



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

Consulting Guidance for Individuals

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. You are a 401(k) participant and you want to understand your employer's 401(k) plan and how you might maximize your benefits under this plan.
2. You are in a 401(k) plan, but you want an explanation of whether or not you would benefit (*and how*) by making either a traditional IRA contribution or a Roth IRA contribution.
3. You are the beneficiary of your mom's 401(k) plan and you want an independent explanation of the rules and options applying to you.
4. You are the beneficiary if your sister's IRA and you want an independent explanation of the rules and options applying to you.
5. You are the beneficiary of your spouse's 401(k) plan and/or IRA plan(s) and you want an independent explanation of the rules and options applying to you.
6. You are going through a divorce and you have a pension plan and/or IRA and you want an independent explanation of the rules and option applying.
7. You are going to be taking distributions from your 401(k) plan and you want to understand the tax options available.
8. Also questions concerned with rollovers, transfers, recharaterizations, loans, qualified charitable distributions, HSA funding distributions, Roth conversions, Substantially Equal Periodic Payments, etc.

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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