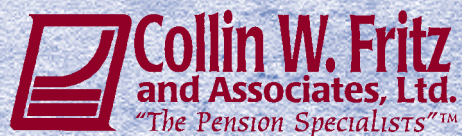


Traditional & Roth IRAs Plus Other Tax Preferred Accounts

CWF Products & Services Catalog



Telephone: 1-800-346-3961 FAX: 1-800-211-0760 www.pension-specialists.com e-mail: info@pension-specialists.com

Collin W. Fritz and Associates, Ltd.

Collin W. Fritz & Associates, Ltd. (CWF) is one of the country's leading IRA and pension consulting and service firms. Our firm opened in 1984 with the mission to provide a compliance-driven, value-oriented, alternative in the marketplace. We offer the financial services industry the most complete package of IRA and pension forms and supporting services available today.

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Custodians/Trustees:

We exist to help you service your customers with respect to IRAs, Roth IRAs, 401(k)s, HSAs, and other tax preferred plans. The reality is, the national law makers have enacted many new laws to encourage individuals to save for their retirement. These laws give individuals significant tax-advantages for doing so, but they are complicated. Our forms and other products are designed to inform individuals and IRA personnel.

Our IRA FormSystem™ gives an IRA custodian/trustee many increased capabilities allowing you to perform your IRA duties more professionally and with less liability. You have access to all of the IRA forms you might need including many specialty forms for situations which occur infrequently. Use of electronic forms eliminates the need for paper inventory. All forms are updated as necessary to remain in compliance, and a compliant form is always at your fingertips.

Peruse our catalog and contact our sales department to place your order or to answer any questions concerning our products and services.

Sincerely,

James M. Carlson
President/Attorney

Brochures

ORDER FORM

Lobby Brochure 2011 Order Form

All brochures have been updated to incorporate statutory and regulatory changes.

Name/Description of Brochures

Name		
Institution Name		
Address		
City/State/Zip		
Phone:	Fax:	
e-mail:		
Office Use Only: Acct. No.	Imprint	Date

Name/Description of Brochures	Revised	Brochure Number	Quantity Ordered	Imprint ✓	Var Pack ✓ 10	Price
IRA – Individual Retirement Accounts	11/10	100				
The Roth IRA	11/10	102				
Coverdell Education Savings Accounts	3/09	103				
Why Should I Consider Converting My Traditional IRA into a Roth IRA?	11/10	104				
Calculating Roth IRA Contributions	11/10	105				
The Special 50+ Contribution Rules	11/10	106				
Understanding Required Distributions	11/10	107				
Understanding the IRA Contribution Credit	11/10	108				
IRA-to-IRA Rollovers & Transfers (Including Rules for SIMPLE-IRAs & Roth IRAs)	11/10	109				
IRA Opportunities (Traditional and Roth IRAs)	11/10	111				
2008-2010 Time to Start Making IRA Contributions	11/10	129				
Understanding if You Qualify to Make a Deductible IRA Contribution	11/10	150				
The Spousal IRA and Roth IRA Contribution	1/10	151				
Inherited IRAs	11/10	154				
A Surviving Spouse's Options with Respect to Their Spouse's IRA	1/10	155				
The Inherited Roth IRA – Tax Free Income For Life	11/10	156				
FDIC Insurance – \$250,000 Coverage for IRAs and Other Retirement Accounts	11/10	115				
SIMPLE-IRA – Savings Incentive Match Plans for Employees of Small Employers	11/10	118				
SEP – Simplified Employee Pension Plan	11/10	170				
One Person 401(k) Plans	10/08	182-A				
Qualified Plans – Rollovers and Direct Rollovers	11/07	189				
Nonspouse Beneficiary – Allowed to Directly Roll Over Inherited QP Funds to Inherited IRA	1/10	192				
HSA – Health Savings Accounts	5/11	124				
HSA – Business and Health Savings Accounts	5/11	125				
HSA – Health Savings Accounts and FDIC Insurance	11/10	126				
HSA – Benefit By Moving IRA Funds Tax Free to an HSA	5/11	127				
Variety Pack – Your choice of 10 brochures in a quantity of 10 each, \$47		199				

✓ IMPRINTING INSTRUCTIONS (IMPRINTING INCLUDES ANY 4 LINES OF TEXT)

LINE 1 _____
 LINE 2 _____
 LINE 3 _____
 LINE 4 _____

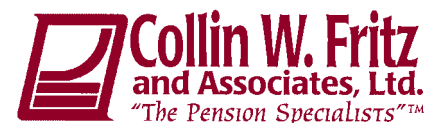
Subtotal _____
 Shipping & Handling _____
 Sales Tax (If Applicable) _____
 Total _____

Brochure titles cannot be combined for quantity pricing.

PRICING FOR BROCHURES

Quantity	50	100	250	500	1,000	1,000+
Nonimprinted	\$28	\$35	\$59	\$97	\$168	Quote
✓ Imprinted	N/A	\$55	\$83	\$125	\$244	Quote
Customized W/Logo	N/A	N/A	\$103	\$159	\$285	Quote

Variety Pack – 10 brochures in a quantity of 10 each \$47.00 Imprinting not available.



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Amendments



Imprint your institution's name/logo and address?

An IRA (i.e. the plan agreement) is a special type of revocable trust. There are special tax benefits associated with each type of IRA. An IRA can also be considered to be a special type of contract. We recommend "imprinting" your amendments because it should be very clear who furnished this amendment to an IRA accountholder or an inheriting beneficiary.

IRA Amendments 2010/2011

An IRA custodian/trustee is required to furnish revised or amended IRA Disclosure Statements to existing IRA accountholders whenever new IRA tax rules have been enacted. If amendments to existing IRA plan agreements have not been furnished, accountholders are not permitted to use the provisions or the new laws, because an IRA accountholder must adhere to the terms set forth in their IRA plan agreement.

The following changes have been made:

1. Incorporated the new law extending qualified charitable distributions for 2010 and 2011. There is a special rule available until January 31, 2011, for some IRA accountholders. The extension of qualified charitable distributions was authorized by The Tax Relief, Unemployment Reinsurance Reauthorization, and Job Creation Act of 2010, as signed into law by President Obama on December 17, 2010.
2. Set forth are the 2010 and 2011 limits applying to traditional IRAs.
3. Added a provision setting forth rules and procedures so that you may designate a power of attorney with respect to your traditional IRA.
4. Deleted discussion of a number of special IRA laws which applied for 2005-2009, but which no longer apply.
5. Added a discussion of what you need to do on your federal income tax return if you make a qualified charitable distribution or a qualified HSA funding distribution.

Which IRA Amendment to Use?

Depending on your current IRA plans, you will need either a comprehensive amendment, or a disclosure statement amendment. We can help you decide which is needed.

You need to send the appropriate amendment (custodial, trust or custodial/self directed) for each IRA agreement for which you serve as the IRA custodian/trustee. There are amendments for traditional IRAs, Roth IRAs and SIMPLE-IRAs.

