

SEP RETIREMENT PLANS FOR SMALL BUSINESSES



SEP Retirement Plans for Small Businesses is a joint project of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) and the Internal Revenue Service.

To view this and other EBSA publications, visit the agency's **website**.

To order publications or speak with a benefits advisor, contact EBSA **electronically**.
Or call toll free: **866-444-3272**

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This booklet constitutes a small entity compliance guide for purposes of the Small Business Regulatory Enforcement Fairness Act of 1996.



Looking for an easy and low-cost retirement plan? Why not consider a SEP?

Simplified Employee Pension (SEP) plans can provide a significant source of income at retirement by allowing employers to set aside money in retirement accounts for themselves and their employees. Under a SEP, an employer contributes directly to traditional individual retirement accounts (SEP-IRAs) for all employees (including themselves). A SEP is easier to set up and has lower operating costs than a conventional retirement plan and allows for a contribution of up to 25 percent of each employee's pay.

Advantages of a SEP

- Contributions to a SEP are tax deductible and your business pays no taxes on the earnings on the investments.
- You are not locked into making contributions every year. In fact, you decide each year whether, and how much, to contribute to your employees' SEP-IRAs.
- Generally, you do not have to file any documents with the government.
- Sole proprietors, partnerships, and corporations, including S corporations, can set up SEPs.
- You may be eligible for a tax credit of up to \$500 per year for each of the first 3 years for the cost of starting the plan.
- Administrative costs are low.

As you read this booklet, here are some definitions you will find helpful:

Employee – An “employee” is not only someone who works for you, but also includes you if you receive compensation from the business. In other words, you can contribute to a SEP-IRA on your own behalf. The term also includes employees of certain other businesses you and/or your family own and certain leased employees.

Eligible Employee – An eligible employee is an employee who:

1. Is at least age 21, and
2. Has performed service for you in at least 3 of the last 5 years.

All eligible employees must participate in the plan, including part-time employees, seasonal employees, and employees who die or terminate employment during the year.

Your SEP may also cover the following employees, but there is no requirement to cover them:

- Employees covered by a collective bargaining agreement, if retirement benefits in the collectively bargained plan were the subject of good faith bargaining;
- Nonresident alien employees who did not earn income from you; or
- Employees who received less than \$600 in compensation during the year (subject to cost-of-living adjustments).

Compensation – The term generally includes the pay an employee received from you for a year’s work. As the owner/employee, your compensation is the pay you received from the company. You must follow the definition of compensation included in your plan document.

Establishing The Plan

There are just a few simple steps to establish a SEP.

Step 1: Contact a retirement plan professional or a representative of a financial institution that offers retirement plans and choose the IRS model SEP, Form 5305-SEP, *Simplified Employee Pension – Individual Retirement Accounts Contribution Agreement*, or another plan document offered by the financial institution. (See **Resources** below for a link to the Form 5305-SEP.)

Choosing a financial institution to maintain your SEP is one of the most important decisions you will make, since that entity becomes a trustee to the plan. Trustees work with employers and agree to:

- Receive and invest contributions, and
- Provide each participant with a notice of employer contributions made each year and the value of his/her SEP-IRA at the end of the year.

Trustees of SEP-IRAs are generally banks, mutual funds, insurance companies that issue annuity contracts, and certain other financial institutions that have been approved by the IRS.

