



• EDUCATION • DATA PROCESSING • SOFTWARE • COMPLIANCE AUDITS • FORMS • CONSULTING

## **Consulting Guidance for Employers**

### ***When would I benefit by using CWF's Consulting Service?***

There are too many ways to list all, but here are some basic situations.

1. Establishing a 401(k) plan with Designated Roth features. CWF is a sponsor of prototype plans.
2. Amend a 401(k) plan to add a Designated Roth feature.
3. Amend a plan on a timely basis so it remains IRS qualified.
4. Provide section 402(f) distribution notices and assist with distributions.
5. Explain your plan and the related tax rules.
6. File the Form 5500 or Form 500-SF electronically with DOL.
7. Litigation assistance

Calling Mr. Carlson, an attorney, who was worked with IRAs and pension plans for over 35 years, will be worthwhile and it will simplify your life. You may also send him an email. Certainly cost effective.

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