

Click on an item on the **Navigator Map** above to take you to greater details or scroll below...

Click these links for:

- [The Navigator - Print Version \(Publication 4460\)](#)
- ["The Navigator" video -small bus. owner uses "The Navigator" to help choose & operate a plan. \(2:52 min.\)](#)
- [The Navigator Products List](#)
- [IRS Retirement Plans Web Resources on Types of Plans](#)

**The Navigator** is a display of Retirement Plan products that provide detailed information to help you choose a plan, establish and operate your plan, and keep your plan in compliance. Navigate 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),

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 maintain your plan. Follow the highway and you will also see that the IRS has helpful programs to catch and fix mistakes made in your plan.

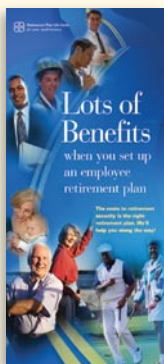
# Choose a Plan

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.

Businesses

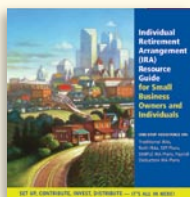
**Publication 3998**  
**Choosing a Retirement Solution for Your Small Business**  
8.5"x 11" color pamphlet, 6-pg text  
**Pub 3998 displays (in chart format) various plans and their features and options so you can more easily select a retirement plan that meets the needs of your business.**



**Publication 4118**  
**Lots of Benefits when you set up an employee retirement plan**  
4"x 9" color tri-fold

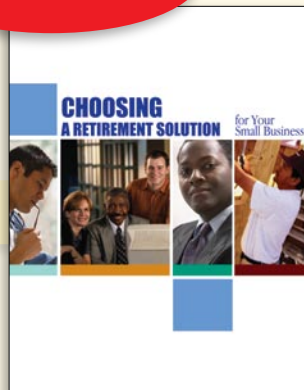
**Pub 4118 highlights the benefits of a retirement plan, the first steps in learning about and setting up a plan, and the stages in the "life" of a retirement plan.**

## Determine Your Direction



**Publication 4395**  
**IRA Resource Guide**  
CD/Rom

**Pub 4395 provides one-stop information to set-up, contribute to, invest, and distribute from a Traditional IRA, Roth IRA, SEP, SIMPLE IRA, and Payroll Deduction IRA plan.**



Tax Exempt and Government Entities (schools, hospitals, churches, charities)

## Choose a Route



**Publication 4484**  
**Choose a retirement plan for employees of tax exempt and government entities**  
5"x 11" color brochure

**Pub 4484 compares the key advantages of various retirement plans so you can easily select one that fits your organization best.**

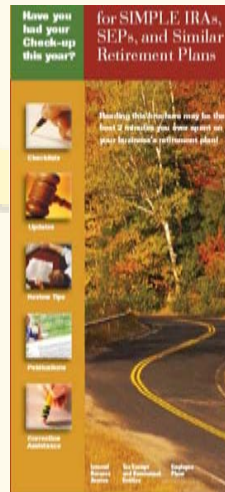
Items are available electronically through [www.irs.gov/ep](http://www.irs.gov/ep). You can also order these products through the IRS toll-free at (800) 829-3676.



# The SIMPLE IRA Plan Path



**Publication 4334**  
**SIMPLE IRA PLANS for Small Businesses**  
 8.5"x 11" color pamphlet,  
 7-pg text



**Publication 4405**  
**Have you had your Check-up this year? for SIMPLE IRAs, SEPs, and Similar Retirement Plans**  
 4"x 9" color tri-fold

## Establish and Operate

The above pamphlet gives detailed information on establishing and operating your selected plan, including set-up, contributions, and distributions.



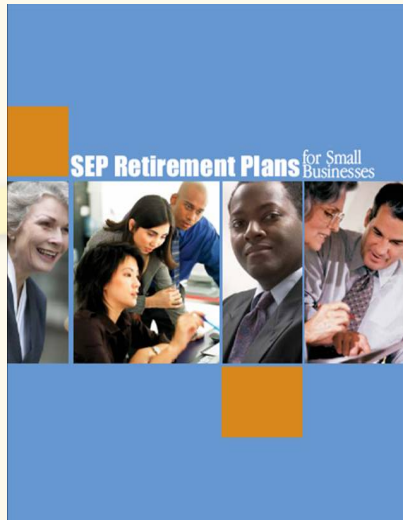
**Publication 4284**  
**SIMPLE IRA Plan Checklist**  
 8.5"x 11" color,  
 one-side text

## Perform Regular Maintenance

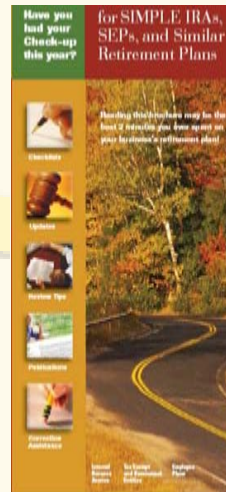
The "Check-up" brochure, above left, stresses the importance of reviewing the operation of your retirement plan and highlights the money saving benefits of a well-run plan. It also describes what is included in a retirement plan check-up: Checklist, tips, resources, and help through IRS correction programs.