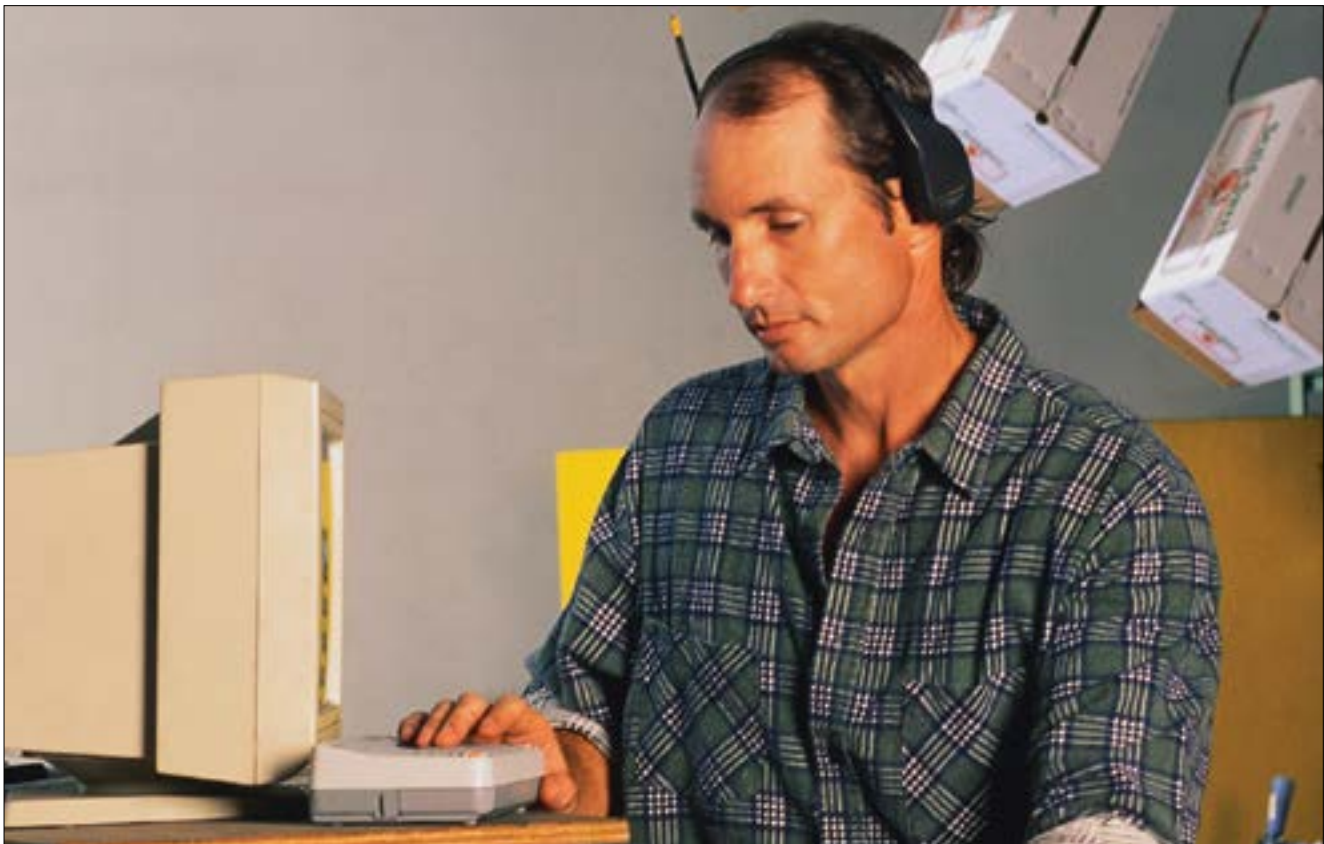
Step 2: Complete and sign Form 5305-SEP (or other plan document if not using the IRS model form). Regardless of the SEP document you choose, it will include the name of the employer, the requirements for employee participation, and a written allocation formula for the employer's contribution. When it is completed and signed, this form becomes the plan's basic legal document, describing your employees' rights and benefits. Do not send it to the IRS; instead, use it as a reference since it sets out the plan terms (for example, eligible employees, compensation, and employer contributions).

A SEP may be established as late as the due date (including extensions) of the company's income tax return for the year you want to establish the plan. For example, if your business's fiscal year (a corporate entity) ends on December 31 and you filed for the automatic 6-month extension, the company's tax return for the year ending December 31, 2019, would be due on October 15, 2020, allowing you to make the initial SEP contribution no later than October 15, 2020.

Step 3: Give your employees a copy of the Form 5305-SEP (or other plan document if not using the IRS model form) and its instructions, along with certain information about SEP-IRAs (described in **Employee Communications** below). The model SEP is not considered adopted until each employee is provided with a written statement explaining that:

1. A SEP-IRA may provide different rates of return and contain different terms than other IRAs the employee may have;
2. The administrator of the SEP will provide a copy of any amendment within 30 days of the effective date, along with a written explanation of its effects; and
3. Participating employees will receive a written report of employer contributions made to their SEP-IRAs by January 31 of the following year.





