

## Employee Plans Customer Education & Outreach

# Talking Points

September 2006

[Summer 2006 Edition of Retirement News for Employers](#) - This edition features an article on the Pension Protection Act of 2006 that was signed into law on 08/17/06. The law includes a number of significant tax incentives to enhance retirement savings for millions of Americans. Significant changes in defined benefit funding rules, for both single and multiemployer plans were made - the most sweeping changes in the funding rules since ERISA. Other articles include: Waiver of the 60-Day Rollover Period; New User Fee Schedule for 2006; President Signs HERO Act; A Virtual Small Business Tax Workshop DVD; Critical Fewpoints...by Michael Julianelle (Director, EP Examinations); The Fix Is In: Common Plan Mistakes; Product Profile - Designated Roth Accounts under a 401(k) or 403(b) Plan Publication; The Filing Cabinet; Net Gains; DOL Corner; This Way to the Forums; Let's Just Take It One Three-Month Period at Time; "Timing is Everything" Flyer.

**Note:** The subject of this edition's "[Timing is Everything](#)" flyer is plan information for participants.

**Note:** The focus of this edition of the "The Fix Is In: Common Plan Mistakes" is "[Plan Loan Failures and Deemed Distributions.](#)"

Check out the latest edition at [www.irs.gov/ep](http://www.irs.gov/ep) by selecting "Newsletters" under the "Retirement Plans Community Topics" section. Want to receive e-mail notification of issued editions? Please subscribe on-line.

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[Employee Plans News](#) and [Retirement News for Employers](#) News Flashes - August 29, 2006 - These News Flashes communicated (per IR-2006-136, August 29, 2006) to the Retirement Plans Community the delay in the effective date for Regulations under Section 403(b).

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*One Updated and Two New Publications Available* - New [Publication 4530](#), *Designated Roth Accounts Under a 401(k) or 403(b) Plan* and [Publication 4531](#), *401(k) Plan Checklist* and the updated Publication 4050, *Retirement Plan Correction Programs CD-ROM* are now available.

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*2006 IRS Nationwide Tax Forums - COMPLETED* - This year's tax forums have been completed with forums in Anaheim, CA (6/27 - 6/29); Chicago, IL (7/11 - 7/13); Atlanta, GA (7/25 - 7/27); Orlando, FL (8/1 - 8/3); Las Vegas, NV (8/22 - 8/24); and New York, NY (8/29 - 8/31). The two retirement plans related presentations ([Roth 401\(k\) and Tips](#) and [Accessing Money From a Retirement Plan](#)) are now available on the Retirement Plans Community web page ([www.irs.gov/ep](http://www.irs.gov/ep)) by selecting "More Topics" under the "Retirement Plan Community Topics" section and then selecting "Retirement Plans for Small Businesses".

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The [EP Determination Letter Resource Guide](#) has been updated - Additional updates to the Determination web pages are "in process." Notification of their completion will be announced in an upcoming edition of EP CE&O Talking Points.