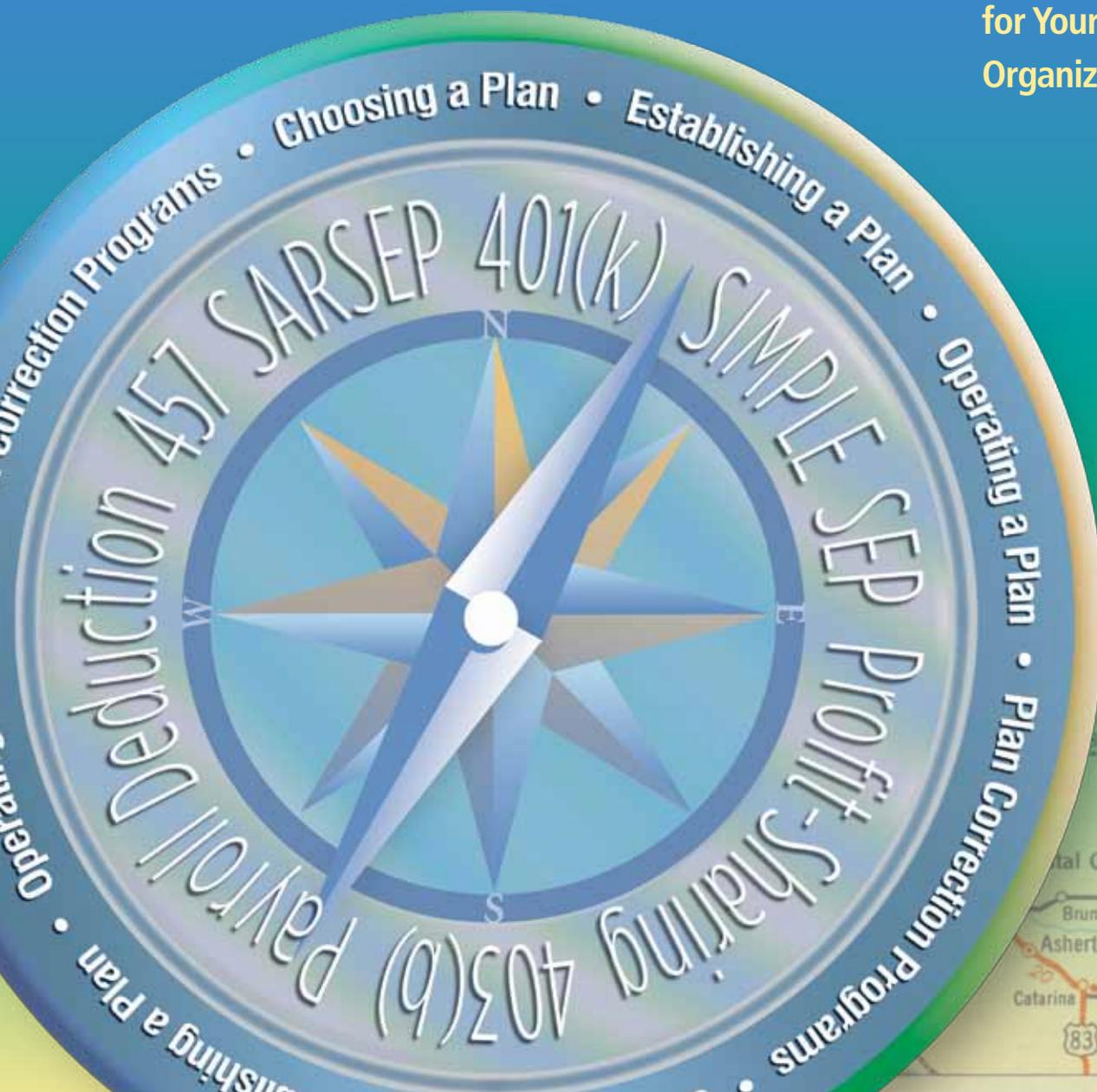


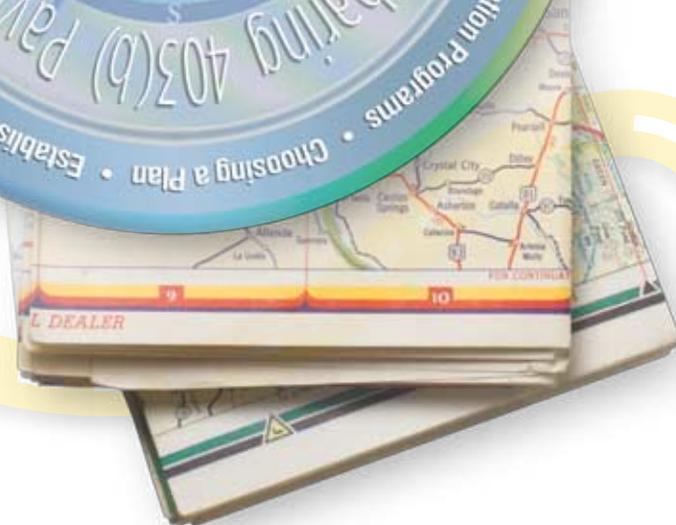
The Retirement Plan Products Navigator

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 provides detailed information to help you choose, establish, and operate a plan, and address matters to keep your plan in compliance with the tax laws. These products can be downloaded at www.irs.gov/retirement, or ordered by calling the IRS toll-free at 800.TAX.FORM (800.829.3676).

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 avoid mistakes in your plan. Follow the product information highway inside and you will see that the IRS has programs to help you find and fix plan mistakes.



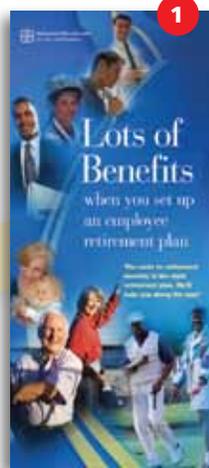
The Right Plan

Here's your highway of retirement plan assistance materials.

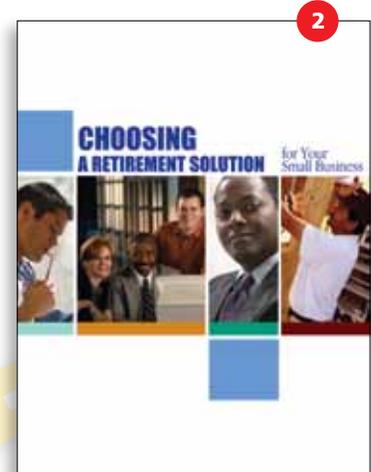
Follow the flow of information to choose, establish, operate, and even seek retirement plan correction programs if you find a mistake in your plan's operation.

Determine Your Direction

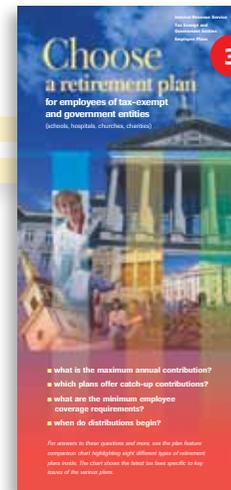
A retirement plan has lots of benefits — for you, your business and your employees. Learn about these benefits, then compare the key features and benefits of plans available for your type of business or organization.



Businesses



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



- 1** **Publication 4118**
Lots of Benefits when you set up an employee retirement plan
4 x 9" tri-fold brochure

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.

- 2** **Publication 3998**
Choosing a Retirement Solution for Your Small Business
8.5 x 11" brochure

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

- 3** **Publication 4484**
Choose a retirement plan for employees of tax-exempt and government entities
5 x 11" brochure

