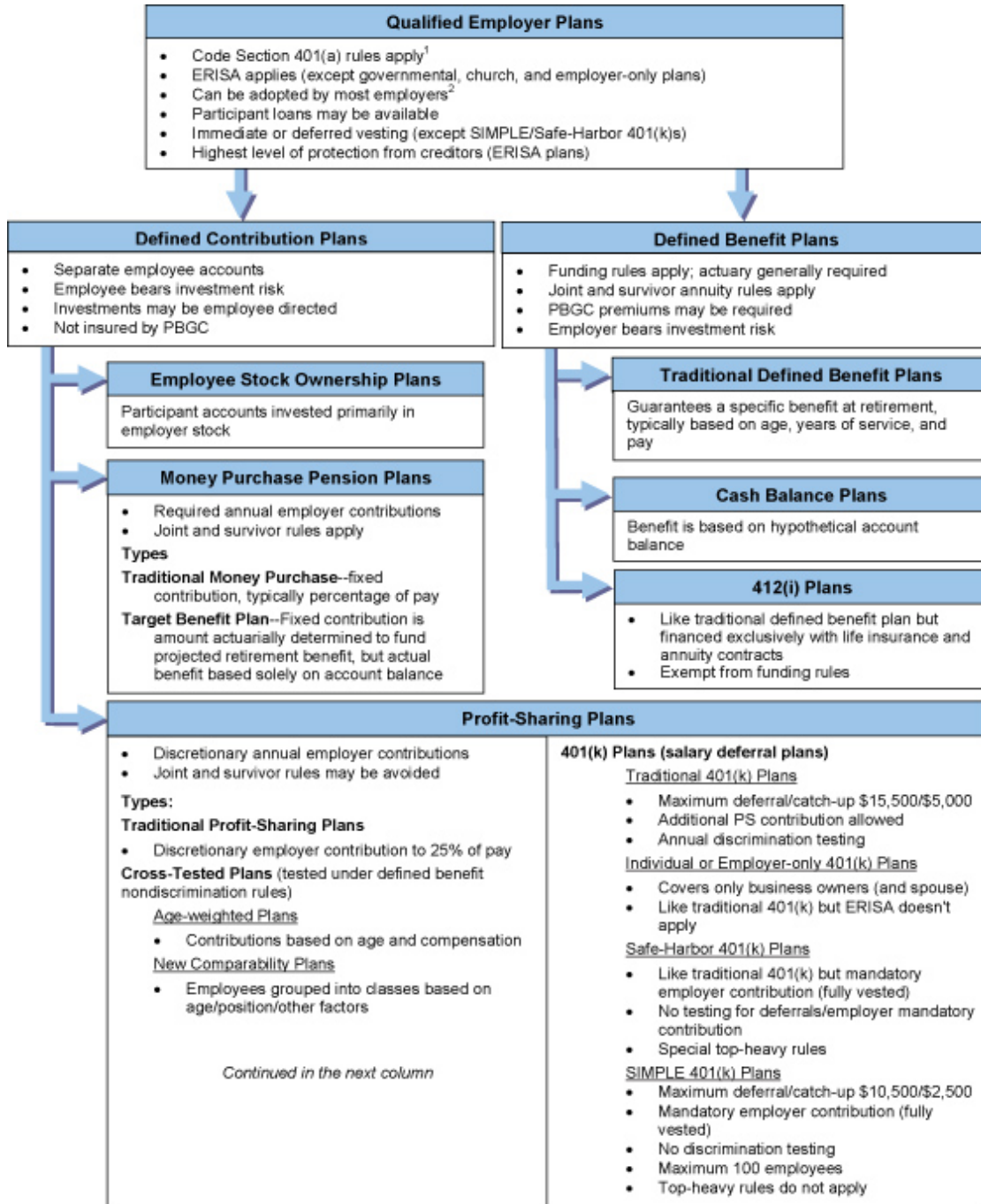


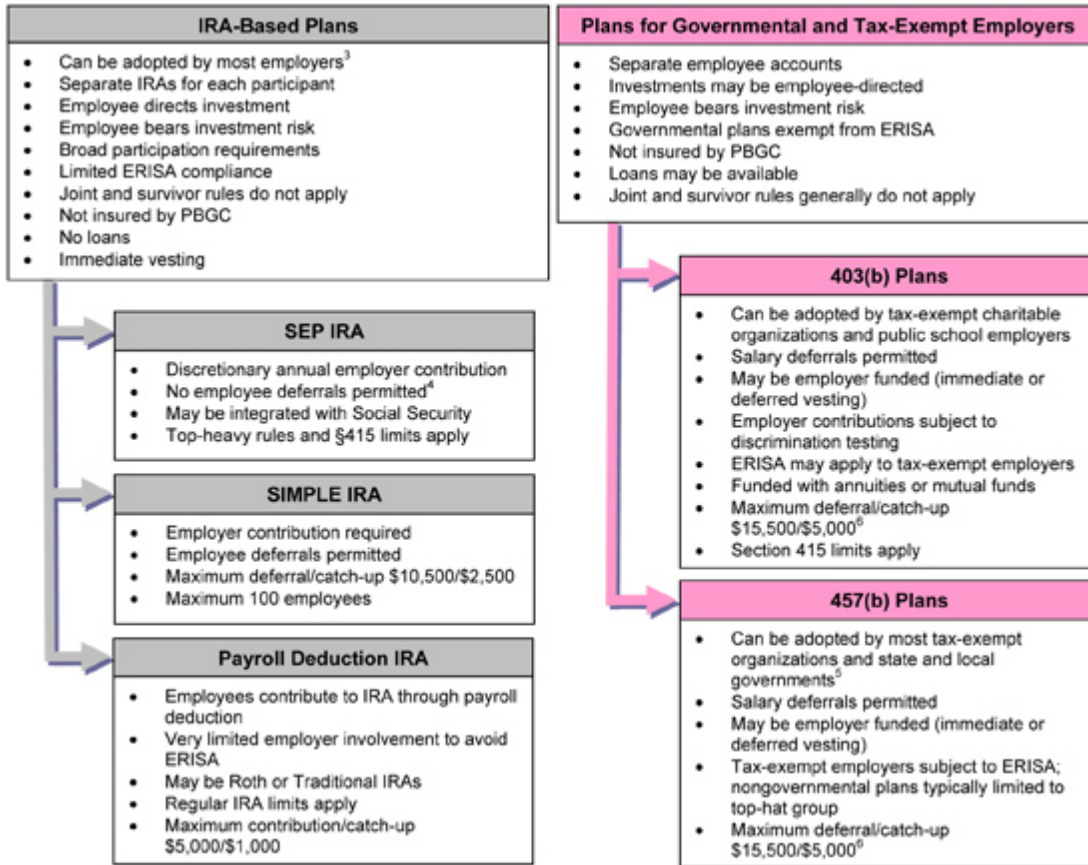
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Employer Retirement Plans

Employer Retirement Plans

As an employer, you may want to establish one or more retirement plans for yourself or your employees. This chart highlights some of the common types of retirement plans available to you. Choosing the right one for your situation is a critical decision. (The numbers shown are for the 2008 tax year.)





1. Minimum coverage, vesting, discrimination, deduction, Social Security integration, section 415 limits, top-heavy rules, and other rules may apply. State and local government plans are exempt from many section 401(a) requirements. Special rules may apply to certain church plans, tax-exempt organizations, and collectively bargained plans.
2. Governmental entities may not adopt a 401(k) plan. Employer with more than 100 employees (ignoring employees earning less than \$5,000) may not adopt a SIMPLE 401(k) plan.
3. Employer with more than 100 employees (ignoring employees earning less than \$5,000) may not adopt a SIMPLE IRA plan.
4. For plans adopted after 1996.
5. May not be adopted by churches or church-controlled organizations.
6. Special catch-up limits may apply.

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