
INTERNAL REVENUE SERVICE
TAX EXEMPT AND GOVERNMENT
ENTITIES (TE/GE)

EMPLOYEE PLANS

TE/GE MISSION STATEMENT

To provide Tax Exempt
and Government Entities
customers top quality
service by helping them
understand and comply
with applicable tax laws
and to protect the public
interest by applying
the tax law with integrity
and fairness to all.

EMPLOYEE PLANS

The office of Employee Plans (EP) under the Tax Exempt & Government Entities (TE/GE) operating division of the Internal Revenue Service helps retirement plan sponsors, plan participants, and practitioners working in the retirement benefits arena understand and comply with the pension law.

The pension law provides significant tax benefits for sponsors of certain retirement plans (such as 401(k) plans) and the employees that participate in them. Through our Customer Education & Outreach office, we provide services and information about retirement plan requirements. Our services under Rulings and Agreements are designed to help customers understand and comply with the pension law, and assist customers in correcting mistakes that may occur when administering plans. These services help conserve plan benefits until an employee's retirement, and help preserve the tax benefits associated with these plans.

This brochure highlights EP's unique services of:

Customer Education & Outreach

Rulings and Agreements - voluntary compliance programs, determination letter program, and technical guidance (IRS regulations, revenue rulings, revenue procedures, notices, announcements, private letter rulings).

Examinations

Customer Account Services

CUSTOMER EDUCATION & OUTREACH

Through our partnership efforts with government and private industry, EP works to meet your changing needs. We want to keep you informed and promote a better understanding of retirement plans for easier compliance with the pension law. Use the following customer education and outreach information and services:

■ **IRS Retirement Plans Web site** - www.irs.gov/ep includes information on:

- correction programs (Employee Plans Compliance Resolution System)
- retirement plans for small businesses
- 403(b) (tax-sheltered annuities) and 457 plans
- IRA-based plans
- retirement plan life cycle
- latest guidance explaining tax law
- tool kit useful in establishing and operating retirement plans
- benefits conference calendar
- how to get specific retirement plan questions answered
- frequently asked questions.

■ **Employee Plans News** - Free quarterly newsletter available electronically. Subscribe on-line at www.irs.gov/ep.

■ **Benefit conferences** - You can check *Employee Plans News* at www.irs.gov/ep for dates and topics of EP workshops and conferences in your area. More detailed information is also posted on our Web site.

■ **Speakers** - Go online at www.irs.gov/ep to find out how to request an educational speaker.

■ **IRS forms and publications** - Ask for your free copy of an IRS publication or form when you call (800) 829-3676. Download IRS publications and forms from the IRS Web site at www.irs.gov. Some pension-related publications include:

- Publication 560, *Retirement Plans for Small Business (SEP, SIMPLE, and Qualified Plans)*
- Publication 571, *Tax-Sheltered Annuity Plans (403(b) Plans) For Employees of Public Schools and Certain Tax-Exempt Organizations*
- Publication 575, *Pension and Annuity Income*
- Publication 590, *Individual Retirement Arrangements (IRAs)*
- Publication 3998, *Choosing a Retirement Solution for Your Small Business*.

RULINGS AND AGREEMENTS

EP's Rulings and Agreements offers three types of services to help you understand the pension law for easier compliance: voluntary compliance; determination letters; and technical guidance.

■ **Voluntary compliance** - If you sponsor a qualified retirement plan that fails to satisfy the requirements of the pension law, our system of correction programs – the Employee Plans Compliance Resolution System (EPCRS) – may enable you to correct a problem, ensure that proper benefits are provided to your employees, and preserve the tax benefits of your plan.

There are three categories of correction programs:

1. a self-correction program, under which you may self-correct a failure to satisfy the pension law without pre-approval from the IRS and without paying the government any fee or sanction;
2. a program that provides correction with IRS approval, under which an employer pays a limited fee; and
3. a program that applies on audit, under which an employer corrects and pays a reasonable sanction.

You can access a detailed description of these programs at www.irs.gov/ep.

■ **Determination letters** - Through our determination letter program, you may get advance assurance that the terms of your retirement plan satisfy the qualification requirements of the pension law. Instructions for filing a determination letter application are found on the Forms 5300, 5307, 5310, and 6406. You can avoid the need to file for a determination letter if you use a pre-approved plan (standardized master or prototype plan). A description of our master and prototype programs and determination letter procedures can be accessed at www.irs.gov/ep.

■ **Technical guidance** - EP provides guidance that explains how the pension law may apply to you. Guidance items of general applicability are published in the weekly *Internal Revenue Bulletin*, such as regulations, revenue rulings, revenue procedures, notices and announcements. Please go to our Web site at www.irs.gov/ep for useful guidance and access to the *Internal Revenue Bulletin*.

EXAMINATIONS

The goal of EP Examinations is to promote voluntary compliance by analyzing operational features of retirement plans. Our activities include developing processes to identify areas of noncompliance, developing corrective strategies, and assisting other functions, such as EP's Customer Education & Outreach office and Rulings and Agreements office in implementing those strategies.

Examinations uses a centralized examination case selection and review process to enhance consistency of enforcement activities and to focus resources on the areas of highest noncompliance.

You can access information on the Examination Program at www.irs.gov/ep.

CUSTOMER ACCOUNT SERVICES

The IRS provides toll-free telephone service for your inquiries, a centralized address in Cincinnati to receive your written employee plans inquiries, and an e-mail site for your convenience.

For retirement plans technical and procedural questions, or for questions concerning the accurate completion of employee plans applications, accurate completion of returns, account-related issues, and employee plans administration questions:

- Please call: **(877) 829-5500**
Monday - Friday
- Visit the "EP Customer Account Services" section of the Retirement Plans Web page at www.irs.gov/ep under the "Topics" section.
- Or write to:
Internal Revenue Service
TE/GE Customer Account Services
P.O. Box 2508
Cincinnati, OH 45201

For questions relating to traditional IRAs, ROTH IRAs, Coverdell Education Savings Accounts, medical savings accounts, section 125 cafeteria plans, and the taxability of retirement income, please call (800) 829-1040.

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