

## Sample article for organizations to use in reaching employees

*Customize and provide the following helpful retirement information in your communication vehicles.*

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### Join the Plan - Invest in Your Retirement

There are many benefits of participating in a retirement plan! For example, you can:

- decrease your taxable income by making pre-tax salary deferred contributions if allowed by the plan; and
- increase your retirement savings.

### Participate in your employer's retirement plan

Enroll as soon as you can! Many retirement plans have quarterly or semi-annual entry dates. Contact your employer to find out when you can participate and consider joining on the next entry date.

### Review your retirement plan contributions

Once you have joined your employer's retirement plan, you may periodically want to review the amount you are contributing to the plan. The maximum annual salary deferral contributions allowed for 2010 and for 2011 are:

- \$16,500 to 401(k) or 403(b) plans
- \$11,500 to SIMPLE plans

If you are 50 or older by the end of the year, your retirement plan may allow you to make additional catch-up contributions. For 2010 and 2011, you can make catch-up contributions of:

- \$5,500 to 401(k) or 403(b) plans
- \$2,500 to SIMPLE plans

So, join the plan and start saving for your retirement!

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**NOTE TO EDITOR:** Below are links to helpful retirement information on IRS.gov.

- [Publication 4278-B \(02-2010\)](#) - a colorful flyer highlighting major life events that can affect your retirement.
- [Timing is Everything](#) - plain-language information employers can share with their employees about retirement plans.
- [Retirement Plans Frequently Asked Questions](#) - answers to commonly asked questions on a variety of retirement plan topics.