Comprehensive Amendment: Form 75 (38-page booklet, 4" x 8 3/4" finished size for easy mailing in a standard #10 business envelope.) This amendment is comprised of the IRS Model Form 5305-A or 5305 as modified by CWF and an entire disclosure statement, except for a financial projection. Form 75-T is for the traditional IRA, Form 75-R is for the Roth IRA, and 75-S is for the SIMPLE-IRA. Check the proper box on the next page to indicate if you have Custodial, Trust or Custodial Self-Directed Agreements.

	50	100	250	500	1000	5000
Nonimprinted	49	78	149	257	433	Call
✓ Imprinted	69	99	187	316	483	Call

Disclosure Statement Amendment: Form 73 (30-page booklet, 4" x 8 3/4" finished size for easy mailing in a standard #10 business envelope.) This amendment is a totally updated Disclosure Statement. It sets forth the entire disclosure statement (except for a financial projection) as updated for new legislation through October of 2008. Form 73-T is for the traditional IRA, 73-R is for the Roth IRA, and 73-S is for the SIMPLE-IRA.

	50	100	250	500	1000	5000
Nonimprinted	41	66	128	208	347	Call
✓ Imprinted	64	88	161	253	384	Call

Place your order today!

FormSystem™ Software

Windows® Based Forms Completion Software

CWF has developed comprehensive software products to allow a financial institution to establish and administer IRAs, CESAs, HSAs, and other tax-preferred accounts.

More and more financial institutions are using electronic plan agreements and administrative forms. Doing so:

- Eliminates the headaches of maintaining inventories of print forms;
- More specialty forms are available;
- When the forms need to be revised as a result of a law or regulatory change, such edits are easily implemented; and
- Timely updates are furnished via the internet to ensure that your institution has the most current forms and is in compliance with IRS requirements and the requirements of other regulations.

Our FormSystem™ software is an excellent product furnishing you the tools to be compliant. All administrative topics are covered – opening an account, beneficiary designations, truth-in-savings, contributions, rollovers, distributions, excess contributions, recharacterizations, substantially equal periodic payments, required distributions, transfers, etc.

You are authorized to use the CWF software on an unlimited number of computers, and you are allowed an unlimited number of users.

Forms are selected from this simple screen.

Form	Description
CWF31	Disclosure Statement - Projection Schedule
CWF31A	Disclosure Statement - Projection Schedule
CWF31B	IRA Disclosure Statement - Financial Projection Inform
CWF32	IRA Disclosure Statement - Individualized
▲ CWF36	IRA Change of Name, Address or Beneficiary Form
CWF36R	Change of Name, Address or Beneficiary to Roth IRA
CWF36RA	Change of Name, Address or Beneficiary to Roth IRA

The System Administrator can define specific forms employees will have access to.

The FormSystem™ is supported by all versions of Windows and other network operating systems. The system can be installed on LAN and WAN systems, and even allows for custom installations on WAN systems to maintain operational speed and data integrity.

Interfaces can optionally be accepted from and directed to virtually any host system. All interfaces are customized and will be quoted on an individual basis.

Be certain your personnel have the forms needed to properly service your IRA, SEP, SIMPLE, CESA and HSA customers.

Telephone: 1-800-346-3961 FAX: 1-800-211-0760 www.pension-specialists.com e-mail: info@pension-specialists.com

IRA FormSystem™ Software

Windows® Based IRA FormSystem™

CWF's IRA FormSystem™ software contains more than 200 essential and specialty forms for Traditional IRA, Roth IRA, SEP, SIMPLE, and CESA. An HSA FormSystem is also available.

The system maintains full retention of the information which is entered.

The user can create a template for every form, for more efficient use. Default values for every field on every form can be maintained.

The IRA FormSystem™ also performs basic compliance checking at entry time to help ensure that forms are completed correctly the first time. Data from your host system can optionally be downloaded to the FormSystem™ to eliminate the re-entry of information.

Create reports summarizing the forms created, categorized by user, form, or customer with IRA FormSystem™.

Optionally Interfaces can be accepted from and directed to virtually any host system. All interfaces are customized and will be quoted on an individual basis.

The FormSystem™ is supported by all versions of Windows and other network operating systems.

View entire completed form before printing.

IRA — Custodial Account Application — Form 5305.A

Revocation in accordance with the Disclosure Statement should be mailed or delivered to:
 Custodian's Name Institution Name
 Address Line 1 Address
 City _____ State ST Zip 55555

Attn: Contact Person Phone (111) 222-3333

Depositor Information
 Name Public, John Q
 Home Address 4334 Gulfview Drive State FL Zip 99999
 City Indian Rocks Beach
 County Pinellas Date of Birth 10/31/1952
 Phone: Home (785) 365-4582 Work (785) 985-3658
 SSN 111-11-1111 Plan No. 111111111111111111

Deposit Information
 Date 05/24/2006
 Acct./Inst. No. _____
 Deposit Amt. \$0.00 For Tax Yr. 2006

Type of Contribution
 Regular or Spousal for: Current Year, or Prior Year
 Rollover to: Regular/Spousal IRA, or
 Conduit IRA*
 SEP for: Current Year, or Prior Year
 Recharacterization
 Transfer—From Another IRA Custodian to:
 Regular/Spousal IRA, or Conduit IRA*
 Transfer—Incident to Divorce

Adopting this plan agreement constitutes:
 the initial adoption of an IRA plan agreement, or
 the amendment and restatement (i.e. replacement) of a previous IRA plan agreement referenced as follows:

Annual IRA Software Fee\$495 + 30¢ per account

Example: 400 IRAs \$495 + 30¢ x 400 (\$120) = \$605
 CWF requires a contract for software services.

Please complete this form and FAX to 1-800-211-0760 or call for more information at 1-800-346-3961



Collin W. Fritz and Associates, Ltd.
 P.O. Box 426, Brainerd, MN 56401
 www.pension-specialists.com • e-mail info@pension-specialists.com

Yes! I am interested in purchasing a license to use CWF's IRA FormSystem™

Name _____ Title _____
 Institution/Organization _____ Phone (____) _____
 Address _____ Fax (____) _____
 City/State/Zip _____ e-mail _____

Telephone: 1-800-346-3961 FAX: 1-800-211-0760 www.pension-specialists.com e-mail: info@pension-specialists.com

Traditional IRA Forms

ORDER FORM

Traditional IRA Forms

Compare your forms with the list provided below. If you have any questions about whether or not your existing forms are out of compliance, call CWF at 1-800-346-3961.