Operating The Plan

Once in place, a SEP is simple to operate. Your trustee will take care of depositing the contributions, investments, annual statements, and any required filings with the IRS. You will need to ensure that your plan is kept current with the law.

Contributions to SEP-IRAs

Your obligation is to forward contributions to your financial institution/trustee for those employees who participate as described in your plan document. You will want to keep your financial institution aware of any changes in the status of those employees in the plan. As you hire new employees, for instance, you will include them in the SEP if they satisfy the eligibility criteria described in the plan.

Your contributions to each employee's SEP-IRA for a year cannot exceed the lesser of 25 percent of the employee's compensation for the year or a dollar amount that is subject to cost-of-living adjustments. The dollar amount is \$56,000 for 2019 and \$57,000 for 2020. These limits apply to your total contributions to this plan and any other defined contribution plans (other SEP, 401(k), 403(b), profit sharing, or money purchase plan) you have.

You do not have to contribute every year. When you contribute, you must contribute to the SEP-IRAs of all participants who performed work for your business during the year for which the contributions are made, even participants who die or terminate employment before the contributions are made.

Contributions for all participants generally must be uniform – for example, the same percentage of compensation.

Employee salary reduction contributions cannot be made under a SEP.

There are special rules if you are a self-employed individual. For more information on the deduction limitations for self-employed individuals, see IRS Publication 560, *Retirement Plans for Small Business (SEP, SIMPLE, and Qualified Plans)*.

How Does a SEP Work?

Quincy Company decides to establish a SEP for its employees. Quincy has chosen a SEP because its industry is cyclical in nature, with good times and down times. In good years, Quincy can make larger contributions for its employees, and in down times it can reduce the amount. Quincy knows that under a SEP, the contribution rate (whether large or small) must be uniform for all employees. The financial institution that Quincy has selected to be the trustee for its SEP has several investment funds from which the Quincy employees can choose. Individual employees have the opportunity to divide their employer's contributions to their SEP-IRAs among the funds made available to Quincy's employees.

Employee Communications

When employees participate in a SEP, they must receive certain key disclosure documents from you and the financial institution:

- You must give employees a copy of IRS Form 5305-SEP and its instructions (or other document that was used to establish the plan). When new employees become eligible to participate in the plan, they also must receive a copy of the plan.
- You must also provide a written statement containing information about the terms of the SEP, how changes are made to the plan, and when employees are to receive information about contributions to their accounts. (See **Step 3** above.)
- In addition to the information above, the financial institution provides an annual statement for each participant's SEP-IRA, reporting the fair market value of that account.
- The financial institution also gives participating employees a copy of the annual statement filed with the IRS containing contribution and fair market value information. (See **Reporting to the Government** below.)
- When an employee participating in the plan receives distributions from their account, the financial institution sends that employee a copy of the form that is filed with the IRS for the individual's distribution. (See **Reporting to the Government** below.)
- The financial institution should notify the participant by January 31 of each year when a minimum distribution is required. (See **Distributions** below.)

Reporting to the Government

SEPs generally are not required to file annual financial reports with the Federal Government. SEP-IRA contributions are not included on the Form W-2, *Wage and Tax Statement*.

The financial institution/trustee handling employees' SEP-IRAs provides the IRS and participating employees with an annual statement containing contribution and fair market value information on Form 5498, *IRA Contribution Information*.

Your financial institution also will report on Form 1099-R, *Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.*, any distributions it makes from participating employees' accounts. The Form 1099-R is sent to those receiving distributions and to the IRS.

Distributions

Participants cannot take loans from their SEP-IRAs.

However, participants can make withdrawals at any time. These monies can be rolled over tax-free to another SEP-IRA, to a traditional IRA, or to another employer's qualified retirement plan (provided the other plan allows rollovers). Money withdrawn from a SEP-IRA (and not rolled over to another plan) is subject to income tax for the year in which an employee receives a distribution. If an employee withdraws money from a SEP-IRA before age 59 1/2, a 10 percent additional tax generally applies.

