

What Nobody Ever Tells You About Non-Discrimination Testing For Your Retirement Plan...

[Date]

[Name]

[Company Name]

[Address]

[City], [State] [ZIP code]

Dear [Mr./Ms. Last Name]:

More and more business owners are finding it a struggle to get their 401(k) plan to pass its non-discrimination tests. Because of this fact many owners are forced to limit the amount highly paid employees can contribute — or even refund part of their contributions.

If you are finding similar issues with your retirement plan, you should learn more about the IRS' safe harbor options available to 401(k) plans.

Here Are A Few Highlights Of The Safe Harbor Rules:

- Many non-discrimination tests are not required if you make the necessary minimum contribution, provide annual notice and meet specific vesting requirements.
- In years when you want to contribute more than required, you can.
- You can add these safe harbor options to your existing 401(k) plan.

I'd be pleased to describe how these options could benefit your plan. I'll call you next week to discuss [name of company]'s needs. If you prefer to get started sooner, please call me at [xxx/xxx-xxxx].

Sincerely,

[Your name]



FREE Safe Harbor Analysis Study

We are offering your business a **FREE Retirement Plan Analysis Study** so you can see first hand any potential cost savings, investment options and our customer service commitment. To receive your free study, fax the back of this page to us today.

Fax to: (XXX) XXX-XXXX

**Your Company's Name
Address, City State Zip
Telephone Number**

Company Name: _____

Nature of Business: _____

Contact Person: _____ Title: _____

Address: _____

Phone #: _____ FAX # _____

Best time to call _____

E-Mail Address: _____

Please Deliver FAX to:

**Your Name
Fax Number**