**CURRENT PRICING APPLIES.
FOR FASTEST SERVICE IN ORDERING, COPY AND
FAX THIS FORM TO 1-800-211-0760.**

Name		
Institution Name		
Address		
City/State/Zip		
Phone #:		
Fax #:		
e-mail:		
Office Use Only: Acct. No.	Imprint	Date

DESCRIPTION	REVISED	FORM #	✓IMPRINT	25	50	100	250	500	1,000
Plan Agreements/Disclosure Statements									
Custodial Booklet Set	1/11	40-T							
Trust Booklet Set	1/11	41-T							
Custodial Self-Directed Booklet Set	1/11	42-T							
Administrative Forms									
IRA Disclosure Statement – Financial Projection Information	12/02	31							
Change of Name, Address or Beneficiary to IRA Account	9/99	36							
Change of Name, Address or Beneficiary to IRA Account	3/99	36-A							
Iowa State Withholding Form	5/11	39							
IRA Contribution Form	12/10	54							
IRA Contribution Form (7 X 3 1/2)	7/09	54-A							
IRA Contribution Form (Comprehensive)	12/10	54-B							
Periodic Contribution Instruction or Revocation	12/10	54-C							
Payroll Deduction Instruction Form	5/07	54-PD							
Trust or Self-Directed Contribution Form	12/10	54-SD							
Trust or Self Directed IRA Change of Investment & Direction Form	12/01	54-SD1							
Investment Instruction Form for a Self-Directed IRA	8/07	54-SD2							
Policy Statement for Self-Directed Retirement Accounts	2/05	54-SD10							
Initial Self-Directed Investment Instruction Form	2/05	54-SD11							



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Subtotal
Logo (\$25 per form – camera-ready art)
(Sales Tax If Applicable)

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Total

IRA ADMINISTRATION FORM #54-A

Quantity	25	50	100	250	500	1,000+
Nonimprinted	\$8	\$15	\$28	\$51	\$75	Quote
✓ Imprinted	N/A	N/A	\$52	\$83	\$108	Quote

ALL OTHER TRADITIONAL IRA ADMINISTRATION FORMS

Quantity	25	50	100	250	500	1,000+
Nonimprinted	\$17	\$27	\$41	\$89	\$140	Quote
✓ Imprinted	N/A	N/A	\$64	\$114	\$178	Quote

40-T

Quantity	25	50	100	250	500	1,000+
Nonimprinted	\$43	\$62	\$99	\$198	\$339	Quote
✓ Imprinted, application & document	N/A	\$89	\$122	\$239	\$399	Quote

41-T & 42-T

Quantity	25	50	100	250	500	1,000+
Nonimprinted	\$47	\$71	\$117	\$229	\$369	Quote
✓ Imprinted, application & document	N/A	\$98	\$149	\$259	\$429	Quote

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Traditional IRA Forms

ORDER FORM CONTINUED

Traditional IRA Forms

Compare your forms with the list provided below. If you have any questions about whether or not your existing forms are out of compliance, call CWF at 1-800-346-3961.

**CURRENT PRICING APPLIES.
FOR FASTEST SERVICE IN ORDERING, COPY AND
FAX THIS FORM TO 1-800-211-0760.**

Name		
Institution Name		
Address		
City/State/Zip		
Phone #:		
Fax #:		
e-mail:		
Office Use Only: Acct. No.	Imprint	Date

DESCRIPTION	REVISED	FORM #	✓IMPRINT	25	50	100	250	500	1,000
Administrative Forms									
IRA Beneficiary Designation	8/07	61-D							
IRA Beneficiary Designation by an Inheriting Beneficiary	8/08	61-I							
Required Distribution Notice for 2011 – Version 1-8 (description on pg. 19)	8/10	62							
Periodic Payment Instruction for Distributions (59 1/2 to 70 1/2)	12/10	63							
Periodic Payment Instruction for Minimum Distribution (70 1/2 and Older)	12/10	64							
Rollover Certification Form	6/10	65							
Special Repayment/Rollover Certification Form, for Hurricane Disaster	9/06	65-HK							
Conduit IRA - Waiver Form	3/06	65-W							
Determination of Eligibility to Use the Automatic Waiver of 60-day Rollover	8/07	65-WR							
Direct Rollover Request Form	10/10	66							
Direct Rollover Request - By Inheriting Beneficiary of QP Funds	5/07	66-I							
Special Explanation Regarding Withdrawal for 2011	8/10	67/67-R							
Special Explanation Regarding Withdrawal for 2010	8/09	67							
Current Year – Worksheet to Calculate the Income Related to Withdrawal	3/11	67-W							
Recharacterization – Worksheet to Calculate the Income Related to Rech.	3/11	67-W							
Transfer of IRA Funds from Deceased Accountholder to Beneficiary	8/07	68							
Special Instruction — Rollover from an IRA to an Eligible Retirement Plan	5/03	69							
Automatic Rollover Agreement – Formal Statement of Relationship	6/05	80							
Automatic Rollover Agreemt. – Serves both pension plan fiduciary and IRA provider	6/05	80-A							
Savings Account – Variable Interest Rate for Automatic Rollover IRA	3/05	81							
Money Market Deposit Account for an Automatic Rollover IRA	3/05	82							
Beneficiary's Distribution Election and Certification Form and Payment	12/10	204							
Successor Beneficiary's Distribution Notice & Cert. Form & Paymt Inst.	12/10	204-A							
Inherited IRA Distribution Inst. & Certification to Comply with RMD Rules	12/10	205							
Minimum Distribution Calculation Worksheet	5/02	306							
Customer Notice and Determination of Customer's Identity	10/05	307							
Certification – Alternative Method for RMDs	8/08	312							

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TRADITIONAL IRA ADMINISTRATION FORMS

Quantity	25	50	100	250	500	1,000+
Nonimprinted	\$17	\$27	\$41	\$89	\$140	Quote
✓ Imprinted	N/A	N/A	\$64	\$114	\$178	Quote

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SEP IRAs

ORDER FORM

#700 – IRS Form 5305-SEP – Standard SEP Plan (2-part carbonless)

The IRS has provided a model form which employers (including a one-person business) may use to establish a SEP plan. Using this form is an easy way to establish a SEP. (This plan does not allow for integration.)

#702 – Service Agreement for SEPs

(2-part carbonless)

The use of a SEP Service Agreement is highly recommended. This Service Agreement communicates very clearly that your financial institution will simply be the depository for the contributions; it will not serve as the plan administrator. The employer or the employer's accountant must bear these duties.

#170 – SEP, Simplified Employee Pension Plan (brochure)

A SEP Plan would be a very attractive pension plan alternative for many small businesses if they only knew about the SEP rules. The essentials are provided by this brochure.

The SEP-IRA Prototype Plan

Many employers would benefit by adopting the SEP-IRA Prototype Plan offered by CWF. The prototype plan is written to provide an allocation formula which permissibly allows integration with Social Security. This allows a larger contribution for the owners and other highly-compensated employees. Please call us if a SEP prototype is what is needed.

SEP IRA Forms

In order for a business to establish a SEP plan, it must adopt a SEP plan agreement. This agreement may either be the IRS' SEP model forms or a SEP prototype. Set forth below are the IRS' model forms as revised January of 2000. If you are a user of CWF's SEP prototype and related forms, you will receive written correspondence from us whenever these forms need to be updated. If you have any questions about whether or not your existing forms are out of compliance, call CWF at 1-800-346-3961.