The plan checklist, above, provides a quick review to see if you meet some basic requirements in operating your selected plan. This one-page checklist of 10 questions lets you know on the spot that you may have a mistake in the operation of your plan.

# The SEP Retirement Plan Path



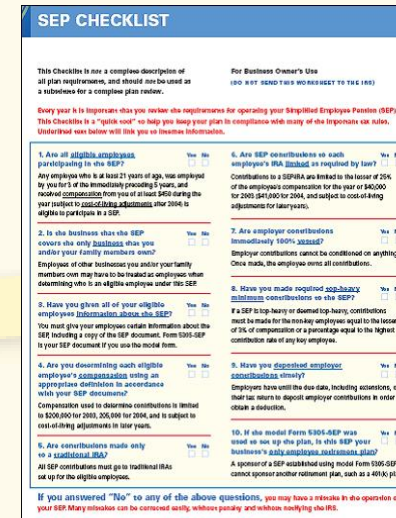
**Publication 4333**  
**SEP Retirement Plans for Small Businesses**  
 8.5"x 11" color pamphlet,  
 7-pg text



**Publication 4405**  
**Have you had your Check-up this year? for SIMPLE IRAs, SEPs, and Similar Retirement Plans**  
 4"x 9" color tri-fold

## Establish and Operate

The above pamphlet gives detailed information on establishing and operating your selected plan, including set-up, contributions, and distributions.



**Publication 4285**  
**SEP Checklist**  
 8.5"x 11" color,  
 one-side text

## Perform Regular Maintenance

The "Check-up" brochure, above left, stresses the importance of reviewing the operation of your retirement plan and highlights the money saving benefits of a well-run plan. It also describes what is included in a retirement plan check-up: Checklist, tips, resources, and help through IRS correction programs.

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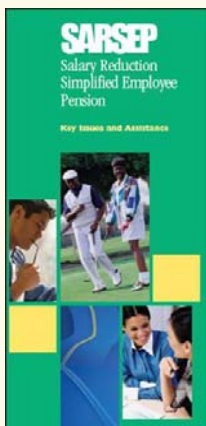
< Choose < [the Navigator Map](#) > Correction >

[SIMPLE IRA Plan Path](#) / [SEP Retirement Plan Path](#) / [401\(k\) Plan Path](#) / [403\(b\) Plan Path](#) / [Payroll Deduction IRA Path](#)

# The SARSEP Plan Path



**Publication 4336**  
**SARSEP Salary Reduction Simplified Employee Pension**  
8.5"x 11" color pamphlet, 10-pg text



**Publication 4407**  
**SARSEP Key Issues and Assistance**  
4"x 9" color tri-fold  
Pub 4407 addresses common mistakes and solutions for your SARSEP plan.



**Publication 4405**  
**Have you had your Check-up this year? for SIMPLE IRAs, SEPs, and Similar Retirement Plans**  
4"x 9" color tri-fold



**Publication 4286**  
**SARSEP Checklist**  
8.5"x 11" color, one-side text

## Establish and Operate

The above pamphlet gives detailed information on establishing and operating your selected plan, including set-up, contributions, and distributions.

## Perform Regular Maintenance

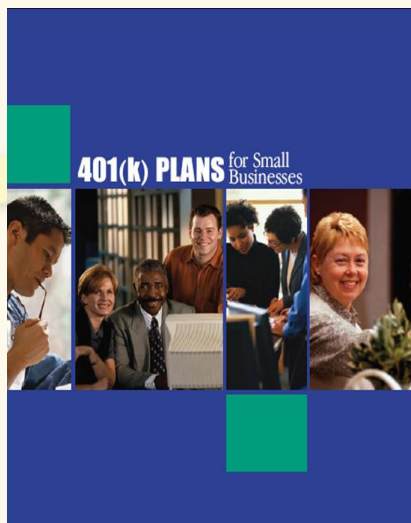
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The plan checklist, above, provides a quick review to see if you meet some basic requirements in operating your selected plan. This one-page checklist of 10 questions lets you know on the spot that you may have a mistake in the operation of your plan.