As with other traditional IRAs, participants in a SEP-IRA must begin withdrawing a specific minimum amount from their accounts by April 1 of the year following the year the participant reaches age 70 1/2. For the year following the year in which a participant reaches age 70 1/2, they must withdraw an *additional* required minimum distribution amount by December 31 of that year and annually thereafter. The financial institution/trustee should notify the participant by January 31 of each year when a minimum distribution is required. (For further details regarding the required minimum distribution amount, see IRS Publication 590-B, *Distributions from Individual Retirement Arrangements (IRAs)*.)

Monitoring the Trustee

As the plan sponsor, you should monitor the financial institution/trustee to assure that it is doing everything it is required to do. You should also ensure that the trustee's fees are reasonable for the services it is providing. If the trustee is not doing its job properly, or if its fees are not reasonable, you should consider replacing the trustee.

Terminating The Plan

Although SEPs are established with the intention of continuing indefinitely, the time may come when a SEP no longer suits the purposes of your business. If that happens, consult with your financial institution to determine if another type of retirement plan might be a better alternative.

To terminate a SEP, notify the financial institution that you will not make a contribution for the next year and that you want to terminate the contract or agreement. Although not mandatory, it is a good idea to notify your employees that the plan will be discontinued. You do not need to give any notice to the IRS that the SEP has been terminated.

Mistakes... And How to Correct Them

Even with the best of intentions, mistakes in plan operation can happen. The U.S. Department of Labor and the IRS have correction programs to help employers with SEPs correct plan errors, protect participants' interests, and keep the plan's tax benefits. These programs are structured to encourage early error correction.

Ongoing review makes it easier to spot and correct mistakes in plan operations. See the **Resources** section for further information.

Your SEP — A Quick Review

- Choose a financial institution to set up your SEP.
- Sign the agreement; set up the SEP-IRAs.
- Inform your employees about the plan.
- Deposit contributions by the due date of your tax return.
- Monitor your financial institution/trustee.

Resources

To find this publication and more information on retirement plans, visit:

The U.S. Department of Labor's Employee Benefits Security Administration

- **Main site**
- **Information for small businesses**
- **Retirement savings information for employers and employees**

Internal Revenue Service

- **Main site**
- **Guidance for maintaining your SEP retirement plan**
- **Form 5305-SEP**
- **Retirement Plans Startup Costs Tax Credit**
- **SEP Plan Fix-It Guide**

In addition, the following jointly developed publications are available on the DOL and IRS websites or can be ordered **electronically** or by calling toll free: **866-444-3272**.

- *Choosing a Retirement Solution for Your Small Business*, Publication 3998, provides an overview of retirement plans available to small businesses.
- *401(k) Plans for Small Businesses*, Publication 4222, provides detailed information regarding the establishment and operation of a 401(k) plan.
- *Adding Automatic Enrollment to Your 401(k) Plan*, Publication 4721, explains how to add automatic enrollment to your existing 401(k) plan.
- *Automatic Enrollment 401(k) Plans for Small Businesses*, Publication 4674, explains a type of retirement plan that allows small businesses to increase plan participation.
- *Payroll Deduction IRAs for Small Businesses*, Publication 4587, describes an arrangement that is an easy way for businesses to give employees an opportunity to save for retirement.
- *Profit Sharing Plans for Small Businesses*, Publication 4806, describes a flexible way for businesses to help employees save for retirement.
- *SIMPLE IRA Plans for Small Businesses*, Publication 4334, describes a type of retirement plan designed especially for small businesses.

For business owners with a plan

- *Retirement Plan Correction Programs*, Publication 4224, briefly describes the IRS and DOL voluntary correction programs.

Related materials available from DOL

DOL sponsors an interactive website – the **Small Business Retirement Savings Advisor** – that encourages small business owners to choose the appropriate retirement plan for their businesses and provides resources on maintaining plans.

