

## EXAMINATION

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 and Outreach and Rulings and Agreements 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.

## 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.

### Customer Account Services

(877) 829-5500

Monday - Friday

8:00 a.m. - 9:30 p.m. eastern-standard time

### Internal Revenue Service

#### TE/GE Customer Account Services

PO Box 2508

Cincinnati, OH 45201

Send your questions about accurate completion of employee plans applications; accurate completion of returns, account-related issues, and employee plans administration.

[retirementplanquestions@irs.gov](mailto:retirementplanquestions@irs.gov)

Please provide your phone number in your e-mail message so that we can respond to your question(s).

## EMPLOYEE PLANS

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*Working to put service first*



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Internal Revenue Service

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# 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.

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 the plan. 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 rules, revenue procedures, notices, announcements, private letter rulings)

## Examinations

## Customer Account Services

- determination letter Qs & As
- retirement plans for small businesses
- 403(b) (tax-sheltered annuities) and 457 plans
- sample retirement plan provisions
- IRS continuing professional education (CPE) articles
- new rules for required minimum distributions and other IRS guidance
- compliance profile of section 401(k) plans
- benefits conference calendar

You may ask retirement plan questions at [retirementplanquestions@irs.gov](mailto:retirementplanquestions@irs.gov). You must provide your phone number in your e-mail message so that we can respond to your questions.

■ **Employee Plans News** - Free quarterly newsletter available electronically. Subscribe on-line at [www.irs.gov/ep](http://www.irs.gov/ep).

■ **Benefit conferences** - You can check *Employee Plans News* at [www.irs.gov/ep](http://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](http://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](http://www.irs.gov). Some pension-related publications include:

- Publication 560, *Retirement Plans for Small Business (SEP, SIMPLE, and Keogh Plans)*
- Publication 571, *Tax-Sheltered Annuity Programs for Employees of Public Schools and Certain Tax-Exempt Organizations*
- Publication 575, *Pension and Annuity Income*
- Publication 590, *Individual Retirement Arrangements (IRAs)* (Including Roth IRAs and Education IRAs)

## 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 letter; 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 voluntary correction programs – the Employee Plans Compliance Resolution System (EPCRS) – may enable you to correct an issue, ensure that proper benefits are provided to your employees, and preserve the tax benefits of your plan.

There are three categories of voluntary correction programs:

1. a self-correction program, under which you may self-correct a failure to satisfy the pension law within a certain period of time 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](http://www.irs.gov/ep).

■ **Determination letter** - 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](http://www.irs.gov/ep).

■ **Technical guidance** - EP provides guidance that explains how the tax law may apply to you. In addition to guidance items of general applicability that are published in the weekly *Internal Revenue Bulletin* accessible via [www.irs.gov](http://www.irs.gov), you may request a letter ruling that applies the law to your specific situation. For a description of the private letter ruling process, please go to our Web site at [www.irs.gov/ep](http://www.irs.gov/ep).

## 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 EP Web site** - [www.irs.gov/ep](http://www.irs.gov/ep) includes information on:
  - voluntary correction programs (Employee Plans Compliance Resolution System)