Name
Institution Name
Address
City/State/Zip
Phone #:
Fax #:
e-mail:
Office Use Only: Acct. No. Imprint Date

DESCRIPTION	REVISED	FORM #	✓IMPRINT	25	50	100	250
Plan Documents							
IRS Form 5305-SEP – Standard SEP Plan	2/05	700					
IRS Form 5305A-SEP – SAR-SEP	6/06	701					
Service Agreement for SEPs	10/09	702					
Brochure – SEP, Simplified Employee Pension Plan	1/10	170					
			Subtotal				
			Logo (\$25 per form – camera-ready art)				
			(Sales Tax If Applicable)				
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			Total				

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SEP IRA FORMS

Quantity	25	50	100	250	500
Nonimprinted	\$17	\$27	\$41	\$89	\$140
✓ Imprinted	N/A	N/A	\$64	\$114	\$178

BROCHURES

Quantity	25	50	100	250	500
Nonimprinted	N/A	\$28	\$35	\$59	\$97
✓ Imprinted	N/A	N/A	\$55	\$83	\$125

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Inherited IRAs

ORDER FORM

Establishing an Inherited IRA

CWF's inherited IRA plan agreements are a valuable product to aid your institution in providing excellent customer service to your accountholders. With language specific to inheriting beneficiaries, both your staff and accountholders will better understand the special rules which apply to beneficiaries. The rules for beneficiaries differ considerably from those of the original accountholder. It simplifies matters for the financial institution, and the inheriting beneficiary(ies), if a new plan agreement is prepared.

Name
Institution Name
Address
City/State/Zip
Phone #:
Fax #:
e-mail:
Office Use Only: Acct. No. Imprint Date

FOR FASTEST SERVICE IN ORDERING FAX this form to 1-800-211-0760 or call CWF at 1-800-346-3961.

DESCRIPTION	REVISED	✓IMPRINT	10	25	50	100	250	500
CWF Form #40-TI – Traditional IRA Custodial – Inherited	6/11							
CWF Form #41-TI – Traditional IRA Trust – Inherited	6/11							
CWF Form #42-TI – Traditional IRA Self Directed – Inherited	6/11							
CWF Form #40-RI – Roth IRA Custodial – Inherited	1/11							
CWF Form #41-RI – Roth IRA Trust – Inherited	1/11							
CWF Form #42-RI – Roth IRA Self Directed – Inherited	1/11							
CWF Form #56-I – Instruction & Authorization to Transfer Inherited IRA	8/04							
CWF Form #56-RI – Instr. & Auth. to Transfer Inherited Roth IRA	1/04							
CWF Form #57 – IRA Distribution Form	4/11							
CWF Form #57-R – Roth IRA Distribution Form	8/10							
CWF Form #61-I – IRA Beneficiary Designation by Inheriting Ben.	8/08							
CWF Form #61-RI – Roth IRA Ben. Designation by Inher./Successor Ben.	8/08							
CWF Form #62 (Ver. 8) – Required Distrib. Notice for 2011 for Ben.	8/10							
CWF Form #204 – Ben. Distrib. Election and Cert. Form and Payment	12/10							
CWF Form #204-A – Successor Ben. Distribution Notice & Instruction	12/10							
CWF Form #205 – Inherited IRA Distrib. Instr. to Comply with RMD	12/10							
CWF Form #205-R – Inherited Roth IRA Distrib. Instr. to Comply w/ RMD Rules	3/08							

Subtotal

Logo– camera-ready art (\$25)

(Sales Tax If Applicable)

Shipping & Handling

Total



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PLAN AGREEMENTS	10	25	50	100	250	500
Quantity						
Nonimprinted	\$19	\$43	\$62	\$99	\$198	\$339
✓ Imprinted	N/A	N/A	\$89	\$122	\$239	\$399
ADMINISTRATION FORMS						
Quantity						
Nonimprinted	N/A	\$17	\$27	\$41	\$89	\$140
✓ Imprinted	N/A	N/A	N/A	\$64	\$114	\$178

Telephone: 1-800-346-3961 FAX: 1-800-211-0760 www.pension-specialists.com e-mail: info@pension-specialists.com

SIMPLE-IRA Forms

ORDER FORM

Compare your forms with the list provided below. If you have any questions about whether or not your existing forms are out of compliance, call CWF at 1-800-346-3961.

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Name
Institution Name
Address
City/State/Zip
Phone #:
Fax #:
e-mail:
Office Use Only: Acct. No. Imprint Date

DESCRIPTION	REVISED	FORM #	✓IMPRINT	25	50	100	250	500	1,000
SIMPLE-IRA Plan Agreements									
SIMPLE Custodial Booklet Set	6/11	940							
SIMPLE Trust Booklet Set	6/11	941							
SIMPLE Self-Directed Booklet Set	6/11	942							
SIMPLE-IRA Administrative Forms									
IRS Form 5305-SIMPLE	11/08	917-A							
IRS Form 5304-SIMPLE	11/08	917-B							
SIMPLE Summary Description for 2012 (5305 version)	7/11	918-A							
SIMPLE Summary Description for 2012 (5304 version)	7/11	918-B							
SIMPLE Summary Description for 2012 (5304 version) Alternate Version	7/11	918-C							
SIMPLE Summary Description for 2011 (5305 version)	8/10	918-D							
SIMPLE Summary Description for 2011 (5304 version)	8/10	918-E							
SIMPLE Summary Description for 2011 (5304 version) Alternate Version	8/10	918-F							
SIMPLE Service Agreement (5305 version)	8/08	919-A							
SIMPLE Service Agreement (5304 version)	8/08	919-B							
SIMPLE Worksheet	4/97	920							
Payroll Contribution Report	4/97	921							
SIMPLE Transfer Certification	2/04	956							
SIMPLE Rollover Certification	3/03	965							
Rollover from a SIMPLE-IRA to an Eligible Retirement Plan	1/09	969							
SIMPLE Elective Contribution for 2012 (5305 version)	7/11	970-A							
SIMPLE Elective Contribution for 2012 (5304 version)	7/11	970-B							
SIMPLE Elective Contribution for 2011 (5305 version)	8/10	970-C							
SIMPLE Elective Contribution for 2011 (5304 version)	8/10	970-D							



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ADMINISTRATION FORMS & SIMPLE-IRA PLAN AGREEMENTS

Quantity	25	50	100	250	500
Nonimprinted	\$17	\$27	\$41	\$89	\$140
✓ Imprinted	N/A	N/A	\$64	\$114	\$178
<hr/>					
940 Quantity	25	50	100	250	500
Nonimprinted	\$43	\$62	\$99	\$198	\$339
✓ Imprinted, application & document	N/A	\$89	\$122	\$239	\$399
<hr/>					
941 & 942 Quantity	25	50	100	250	500
Nonimprinted	\$47	\$71	\$117	\$229	\$369
✓ Imprinted, application & document	N/A	\$98	\$149	\$259	\$429

