



NEW! *The 403(b)/457 Plan Requirements Handbook*

# The Premier Resource for Your New 403(b) Responsibilities

Your Step-by-Step “Road Map” to Confident Compliance — Now and in the Years Ahead

## Protect Yourself While Managing the Risk of Potential Penalties

Under new IRS regulations, you face a level of scrutiny you’ve never faced before. If your plan is not in compliance with that and other federal rules, you run the risk of substantial penalties:

Penalties for failure to properly document your plans so that they are audit-ready.

Personal liability and penalties from failure to comply with ERISA requirements that range anywhere from \$1,000 a day up to \$100,000.

Loss of employee tax savings if you have not come up with a written 403(b) plan.

Penalties and potential loss of the tax benefits of the 403(b) plan for failure to timely deposit funds.

*The 403(b)/457 Plan Requirements Handbook* is a low-cost investment to help ensure that your plan is in compliance and to help you reduce your risk of expensive penalties.

- ✓ **Clear, concise, application-based guidance** for every aspect of 403(b) regulation compliance
- ✓ **Time-saving tools** — charts, checklists, model documents and forms
- ✓ **Coordinated approach** to diverse regulatory guidelines
- ✓ **Quarterly newsletters and updates** keep you up-to-date with upcoming guidance and best practices
- ✓ **And more!**

## 403(b) Plan Revisions: How the Latest Changes Affect Plan Administration

In this audio CD, which you will receive upon payment, 403(b) expert Robert J. Toth, Jr. gives you the tools and steps you’ll need to be compliant with the new IRS and DOL requirements, plus practical solutions to the pressing 403(b) issues confronting practitioners and plan sponsors. You’ll discover:

- How to determine whether your plan is covered by ERISA, and the steps you need to take to fix plan status problems under the new rules.
- How to identify which contracts are part of your plan for Form 5500 reporting purposes.

- An overview of the peculiar issues that arise when transitioning from non-ERISA status to ERISA status.
- The problems with applying ERISA’s fiduciary rules in a multi-vendor, individual contract environment.
- Potential liability exposures for non-ERISA plans, as well as 403(b) “hot topics” arising from the IRS rules.

...And more!



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FREE GIFT

# Top 403(b) Experts Give You Instant Answers... Practical Insights... Time-Saving Tools...

*All in One Handy Source!*

You can rely on all the helpful guidance in *The 403(b)/457 Plan Requirements Handbook* because it's written by two foremost experts in pension law, and is published by the experts at Thompson Publishing Group.



**Robert J. Toth, Jr.** has more than 25 years of experience in employee benefits law. He is the principal of the Law Office of Robert J. Toth, Jr. and is a Fellow of the American College of Employee Benefits Counsel. His practice focuses on the design, administration and distribution of financial products and services for retirement plans, and combines elements of ERISA and tax, insurance, securities and investment law for both 401(a) and 403(b) plans.



**Conni M. Toth**, co-founder and managing consultant for Applied Pension Professionals LLC, has more than 25 years of experience in the retirement industry, focusing on finding solutions, establishing plan design, compliance processes, documentation and government reporting. She holds a FINRA Series 6, 7, 24 and 26 registrations.

Since 1993, she has been a member of the American Society of Pension Professional & Actuaries, through which she has designations as a qualified plan administrator (QPA) and qualified 401(k) plan administrator (QKA).

## Try This NEW Step-By-Step Reference RISK-FREE for 30 Days!



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## SUMMARY OF CONTENTS:

### PLAN DOCUMENTATION, POLICIES AND PROCEDURES

ERISA's Application

Most Common Plan Mistakes

Quick Reference for Annual Limits  
and Penalties

Fiduciary Duties

### 403(b) PLAN ARRANGEMENT AND 457 PLAN ADMINISTRATION

Plan Distributions

Other Administrative Issues

Plan Terminations

Operational Compliance Programs

### NONDISCRIMINATION TESTING

Curing Failed Tests

Special Situations

### 403(b) PLAN DESIGN OPTIONS

Investment Management

Establishing a Loan Program:  
ERISA vs. Non-ERISA

### REPORTING AND DISCLOSURE REQUIREMENTS

Accounting Rules and Information  
Requirements

IRS and DOL Reporting  
Requirements

Reporting to Plan Participants

Electronic Reporting and Disclosure

### SETTING UP A NEW 403(b) PLAN

Designing the Plan

Administering the Plan

Selecting Vendors