Related materials available from the IRS

- *Retirement Plans for Small Business (SEP, SIMPLE, and Qualified Plans)*, Publication 560
- *Contributions to Individual Retirement Arrangements (IRAs)*, Publication 590-A
- *Distributions from Individual Retirement Arrangements (IRAs)*, Publication 590-B
- *Have you had your Check-up this year? for Retirement Plans*, Publication 3066
- *SEP Checklist*, Publication 4285
- *Lots of Benefits*, Publication 4118
- *The IRS Retirement Plans Product Guide*, Publication 4460

To view these related publications, go to the IRS's [website](#).

Simplified Employee Pension—Individual Retirement Accounts Contribution Agreement

(Under section 408(k) of the Internal Revenue Code)

Do not file
with the Internal
Revenue Service

_____ makes the following agreement under section 408(k) of the Internal Revenue Code and the instructions to this form.
(Name of employer)

Article I—Eligibility Requirements (check applicable boxes—see instructions)

The employer agrees to provide discretionary contributions in each calendar year to the individual retirement account or individual retirement annuity (IRA) of all employees who are at least _____ years old (not to exceed 21 years old) and have performed services for the employer in at least _____ years (not to exceed 3 years) of the immediately preceding 5 years. This simplified employee pension (SEP) includes **does not** include employees covered under a collective bargaining agreement, includes **does not** include certain nonresident aliens, and includes **does not** include employees whose total compensation during the year is less than \$450*.

Article II—SEP Requirements (see instructions)

The employer agrees that contributions made on behalf of each eligible employee will be:

- A.** Based only on the first \$205,000* of compensation.
- B.** The same percentage of compensation for every employee.
- C.** Limited annually to the smaller of \$41,000* or 25% of compensation.
- D.** Paid to the employee's IRA trustee, custodian, or insurance company (for an annuity contract).

Employer's signature and date

Name and title

Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Purpose of Form

Form 5305-SEP (Model SEP) is used by an employer to make an agreement to provide benefits to all eligible employees under a simplified employee pension (SEP) described in section 408(k).

Do not file Form 5305-SEP with the IRS. Instead, keep it with your records.

For more information on SEPs and IRAs, see Pub. 560, Retirement Plans for Small Business (SEP, SIMPLE, and Qualified Plans), and Pub. 590, Individual Retirement Arrangements (IRAs).

Instructions to the Employer

Simplified employee pension. A SEP is a written arrangement (a plan) that provides you with an easy way to make contributions toward your employees' retirement income. Under a SEP, you can contribute to an employee's traditional individual retirement account or annuity (traditional IRA). You make contributions directly to an IRA set up by or for each employee with a bank, insurance company, or other qualified financial institution. When using Form 5305-SEP to establish a SEP, the IRA must be a Model traditional IRA established on an IRS form or a master or prototype traditional IRA for which the IRS has issued a favorable opinion letter. You may not make SEP contributions to a Roth IRA or a SIMPLE IRA. Making the agreement on Form 5305-SEP does not establish an employer IRA described in section 408(c).

When not to use Form 5305-SEP. Do not use this form if you:

1. Currently maintain any other qualified retirement plan. This does not prevent you from maintaining another SEP.
2. Have any eligible employees for whom IRAs have not been established.
3. Use the services of leased employees (described in section 414(n)).
4. Are a member of an affiliated service group (described in section 414(m)), a controlled group of corporations (described in section 414(b)), or trades or businesses under common control (described in sections 414(c) and 414(o)), unless all eligible employees of all the members of such groups, trades, or businesses participate in the SEP.
5. Will not pay the cost of the SEP contributions. Do not use Form 5305-SEP for a SEP that provides for elective employee contributions even if the contributions are made under a salary reduction agreement. Use Form 5305A-SEP, or a nonmodel SEP.

Note. SEPs permitting elective deferrals cannot be established after 1996.

Eligible employees. All eligible employees must be allowed to participate in the SEP. An eligible employee is any employee who: (1) is at least 21 years old, and (2) has performed "service" for you in at least 3 of the immediately preceding 5 years. You can establish less restrictive eligibility requirements, but not more restrictive ones.