< Choose < [the Navigator Map](#) > Correction >

[SIMPLE IRA Plan Path](#) / [SEP Retirement Plan Path](#) / [SARSEP Plan Path](#) / [403\(b\) Plan Path](#) / [Payroll Deduction IRA Path](#)

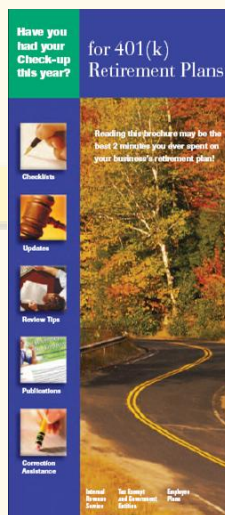
## The 401(k) Plan Path



**Publication 4222**  
**401(k) PLANS for Small Businesses**  
8.5" x 11" color pamphlet,  
7-pg text

### Establish and Operate

The above pamphlet gives 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 401(k) Retirement Plans**  
4" x 9" color tri-fold



**Publication 4531**  
**401(k) Plan Checklist**  
8.5" x 11" color,  
one-side text

### Perform Regular Maintenance

The "Check-up" brochure, above left, stresses the importance of reviewing the operation of your retirement plan and highlights the money saving benefits of a well-run plan. It also describes what is included in a retirement plan check-up: Checklist, tips, resources, and help through IRS correction programs.

The plan checklist, above, provides a quick review to see if you meet some basic requirements in operating your selected plan. This one-page checklist of 10 questions lets you know on the spot that you may have a mistake in the operation of your plan.

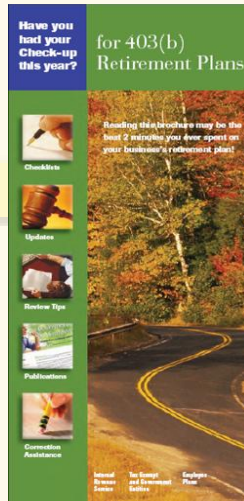
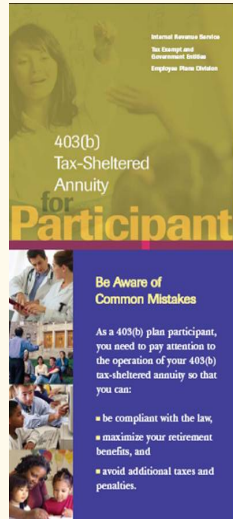
< Choose < [the Navigator Map](#) > Correction >

[SIMPLE IRA Plan Path](#) / [SEP Retirement Plan Path](#) / [SARSEP Plan Path](#) / [401\(k\) Plan Path](#) / [Payroll Deduction IRA Path](#)

# The 403(b) Plan Path



**Publications 4482 and 4483**  
**403(b) Tax-Sheltered Annuity for Participant and 403(b) Tax-Sheltered Annuity Plan for Sponsor**  
4" x 9" color tri-fold



**Publication 4547**  
**Have you had your Check-up this year? for 403(b) Retirement Plans**  
4" x 9" color tri-fold



**Publication 4546**  
**403(b) Plan Checklist**  
8.5" x 11" color, one-side text

**Establish and Operate**  
Pubs 4482 and 4483 address common mistakes that you want to avoid so that you can remain compliant with the law, maximize retirement benefits for employees, and avoid additional tax and penalties.

**Perform Regular Maintenance**  
The "Check-up" brochure, above left, stresses the importance of reviewing the operation of your retirement plan and highlights the money saving benefits of a well-run plan. It also describes what is included in a retirement plan check-up: Checklist, tips, resources, and help through IRS correction programs.

The plan checklist, above, provides a quick review to see if you meet some basic requirements in operating your selected plan. This onepage check-list of 10 questions lets you know on the spot that you may have a mistake in the operation of your plan.

< Choose < [the Navigator Map](#) > Correction >

[SIMPLE IRA Plan Path](#) / [SEP Retirement Plan Path](#) / [SARSEP Plan Path](#) / [401\(k\) Plan Path](#) / [403\(b\) Plan Path](#)

## The Payroll Deduction IRA Path



**Publication 4587**  
**Payroll Deduction**  
**IRAs for Small**  
**Businesses**

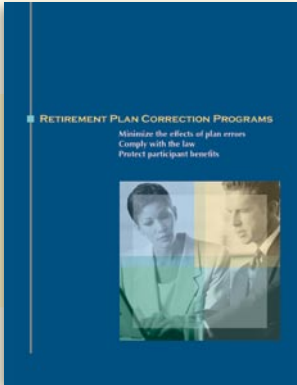
8.5"x 11" color pamphlet,  
4-pg text

### Establish and Operate

The above pamphlet gives detailed information on establishing and operating your selected plan, including set-up, contributions, and distributions.



# Need to Make a Course Correction?

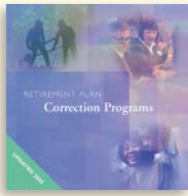


## Publication 4224

### Retirement Plan Correction Programs

8"x 6" color tri-fold

**Pub 4224** introduces retirement plan correction programs offered by the IRS, U.S. Department of Labor, and Pension Benefit Guaranty Corporation. Mistakes in the administration of a retirement plan happen. These correction programs encourage plan sponsors to correct plan mistakes earlier rather than later. The IRS correction programs allow plan sponsors to correct these mistakes and thereby continue to provide their employees with retirement benefits on a tax-favored basis.