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

Choose

Plan Your Trip

Once you've selected your route, the following brochures provide detailed information on establishing and operating your selected plan, including set-up, contributions, and distributions.



4 **Publication 4334**
SIMPLE IRA Plans
for Small Businesses
8.5 x 11" brochure

5 **Publication 4333**
SEP Retirement Plans
for Small Businesses
8.5 x 11" brochure

6 **Publication 4587**
Payroll Deduction IRAs
for Small Businesses
8.5 x 11" brochure

7 **Publication 4336**
SARSEP Salary Reduction
Simplified Employee Pension
8.5 x 11" brochure

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

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

8 **Publication 4806**
Profit Sharing Plans
for Small Businesses
8.5 x 11" brochure

9 **Publication 4222**
401(k) Plans for
Small Businesses
8.5 x 11" brochure

10 **Publication 4674**
Automatic Enrollment
401(k) Plans for
Small Businesses
8.5 x 11" brochure

11 **Under Construction**
403(b) Plans for
Public Schools and Tax-Exempt
Organizations
8.5 x 11" brochure

12 **Under Construction**
457 Plans for
Tax-Exempt and
Government Entities
8.5 x 11" brochure

13 **Publication 4482**
403(b) Tax-Sheltered
Annuity for Participants

Publication 4483
403(b) Tax-Sheltered
Annuity Plan for Sponsors

4 x 9" tri-fold brochures

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

Maintain

Perform Regular Maintenance

Publication 3066, *Have you had your Check-up this year? for Retirement Plans*, stresses the importance of reviewing the operation of your retirement plan and highlights the money saving benefits of a well-run plan. This brochure also describes what is included in a retirement plan check-up: Checklist, tips, resources, and help through IRS correction programs.