Service is any work performed for you for any period of time, however short. If you are a member of an affiliated service group, a controlled group of corporations, or trades or businesses under common control, service includes any work performed for any period of time for any other member of such group, trades, or businesses.

Excludable employees. The following employees do not have to be covered by the

SEP: (1) employees covered by a collective bargaining agreement whose retirement benefits were bargained for in good faith by you and their union, (2) nonresident alien employees who did not earn U.S. source income from you, and (3) employees who received less than \$450* in compensation during the year.

Contribution limits. You may make an annual contribution of up to 25% of the employee's compensation or \$41,000*, whichever is less. Compensation, for this purpose, does not include employer contributions to the SEP or the employee's compensation in excess of \$205,000*. If you also maintain a salary reduction SEP, contributions to the two SEPs together may not exceed the smaller of \$41,000* or 25% of compensation for any employee.

You are not required to make contributions every year, but when you do, you must contribute to the SEP-IRAs of all eligible employees who actually performed services during the year of the contribution. This includes eligible employees who die or quit working before the contribution is made.

Contributions cannot discriminate in favor of highly compensated employees. Also, you may not integrate your SEP contributions with, or offset them by, contributions made under the Federal Insurance Contributions Act (FICA).

If this SEP is intended to meet the top-heavy minimum contribution rules of section 416, but it does not cover all your employees who participate in your salary reduction SEP, then you must make minimum contributions to IRAs established on behalf of those employees.

Deducting contributions. You may deduct contributions to a SEP subject to the limits of section 404(h). This SEP is maintained on a calendar year basis and contributions to the

* For 2005 and later years, this amount is subject to annual cost-of-living adjustments. The IRS announces the increase, if any, in a news release, in the Internal Revenue Bulletin, and on the IRS website at www.irs.gov.

SEP are deductible for your tax year with or within which the calendar year ends. Contributions made for a particular tax year must be made by the due date of your income tax return (including extensions) for that tax year.

Completing the agreement. This agreement is considered adopted when:

- IRAs have been established for all your eligible employees;
- You have completed all blanks on the agreement form without modification; and
- You have given all your eligible employees the following information:

1. A copy of Form 5305-SEP.
2. A statement that traditional IRAs other than the traditional IRAs into which employer SEP contributions will be made may provide different rates of return and different terms concerning, among other things, transfers and withdrawals of funds from the IRAs.
3. A statement that, in addition to the information provided to an employee at the time the employee becomes eligible to participate, the administrator of the SEP must furnish each participant within 30 days of the effective date of any amendment to the SEP, a copy of the amendment and a written explanation of its effects.
4. A statement that the administrator will give written notification to each participant of any employer contributions made under the SEP to that participant's IRA by the later of January 31 of the year following the year for which a contribution is made or 30 days after the contribution is made.

Employers who have established a SEP using Form 5305-SEP and have furnished each eligible employee with a copy of the completed Form 5305-SEP and provided the other documents and disclosures described in *Instructions to the Employer and Information for the Employee*, are not required to file the annual information returns, Forms 5500 or 5500-EZ for the SEP. However, under Title I of the Employee Retirement Income Security Act of 1974 (ERISA), this relief from the annual reporting requirements may not be available to an employer who selects, recommends, or influences its employees to choose IRAs into which contributions will be made under the SEP, if those IRAs are subject to provisions that impose any limits on a participant's ability to withdraw funds (other than restrictions imposed by the Code that apply to all IRAs). For additional information on Title I requirements, see the Department of Labor regulation at 29 CFR 2520.104-48.

Information for the Employee

The information below explains what a SEP is, how contributions are made, and how to treat your employer's contributions for tax purposes. For more information, see Pub. 590.

Simplified employee pension. A SEP is a written arrangement (a plan) that allows an employer to make contributions toward your retirement. Contributions are made to a traditional individual retirement account/annuity (traditional IRA). Contributions must be made to either a Model traditional IRA executed on an IRS form or a master or prototype traditional IRA for which the IRS has issued a favorable opinion letter.

An employer is not required to make SEP contributions. If a contribution is made, however, it must be allocated to all eligible employees according to the SEP agreement. The Model SEP (Form 5305-SEP) specifies that the contribution for each eligible employee will be the same percentage of compensation (excluding compensation greater than \$205,000*) for all employees.