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Coverdell ESA Forms

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Plan Agreements	REVISED	FORM #	✓IMPRINT	25	50	100	250	500	1,000
CESA Custodial Booklet Set	4/05	40-CE							
CESA Trust Booklet Set	4/05	41-CE							
CESA Custodial Self-Directed Booklet Set	4/05	42-CE							
Administrative Forms									
CESA – Change in Designated Beneficiary	12/10	44-CE							
CESA Contribution Form	12/03	54-CE							
CESA Trust or Self-Directed Contribution Form	5/05	54-CESD							
Instruction & Authorization to Transfer CESA Funds	11/09	56-CE							
Certification of Disability for CESAs	2/02	57-DE							
CESA Distribution Form	9/09	57-CE							
CESA Self-Directed or Trust Distribution Form	10/03	57-CESD							
Change in Designated Beneficiary Form	2/02	61-CE							
CESA – Naming an Inheriting Designated Beneficiary	5/05	62-CE							
CESA – Change in Responsible Individual	12/10	63-CE							
CESA – Designation of Successor Responsible Individual	12/10	63-ACE							
CESA – Change in Responsible Individual w/ discussion of rules	12/10	63-BCE							
CESA Certification for Rollover to a CESA	8/03	65-CE							
Withdrawal of 2011 Excess Contribution from a CESA	8/10	67-CE							
Withdrawal of 2010 Excess Contribution from a CESA	8/09	67-CE							
Brochure									
Coverdell Education Savings Accounts	3/09	103							
CESA Procedures Manual (Vinyl Binder or Electronic \$65)									
CESA Account Amendment		79-CE							
Comprehensive Amendments (See page 5)		75-CE							
				Subtotal					
				Logo (\$25 per form – camera-ready art)					
				(Sales Tax If Applicable)					
				Shipping & Handling					
				Total					



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40-CE	Quantity	25	50	100	250	500
Nonimprinted		\$43	\$62	\$99	\$198	\$339
✓ Imprinted, application & document		N/A	\$89	\$122	\$239	\$399
41-CE & 42-CE	Quantity	25	50	100	250	500
Nonimprinted		\$47	\$71	\$117	\$229	\$369
✓ Imprinted, application & document		N/A	\$98	\$149	\$259	\$429
Administrative Forms	Quantity	25	50	100	250	500
Nonimprinted		\$17	\$27	\$41	\$89	\$140
✓ Imprinted		N/A	N/A	\$64	\$114	\$178

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 Institution Name _____ Fax #: _____
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RMD IRA Forms

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Fax #:
e-mail:
Office Use Only: Acct. No. Imprint Date

DESCRIPTION	REVISED	FORM #	✓IMPRINT	25	50	100	250	500	1,000
RMD Forms									
Inst. & Auth. to Transfer Trad. IRA Funds to Another Trad. IRA	8/08	56							
Inst. & Auth. to Transfer Inherited IRA Funds	8/04	56-I							
IRA Beneficiary Designation by an Inheriting Beneficiary	8/08	61-I							
Required Distribution Notice for 2011 – Version 1-8 (see below)	8/10	62							
RMD Payment Instruction	12/10	64							
Beneficiary's Election and Payment Instruction	12/10	204							
Minimum Distribution Calculation Worksheet	5/02	306							
Certification of Alternative Method for RMDs	8/08	312							
Roth IRA Distribution Form	8/10	57-R							
Roth IRA Beneficiary's Distribution Election & Cert. & Payment Instr.	11/06	204-R							
RMD Brochures									
Understanding the Simplified RMD Rules	11/10	107							
Inherited IRAs	11/10	154							



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Shipping & Handling
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ADMINISTRATION FORMS

Quantity	25	50	100	250	500	1,000
Nonimprinted	\$17	\$27	\$41	\$89	\$140	Quote
✓ Imprinted	N/A	N/A	\$64	\$114	\$178	Quote

BROCHURES

Quantity	25	50	100	250	500	1,000
Nonimprinted	N/A	28	35	59	97	Quote
✓ Imprinted	N/A	N/A	55	83	125	Quote
Customized	N/A	N/A	N/A	103	159	Quote

Version #1: Contains the two mandatory items. The actual RMD amount is to be filled-in, and it indicates that the person's deadline is either December or April, depending on accountholder's birthdate.

Version #2: Same a version #1 except the IRA custodian will check a box to indicate if the person's deadline is December or April.

Version #3: Same as version #2 except the statement references that a Form #64 is enclosed and may be completed and returned to the custodian.

Version #4: Same as version #3 except the accountholder is told to call the bank or access a web address to obtain the payment instruction form.

Version #5: Same as version #3 except the form also contains the withholding reminder information. This version should only be used for distributions.

Version #6: This version is completely different from the first five versions. The accountholder is notified that he or she is subject to the RMD rules, but the accountholder must call the custodian to be informed of the RMD amount and applicable deadline.

Version #7: This RMD notice is sent to an inheriting IRA beneficiary. The RMD amount to be completed. The beneficiary is informed he or she will owe a 50% tax unless the RMD amount is withdrawn before the deadline.

Version #8: RMD notice for inheriting beneficiary. Previous election of the 5-year rule will cause accountholder to owe an excise tax unless the inherited IRA is closed by December 31 of the year which contains the fifth anniversary of the IRA accountholder's death.

For 2009 – **Version #9** for Accountholders and **Version #10** for Beneficiary

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HSA Forms

ORDER FORM

DESCRIPTION	REVISED	FORM #	✓IMPRINT	25	50	100	250	500	1,000
HSA Custodial Booklet Set	12/10	40-HSA							
HSA Trust Booklet Set	12/10	41-HSA							
HSA Custodial Self-Directed Booklet Set	12/10	42-HSA							
Change of Name, Address or Beneficiary to HSA Account	7/06	36-HSA							
HSA Beneficiary Designation – Attach to Plan Application	5/07	40-A							
Power of Attorney for HSA Transactions	11/10	43-HSA							
Revocation of Power of Attorney for HSA Transactions	11/10	44-HSA							
HSA Contribution Form	12/10	54-HSA							
HSA Contribution Form	9/05	54-A							
HSA – Payroll/Contribution Report	5/08	54-ER							
HSA – Self Directed or Trust Contribution Form	12/10	54-SDHSA							
HSA – Trust or Self-Direct HSA Change of Investment & Direction Form	3/07	54-SD1HSA							
Instruction & Authorization to Transfer HSA Funds	7/10	56-HSA							
HSA Distribution Form	5/08	57-HSA							
Certification of Disability for HSAs	9/05	57-DHSA							
HSA Self Directed or Trust Distribution Form	12/10	57-SDHSA							
Change in Designated Beneficiary Form	1/05	61-HSA							
Certification of Mistaken HSA Distribution	6/05	64-HSA							
HSA Certification for Rollover to an HSA	5/05	65-HSA							
Certification for One Lifetime Transfer of IRA Funds to an HSA	6/09	66-HSA							
Certification for One Lifetime Transfer of FSA Funds to an HSA	1/11	66-AHSA							
Certification for One Lifetime Transfer of Terminated HRA Funds to an HSA	1/11	66-BHSA							
HSA Special Explanation Regarding Withdrawal of Excess HSA Contribution	9/08	67-HSA							
Worksheet to Calculate the Income Related to the Withdrawal of an Excess	11/10	67-WHSA							
Special Explanation and Certification for an HSA Beneficiary	4/07	204-HSA							
HSA Consulting @ \$195 per year									
HSA Manual \$75/each with update @ \$65 per year		49							
HSA Forms Completion Software @ \$350 + .30/acct.									