14



15

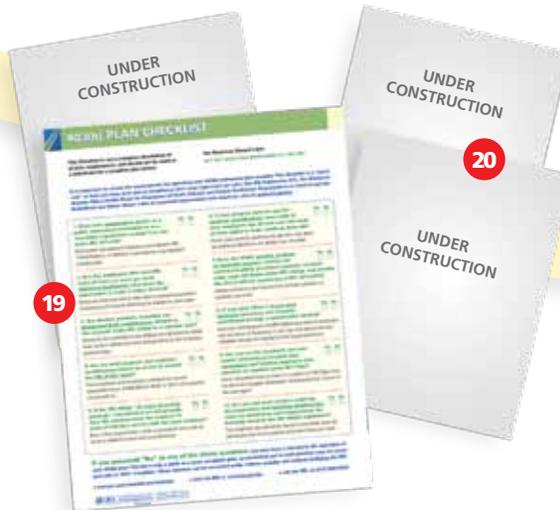
16

17

18

Each plan Checklist provides a quick review to see if you meet basic requirements in operating your selected plan. Checklist questions let you know on the spot that you may have a mistake in the operation of your plan.

Some plan Checklists have a Fix-It Guide with tips on how to find and fix, or avoid, common mistakes in retirement plans, the rules and frequent errors of each plan type, and an overview of the Employee Plans Compliance Resolution System. Access a plan Checklist at www.irs.gov/retirement and link to the plan's Fix-It Guide.



20

19

- 14 **Publication 3066**
Have you had your Check-up this year? for Retirement Plans
4 x 9" tri-fold brochure

- 15 **SEP Checklist**
8.5 x 11" single side
SEP Fix-It Guide
www.irs.gov/retirement

- 17 **401(k) Plan Checklist**
8.5 x 11" single side
401(k) Plan Fix-It Guide
www.irs.gov/retirement

- 16 **Publication 4546**
403(b) Plan Checklist
8.5 x 11" single side
Under Construction
403(b) Plan Fix-It Guide

- 16 **Publication 4286**
SARSEP Checklist
8.5 x 11" single side
SARSEP Fix-It Guide
www.irs.gov/retirement

- 18 **Publication 4284**
SIMPLE IRA Plan Checklist
8.5 x 11" single side
SIMPLE IRA Plan Fix-It Guide
www.irs.gov/retirement

- 20 **Under Construction**
457 Plan Checklist
Under Construction
457 Plan Fix-It Guide

Correct

Need to Make a Course Correction?

