

## 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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### Major Life Events Can Affect Your Retirement

Did you know that major life events like losing a job, changing your marital status or starting a family could affect how you save for retirement?

Whether you have been nurturing that nest egg for years, or you're just starting a career and feel you are too young to think about retirement, you still need to know a few things before you're ready to sail away into the sunset.

- The [Life Events](#) web page on IRS.gov helps you manage your retirement savings for every stage of your life. Get answers to questions, such as
  - Are you starting out in your career and wondering whether you are [eligible to participate](#) in your company's plan?
  - Do you know your retirement plan distribution may be subject to [an additional 10% early distribution tax](#)?
- You can also find the answer to retirement plan questions by clicking the [Alphabetical Index](#) and reading topics that range from contributions to vesting.
- Plus the [Definitions](#) section explains common retirement plan terms in plain language.

For more retirement tips, talk to your employer or visit [www.irs.gov/ep](http://www.irs.gov/ep).

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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](#) *Retirement News for Employers*, an electronic newsletter designed primarily for small business owners containing plain-language information for employers to share with their employees about retirement plans.