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

- 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:

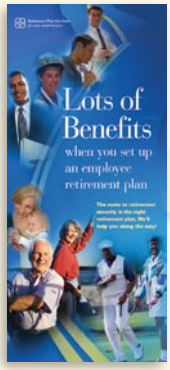
- what retirement plan publications are available;
- where to begin; and
- how to identify the specific free products you need (depending on which plan you choose), and in which order to read them.

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.

Determine Your Direction

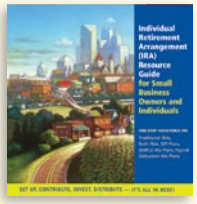


Publication 4118

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.



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.

Choose a Route

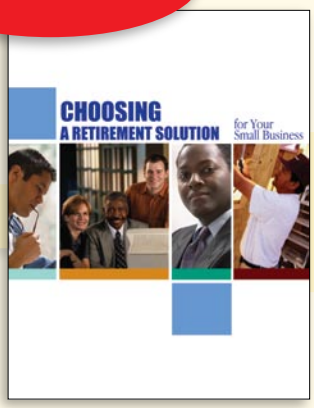
Businesses

Publication 3998

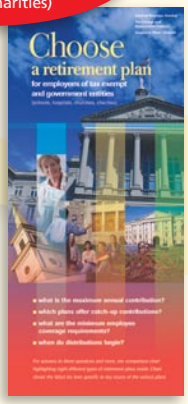
Choosing a Retirement Solution for Your Small Business

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.



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



Publication 4484

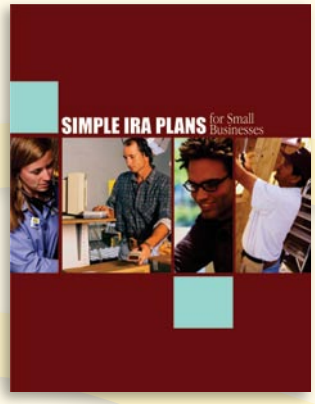
Choose a retirement plan for employees of tax exempt and government entities

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.

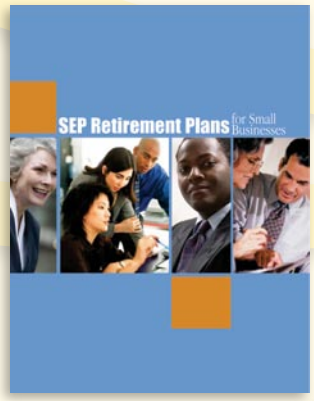
The following 8.5" x 11" pamphlets give detailed information on establishing and operating your selected plan, including set-up, contributions, and distributions.



Publication 4334

SIMPLE IRA PLANS for Small Businesses

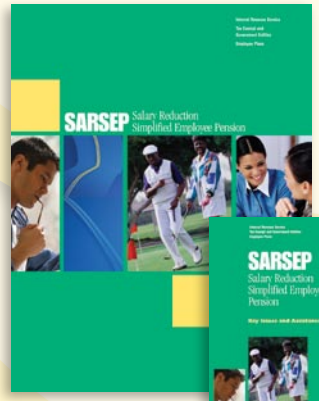
8.5"x 11" color pamphlet, 7-pg text



Publication 4333

SEP Retirement Plans for Small Businesses

8.5"x11" color pamphlet, 6-pg text



Publication 4336

SARSEP Salary Reduction Simplified Employee Pension

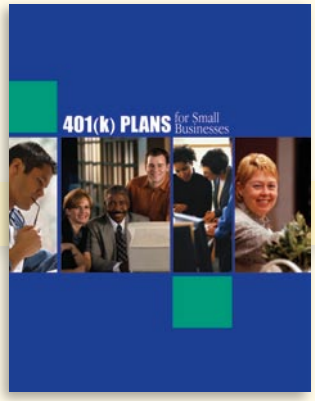
8.5"x 11" color pamphlet, 10-pg text

Publication 4407

SARSEP Salary Reduction Simplified Employee Pension Key Issues and Assistance

4"x 9" color tri-fold

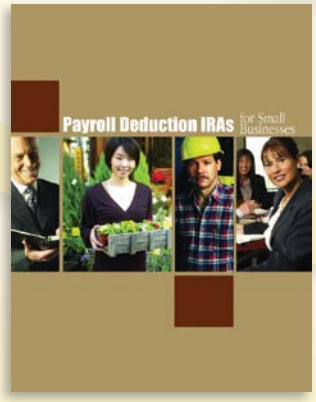
Pub 4407 addresses common mistakes and solutions for your SARSEP plan.



Publication 4222

401(k) PLANS for Small Businesses

8.5"x11" color pamphlet, 10-pg text



Publication 4587

Payroll Deduction IRAs for Small Businesses

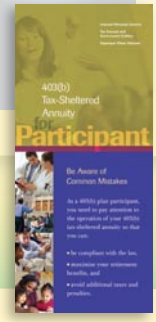
8.5"x 11" color pamphlet, 4-pg text

UNDER CONSTRUCTION

Publication XXXX

403(b) Plans for Public Schools 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

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.

Publication 4405

Have you had your Check-up this year? for SIMPLE IRAs, SEPs, and Similar 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 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

UNDER CONSTRUCTION

Publication XXXX

Have you had your Check-up this year? for 457 Retirement Plans

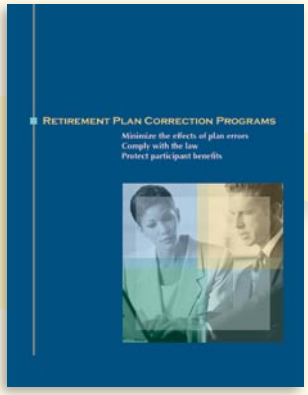
4"x 9" color tri-fold

Need to Make a Course Correction?

Publication 4285

SEP Checklist

8.5"x 11" color, one-side text

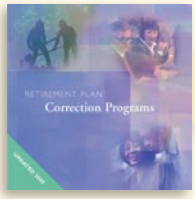


Publication 4224

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.

Publication 4531

401(k) Plan Checklist

8.5"x 11" color, one-side text

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.

IRS Department of the Treasury Internal Revenue Service Publication 4460 (Rev.05-07) Catalog Number 39833D