Visit "Correcting Plan Errors" at www.irs.gov/retirement

to find out what you can r

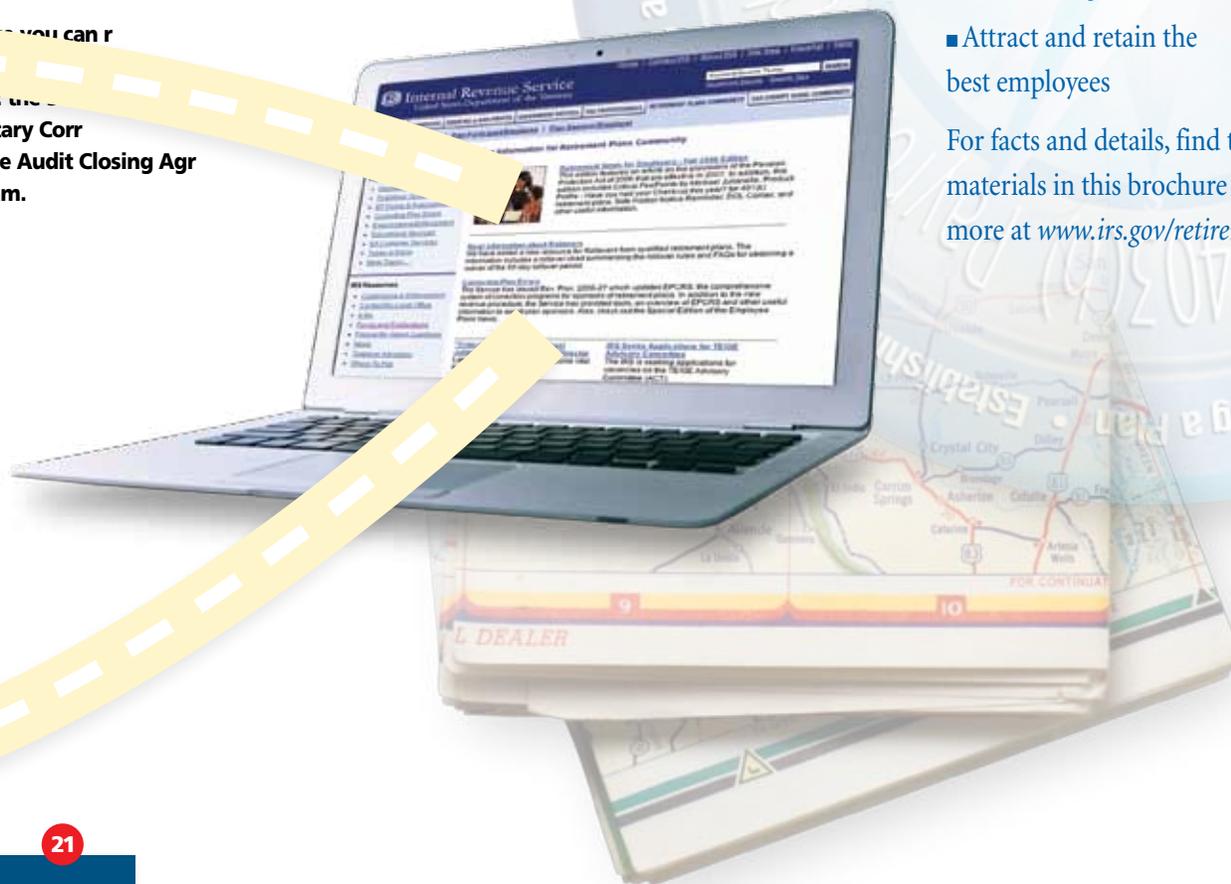
a plan. Use

Voluntary Corr
and the Audit Closing Agr
Program.

There are great benefits for you, your business, and your employees with the right retirement plan.

- Tax-favored contributions
- Plan assets grow tax-deferred
- Attract and retain the best employees

For facts and details, find the materials in this brochure and more at www.irs.gov/retirement.



21

These products can be downloaded at www.irs.gov/retirement or ordered free by calling the IRS at 800.829.3676.

Fix-It Guides are available online only.

21 **Publication 4224**
Retirement Plan
Correction Programs
8 x 6" tri-fold brochure

Pub 4224 introduces retirement plan correction programs offered by the IRS and the U.S. Department of Labor.

Retirement Satisfaction

for you, your business, and your employees.

Information Resources

Retirement Plan Assistance

Visit www.retirementplans.irs.gov to follow the easy retirement plan guide for small business employers. Topics include: CHOOSE A PLAN, MAINTAIN A PLAN, and CORRECT A PLAN. Also view the plan comparison table that features many plans.

Visit www.irs.gov/retirement to access RETIREMENT PLANS COMMUNITY for materials on retirement plans community topics and IRS resources. Click on sub-headers: BENEFITS PRACTITIONER, PLAN PARTICIPANT/EMPLOYEE, and PLAN SPONSOR/EMPLOYER for specific information.

Call the IRS toll-free at **877.829.5500** for assistance on these topics:

- 401(k) plans
- auto-enrollment
- deduction limits
- payroll deduction IRAs
- retirement plan determination letters
- state and local government plans
- 403(b) tax-sheltered annuities
- coverage
- eligibility
- profit-sharing
- SEP and SIMPLE IRA plans
- vesting and distribution rules

General Taxpayer Assistance

Call the IRS toll-free at **800.829.1040** for assistance on tax-related questions.

Visit www.irs.gov to access and download IRS tax information, forms, and publications.

Call the IRS toll-free at **800.829.3676** to order free IRS forms and publications.

Keep current with retirement plan tax-related information...



Retirement News for Employers, created for small business owners and other employers, provides the latest retirement plan updates and guidance to help protect plan benefits.

Employee Plans News, created for retirement plan practitioners (attorneys, accountants, actuaries and others), presents tax-related information to help with retirement plans.

Note: These newsletters are issued quarterly only through IRS e-mail. For a free subscription, go online to the RETIREMENT PLANS COMMUNITY at www.irs.gov/retirement, and subscribe by selecting NEWSLETTERS.