Subtotal
Logo (\$25 per form – camera-ready art)
(Sales Tax If Applicable)
Shipping & Handling
Total

40-HSA	Quantity	25	50	100	250	500	1,000+
Nonimprinted		\$43	\$62	\$92	\$198	\$339	Quote
✓ Imprinted, application & document		N/A	\$89	\$122	\$239	\$399	Quote
41-HSA & 42-HSA Quantity		25	50	100	250	500	1,000
Nonimprinted		\$47	\$71	\$117	\$229	\$369	Quote
✓ Imprinted, application & document		N/A	\$98	\$149	\$259	\$429	Quote
Administrative Forms	Quantity	25	50	100	250	500	1,000
Nonimprinted		\$17	\$27	\$41	\$89	\$140	Quote
✓ Imprinted		N/A	N/A	\$64	\$114	\$178	Quote

Name _____ Phone #: _____

Institution Name _____ Fax #: _____

Address _____ e-mail: _____

City/State/Zip _____ Office Use Only: Acct. _____ Imprint _____ Date _____

HSA Products

ORDER FORM

DESCRIPTION	REVISED	FORM #	✓ IMPRINT	25	50	100	250	500	1,000
Amendments									
HSA Custodial Comprehensive Amendment	12/10	75-HSAC							
HSA Trust Comprehensive Amendment	12/10	75-HSAT							
HSA Custodial Self-Directed Comprehensive Amendment	12/10	75-HSASD							
Brochures									
Health Savings Accounts - New Contribution Rules for 2009 & 2010	5/11	124							
Businesses & Health Savings Accounts	5/11	125							
Health Savings Accounts & FDIC Insurance	11/10	126							
IRAs & HSAs Benefit By Moving IRA Funds Tax Free to an HSA	5/11	127							

HSA Statement Enclosure		600	1,200	2,400	5,000	>5,000
HSA Statement Enclosure A – The Perfect Balance	A					
HSA Statement Enclosure B – Gambling With Your Family's Savings	B					
HSA Statement Enclosure C – Protect Your Health & Your Savings	C					

Subtotal										
Logo (\$25 per form – camera-ready art)										
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75 Comprehensive Amendment	Quantity	50	100	250	500	1,000	5,000
Nonimprinted		\$49	\$78	\$149	\$257	\$433	Call
✓ Imprinted		\$69	\$99	\$187	\$316	\$483	Call

Brochure Pricing	Quantity	25	50	100	250	500	1,000
Nonimprinted		N/A	\$28	\$35	\$59	\$97	\$168
✓ Imprinted		N/A	N/A	\$55	\$83	\$125	\$244
Customized		N/A	N/A	N/A	\$103	\$159	\$285

Customized Text or Design – Call for Pricing.

Statement Enclosures	Quantity	600	1,200	2,400	5,000	10,000
Nonimprinted		\$66	\$99	\$168	\$252	\$56/M
✓ Imprinted		\$93	\$126	\$197	\$321	\$66/M
Customized w/ Logo		\$113	\$145	\$216	\$341	\$74/M

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Address _____ e-mail: _____

City/State/Zip _____ Office Use Only: Acct. _____ Imprint _____ Date _____

HSA FormSystem™ Software

Windows® Based HSA FormSystem™

Forms are selected from this simple screen.

Forms Selection

Current Accountholder: SSN 111-11-1111
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Form Processing:
 Create New
 Modify Existing

Select Plan Type:
 Traditional IRAs
 Roth IRA
 SIMPLE
 Coverdell Education Savings Account
 Simplified Employee Pension - SEP
 Qualified Plan
 Health Savings Account
 Medical Savings Account

Select Form Purpose:
 Account Opening
 Beneficiary
 Certifications/Notices
 Contributions
 Distributions
 Maintenance
 Projection
 Rollover
 Transfers
 Truth in Savings
 Show All Forms (ordered by function)
 Show All Forms (numeric Order)

Form	Description
HSA36	HSA - Change Name/Address/Beneficiary
HSA40	HSA - Appl, Plan & Disclosure - Custodial
HSA40A	HSA - Beneficiary Designation - Attach to Plan Application
HSA41	HSA - Appl, Plan & Disclosure - Trust
HSA42	HSA - Appl, Plan & Disclosure - Cust Self Directed
HSA43	HSA - Power of Attorney
HSA44	HSA - Contribution
HSA44A	HSA - Contribution - Small Version
HSA44SD	HSA - Contribution - Self Directed
HSA44SD1	HSA - Trust or Self-Directed Change of Investment Form
HSA46	HSA - Instruction & Authorization to Transfer Funds
HSA47	HSA - Distribution
HSA47D	HSA - Distribution - Disability
HSA61	HSA - Inheriting Beneficiary Designation
HSA64	HSA - Certification of Mistaken HSA Distribution
HSA65	HSA - Certification for Rollovers to an HSA
HSA66	One Time IRA to HSA Rollover

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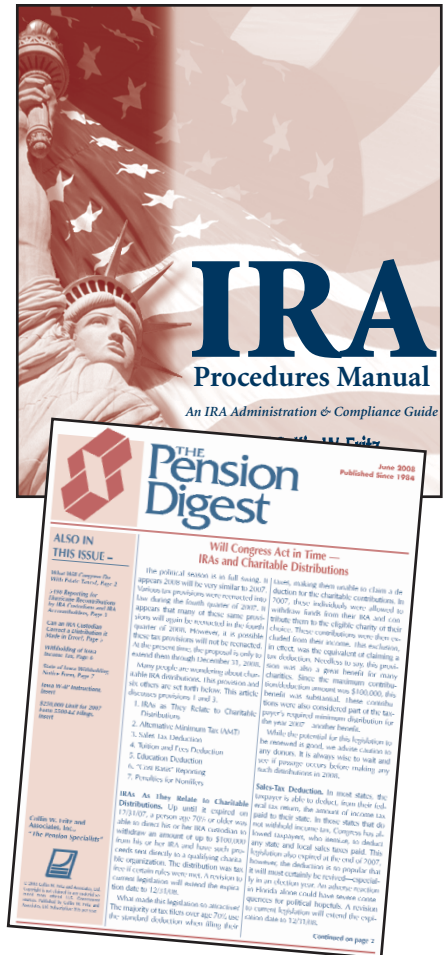
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Procedures Manual Update*	\$95	\$95	\$95	\$95	\$95	\$95	\$95
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Consulting/Newsletter/ Procedures Manual*	\$320	\$385	\$435	\$485	\$535	\$585	Quoted

*3-ring binder manual fee. Electronic version has separate fee, see page 22 or call for quote.

