The IRS Retirement Plan Products Guide

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 follow the guide 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.

Legend

1. Publication 4118
   Lots of Benefits when you set up or participate in an employee retirement plan
   6 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
   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.

Tax-Exempt and Government Entities

Did you know …

- Benefits lots of retirees may need up to 80% of their current standard of living when they retire.
- Businesses, tax-exempt and government entities (schools, hospitals, churches, charities) have made it more appealing than ever to attract and retain better qualified employees.
- A Retirement Plan can last for 40 years.
- Contributions: Most people receive some kind of contribution to their retirement plan.
- Distributions: Most companies offer some kind of distribution options.
- Environment: Many employers offer a variety of environmentally friendly retirement plans.
- Eligibility: The eligibility for retirement plans is determined by the employer.
- Pension and Annuity Income: Many people rely on their pension income for retirement.

For assistance or information on retirement plans, see:

- Publication 4118
- Publication 4806
- Publication 4674
- Publication 4333
- Publication 4224
- Publication 4222
- Publication 963
- Publication 571
- IRA Plans
- Tax-Exempt Organizations
- Federal-State Reference Guide
- www.irs.gov
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.
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.

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.

Each Checklist has 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.
Need to Make a Course Correction?

Visit “Correcting Plan Errors” at www.irs.gov/retirement. On this website you can read about three programs for correcting mistakes in a plan: the Self-Correction Program; Voluntary Correction Program; and the Audit Closing Agreement 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.

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.

Retirement Satisfaction for you, your business, and your employees.
Information Resources

Retirement Plan Assistance


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](http://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 only through IRS e-mail. For a free subscription, go online to RETIREMENT PLANS at [www.irs.gov/retirement](http://www.irs.gov/retirement), and subscribe by selecting NEWSLETTERS.