Your employer will provide you with a copy of the agreement containing participation rules and a description of how employer contributions may be made to your IRA. Your employer must also provide you with a copy of the completed Form 5305-SEP and a yearly statement showing any contributions to your IRA.

All amounts contributed to your IRA by your employer belong to you even after you stop working for that employer.

Contribution limits. Your employer will determine the amount to be contributed to your IRA each year. However, the amount for any year is limited to the smaller of \$41,000* or 25% of your compensation for that year. Compensation does not include any amount that is contributed by your employer to your IRA under the SEP. Your employer is not required to make contributions every year or to maintain a particular level of contributions.

Tax treatment of contributions. Employer contributions to your SEP-IRA are excluded from your income unless there are contributions in excess of the applicable limit. Employer contributions within these limits will not be included on your Form W-2.

Employee contributions. You may make regular IRA contributions to an IRA. However, the amount you can deduct may be reduced or eliminated because, as a participant in a SEP, you are covered by an employer retirement plan.

SEP participation. If your employer does not require you to participate in a SEP as a condition of employment, and you elect not to participate, all other employees of your employer may be prohibited from participating. If one or more eligible employees do not participate and the employer tries to establish a SEP for the remaining employees, it could cause adverse tax consequences for the participating employees.

An employer may not adopt this IRS Model SEP if the employer maintains another qualified retirement plan. This does not prevent your employer from adopting this IRS Model SEP and also maintaining an IRS Model Salary Reduction SEP or other SEP. However, if you work for several employers, you may be covered by a SEP of one employer and a different SEP or pension or profit-sharing plan of another employer.

SEP-IRA amounts—rollover or transfer to another IRA. You can withdraw or receive funds from your SEP-IRA if, within 60 days of receipt, you place those funds in the same or another IRA. This is called a "rollover" and can be done without penalty only once in any 1-year period. However, there are no restrictions on the number of times you may make "transfers" if you arrange to have these funds transferred between the trustees or the custodians so that you never have possession of the funds.

Withdrawals. You may withdraw your employer's contribution at any time, but any amount withdrawn is includable in your income unless rolled over. Also, if withdrawals

occur before you reach age 59½, you may be subject to a tax on early withdrawal.

Excess SEP contributions. Contributions exceeding the yearly limitations may be withdrawn without penalty by the due date (plus extensions) for filing your tax return (normally April 15), but are includable in your gross income. Excess contributions left in your SEP-IRA after that time may have adverse tax consequences. Withdrawals of those contributions may be taxed as premature withdrawals.

Financial institution requirements. The financial institution where your IRA is maintained must provide you with a disclosure statement that contains the following information in plain, nontechnical language:

1. The law that relates to your IRA.
 2. The tax consequences of various options concerning your IRA.
 3. Participation eligibility rules, and rules on the deductibility of retirement savings.
 4. Situations and procedures for revoking your IRA, including the name, address, and telephone number of the person designated to receive notice of revocation. This information must be clearly displayed at the beginning of the disclosure statement.
 5. A discussion of the penalties that may be assessed because of prohibited activities concerning your IRA.
 6. Financial disclosure that provides the following information:
 - a. Projects value growth rates of your IRA under various contribution and retirement schedules, or describes the method of determining annual earnings and charges that may be assessed.
 - b. Describes whether, and for when, the growth projections are guaranteed, or a statement of the earnings rate and the terms on which the projections are based.
 - c. States the sales commission for each year expressed as a percentage of \$1,000.
- In addition, the financial institution must provide you with a financial statement each year. You may want to keep these statements to evaluate your IRA's investment performance.

Paperwork Reduction Act Notice. You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete this form will vary depending on individual circumstances. The estimated average time is:

Recordkeeping	1 hr., 40 min.
Learning about the law or the form	1 hr., 35 min.
Preparing the form	1 hr., 41 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making this form simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, Washington, DC 20224. Do not send this form to this address. Instead, keep it with your records.



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UNITED STATES DEPARTMENT OF LABOR



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