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Procedures Manuals

IRA • HSA • CESA

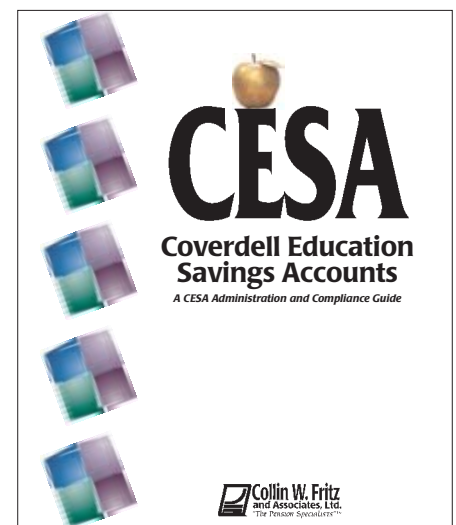
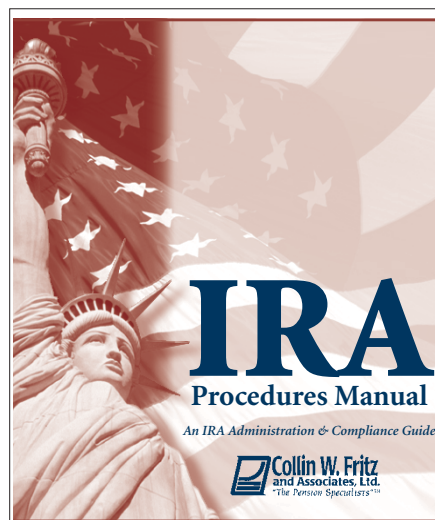
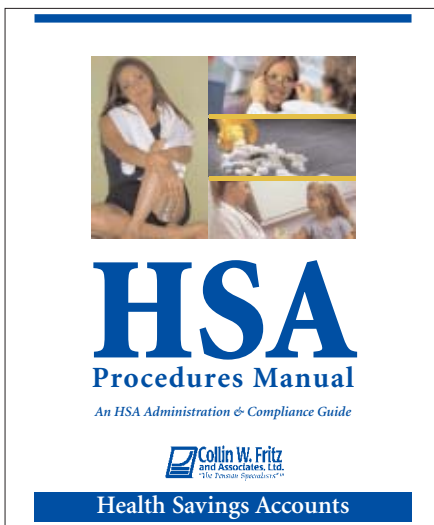
3 valuable resources to help you and your staff operate in compliance with IRAs, CESAs and HSAs

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- These Procedures Manuals provide personnel with clear, well-organized information on how to properly document transactions such as opening an account, transferring or roll overs, making distributions and much more.
- The manuals explain when a form must be used, what must be completed, and why it must be completed. Examples of forms are provided, as well as up-to-date information on IRA rules.
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- Steps to Properly Establish the Inherited IRA
- Investing IRA Contributions and Pitfalls to Avoid
- IRA Amendments
- Administering Contributions & Year-End Reporting
- Methods of Correcting Contributions – Withdrawing or Recharacterizing
- Tax Benefits and Taxation of Distributions
- Additional IRA Taxes
- Direct Transfers, Direct Rollovers, Rollovers and Roth Conversions
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- Managing the IRAs of Accountholders Age 70½ and Older
- Administering RMD After the Accountholder Dies
- Substantially Equal Periodic Payments
- Reporting Penalties for the IRA Custodian/Trustee
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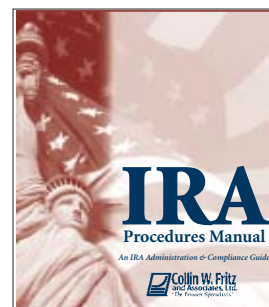
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HSA Procedures Manual

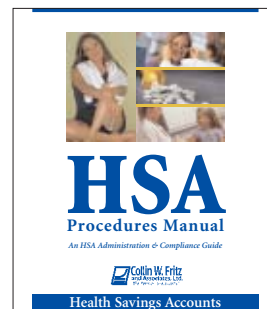
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- HSA Amendments
- Administering Contributions and Year-End Reporting
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CESA Procedures Manual

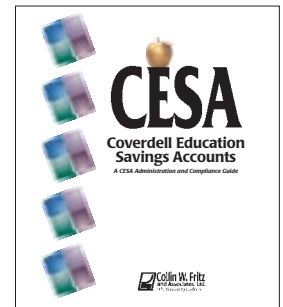
Providing resourceful information and guidance the CESA Procedures Manual contains these chapter topics:

- An Overview
- Steps to Properly Establish the CESA
- Investing CESA Contributions & Prohibited Transactions
- CESA Amendments
- Administering Contributions & Year-End Reporting
- Tax Benefits and Taxation of Distributions
- Additional CESA Taxes
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e-mail _____

Telephone: 1-800-346-3961 FAX: 1-800-211-0760 www.pension-specialists.com e-mail: info@pension-specialists.com

Electronic IRA Brochures

FOR YOUR WEB SITE

CWF has updated many of its IRA brochures to discuss the IRA rules applying for 2009 and 2010. CWF will provide you with the text of these brochures in PDF format so that you can add them to your web site. You will benefit by having a way to explain these law changes to your customers in an easy to understand format. You should not have to worry if your IRA personnel really understand the nuances of IRAs. These brochures cover a topic thoroughly.

Name/Description of Brochures

	Revised	Brochure Number	
IRA – Individual Retirement Accounts	11/10	100	
The Roth IRA	11/10	102	
Coverdell Education Savings Accounts	3/09	103	
Why Should I Consider Converting My Traditional IRA into a Roth IRA?	11/10	104	
Calculating Roth IRA Contributions	11/10	105	
The Special 50+ Contribution Rules	11/10	106	
Understanding Required Distributions	11/10	107	
Tax-Free Direct IRA Payments to a Charity	1/11	117	
Understanding the IRA Contribution Credit	11/10	108	
IRA-to-IRA Rollovers & Transfers (Including Rules for SIMPLE-IRAs & Roth IRAs)	11/10	109	
IRA Opportunities (Traditional and Roth IRAs)	11/10	111	
2008-2010 Time to Start Making IRA Contributions	11/10	129	
Understanding if You Qualify to Make a Deductible IRA Contribution	11/10	150	
The Spousal IRA and Roth IRA Contribution	1/10	151	
Inherited IRAs	11/10	154	
A Surviving Spouse's Options with Respect to Their Spouse's IRA	1/10	155	
The Inherited Roth IRA – Tax Free Income For Life	11/10	156	
FDIC Insurance – \$250,000 Coverage for IRAs and Other Retirement Accounts	11/10	115	
SIMPLE-IRA – Savings Incentive Match Plans for Employees of Small Employers	11/10	118	
SEP – Simplified Employee Pension Plan	11/10	170	
One Person 401(k) Plans	10/08	182-A	
Qualified Plans – Rollovers and Direct Rollovers	11/07	189	
Nonspouse Beneficiary – Allowed to Directly Roll Over Inherited QP Funds to Inherited IRA	1/10	192	
HSA – Health Savings Accounts	12/10	124	
HSA – Business and Health Savings Accounts	12/10	125	
HSA – Health Savings Accounts and FDIC Insurance	11/10	126	
HSA – Benefit By Moving IRA Funds Tax Free to an HSA	8/10	127	