## Publication 4050

### Retirement Plan Correction Programs

CD/Rom

**Pub 4050** is a CD-ROM containing a comprehensive guide to the IRS, U.S. Department of Labor, and Pension Benefit Guaranty Corporation correction programs.

## Online "Correcting Plan Errors"

(www.irs.gov/ep)

Through [www.irs.gov/ep](http://www.irs.gov/ep) under "Correcting Plan Errors," read about the programs for correcting mistakes in a plan — the Self-Correction Program, Voluntary Correction Program, and Audit Closing Agreement Program.



# You're There!

- right plan
- easier plan maintenance
- mistake-free plan operation
- attract and retain better employees
- tax-favored contributions
- plan assets grow tax-deferred
- and above all, retirement satisfaction for you and your employees.

# Retirement Plan Assistance

The following resources can provide information and assistance on retirement plans.

**www.irs.gov/ep.** Visit this “Retirement Plans Community” Web page for materials on Retirement Plans Community topics and IRS Resources. Click on the sub-headers for information specific to **benefits practitioners, plan participants/employers, and plan sponsors/employers.**

**(877) 829-5500.** Call IRS Customer Account Services toll-free for assistance on:

- 401(k) plans
- deduction limits
- eligibility
- coverage
- vesting and distribution rules

- retirement plan determination letters
- 403(b) tax-sheltered annuities
- state and local government plans
- SEPs and SIMPLE IRA plans.

**(800) 829-1040.** For general taxpayer assistance, call (800) 829-1040.

**www.irs.gov.** Access and download IRS forms and publications.

**(800) 829-3676.** Order free IRS forms and publications.

## By Mail.

Internal Revenue Service  
Tax Exempt and Government Entities  
Customer Service  
P.O. Box 2508  
Cincinnati, OH 45201

## Also look for...



### Retirement News for Employers

This newsletter for small business owners and other employers provides the latest retirement plan updates and guidance to help protect plan benefits.



### Employee Plans News

This newsletter for retirement plan practitioners (attorneys, accountants, actuaries and others) presents tax-related information to help with retirement plans.

These newsletters are issued quarterly only through IRS e-mail. For your free subscription, go to the “Retirement Plans Community” Web page, and subscribe on-line by selecting “Newsletters.”

...www.irs.gov/ep.

## The Navigator Product List:

### The Benefits

Publication 4118	Lots of Benefits - Retirement Plan Life Cycle	<a href="#">PDF</a>
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### Choosing

Publication 3998	Choosing A Retirement Solution for Your Small Business	<a href="#">PDF</a>
Publication 4484	Choose a Retirement Plan for Employees of Tax Exempt and Government Entities	<a href="#">PDF</a>

### Establish and Operate

Publication 4333	SEP Retirement Plans for Small Businesses	<a href="#">PDF</a>
Publication 4334	SIMPLE IRA Plans for Small Businesses	<a href="#">PDF</a>
Publication 4336	SARSEP for Small Businesses	<a href="#">PDF</a>
Publication 4407	SARSEP - Key Issues and Assistance	<a href="#">PDF</a>
Publication 4222	401(k) Plans for Small Businesses	<a href="#">PDF</a>
Publication 4482	403(b) Tax-Sheltered Annuity for Participant	<a href="#">PDF</a>
Publication 4483	403(b) Tax-Sheltered Annuity Plan for Sponsor	<a href="#">PDF</a>
Publication 4587	Payroll Deduction IRAs for Small Businesses	<a href="#">PDF</a>

### Maintain

Publication 4405	Have you had your Check-Up this year? for SIMPLE IRAs, SEPs, and Similar Retirement Plans	<a href="#">PDF</a>
Publication 3066	Have you had your Check-up this year? for 401(k) Retirement Plans	<a href="#">PDF</a>
Publication 4547	Have you had your Check-up this year? for 403(b) Retirement Plans	<a href="#">PDF</a>

Publication 4284	SIMPLE IRA Plan Checklist	<a href="#">PDF</a>
Publication 4285	SEP Checklist	<a href="#">PDF</a>
Publication 4286	SARSEP Checklist	<a href="#">PDF</a>
Publication 4531	401(k) Plan Checklist	<a href="#">PDF</a>
Publication 4546	403(b) Plan Checklist	<a href="#">PDF</a>

### Correct

Publication 4224	Retirement Plan Correction Programs	<a href="#">PDF</a>
Publication 4050	Retirement Plan Correction Programs CD-Rom	<a href="#">Order</a>

[Click here to go to all Retirement Related Forms and Pubs](#)