Please complete this form and FAX to 1-800-211-0760 or call for more information at 1-800-346-3961



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Annual license fee	Asset size of your institution		
	100 million or less	100-999 million	1 billion or more
1 brochure	\$125/year	\$150/year	Call
2-4 brochures	\$175/year	\$225/year	Call
5-10 brochures	\$275/year	\$350/year	Call
17 brochures	\$375/year	\$475/year	Call

Yes! I am interested in purchasing a license to use CWF's Electronic Brochures. Please call me with more information.

Name _____ Title _____
 Institution/Organization _____ Phone (____) _____
 Address _____ Fax (____) _____
 City/State/Zip _____ Asset Size _____
 e-mail: _____

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Webinars

IRA • HSA • CESA

Enhance your training process for one employee or several employees at your location.

Help your staff gain strength in a problem area or train new staff members without traveling and with a small amount of time away from the job. These programs will be presented by discussing one topic and allowing time for questions to be answered.

Monthly Current Topic Webinars

Morning and afternoon Webinars are offered:

9:30 a.m. - 11:30 a.m. CST/CDT, and 2:00 p.m. - 4:00 p.m. CST/CDT

2 hour session (individual topic time may vary) **\$225**

Additional Branch Connections..... **\$75 ea.**

Updated seminar schedules are available at www.pension-specialists.com

Choose from these topics:

- | | |
|--|---|
| Basics of Traditional IRAs | Inherited IRAs for Non-Spouse Beneficiaries |
| Basics of Roth IRAs | Recharacterizations & Excess Contributions |
| IRA Distributions in Depth | Internal IRA Auditing Techniques |
| IRA Withholding Rules | SEP Plans & SEP IRAs |
| IRA Rollovers & Transfers | SIMPLE Plans & SIMPLE IRAs |
| Required Minimum Distributions 2010 | Basics of HSAs |
| IRA Reporting 2009 & 2010 | Advanced HSA Guidance |
| Roth Conversions 2009 & 2010 | IRA Options for QRP Beneficiaries |
| Direct Rollovers & Rollovers from QRPs | Basics of CESAs |
| Surviving Spouse's Options | |

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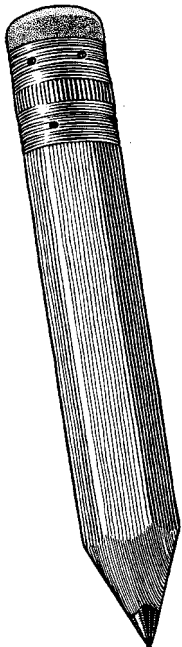
CWF 3-Day Schools

Increase your understanding of multiple types of IRAs, ensure compliance and improve customer service.

CWF's 3-Day School provides the most comprehensive training you and your staff can receive for Traditional IRAs, Roth IRAs, SEP-IRAs and SIMPLE-IRAs. We will cover all areas to ensure compliance and increase profitability.

The school agenda covers all areas— established rules, new rules, changed rules and reporting and compliance procedures. Subject matter is updated as law changes occur.

Our schools are offered in-house at CWF's office in Brainerd, MN and in various states. Updated seminar schedule available at www.pension-specialists.com.



3-Day School Fee Includes:

- 3-day tuition
- Textbook
- Handouts
- A.M. & P.M. Breaks
- Lunches

1 Attendee: \$575

2 Attendees: \$450 each

3 or More: \$375 each

Please call for quote for additional attendees

Agenda Topics Include:

- ✓ Tax Benefits and Tax Statistics
- ✓ Setting Up and Maintaining IRA Files
- ✓ Establishing IRAs
- ✓ Basic Investments and Disclosure Rules
- ✓ Prohibited Transaction Concerns Relating to Marketing IRA Products and Services
- ✓ FDIC and NCUA Coverage Rules
- ✓ Contributions and Contribution Reporting
- ✓ Roth IRA Conversions
- ✓ Rollovers Among IRAs
- ✓ Correcting Mistaken or unwanted contributions
- ✓ Distributions and Distribution Reporting
- ✓ Administering Inherited IRAs
- ✓ Basics of SEP-IRAs
- ✓ Basics of SIMPLE-IRAs
- ✓ IRA Amendments
- ✓ Investments and Prohibited Transaction Concerns
- ✓ Tax Penalties and Additional Taxes
- ✓ Conducting a Self-Audit
- ✓ Special Tax Rules for Disaster and Storm Relief

Look on our website for updated seminar schedules at www.pension-specialists.com

IRA Compliance Audits

Avoid IRS Penalties and Improve Compliance Procedures

Before you find yourself standing face-to-face with a governmental representative, *or an unhappy customer*, you should make every effort to improve compliance procedures.

Reasons to Consider an IRA Compliance Audit

- Changes to Computer Systems/Software
- IRA rules are constantly changing
- Changes in IRA personnel
- Governmental reporting procedures have changed, and continue to change
- Acquisition of a financial institution
- Peace of mind
- Inexpensive preventive medicine versus large governmental penalties
- Even though you use a third-party vendor for your IRA administration, your financial institution is responsible to the IRS for all reporting and administrative deficiencies.



Traditional IRAs • Roth IRAs • SEP-IRAs • SIMPLE-IRAs Qualified Plans • Coverdell Education Savings Accounts

CWF Will Review:

- Compliance with FMV, 1099-R, and 5498 Requirements
- RMD Notices
- Plan Agreements
- Disclosure Statements
- Financial Disclosure Statements
- Contribution Documentation
- Beneficiary Situations
- Amendments
- Required Minimum Distributions
- Death Distributions
- Transfer & Rollover Procedures
- Withholding Requirements
- Recharacterizations
- Investment Documentation

IRA Compliance Audits

An audit now is a comparatively painless and inexpensive safeguard against the potential of great liability later.

What Does the Audit Encompass?

- CWF will review your IRA files
- CWF will give a verbal overview of audit findings on the day of audit
- CWF will write a comprehensive report dealing with the deficiencies and recommending procedures to strengthen the IRA program — this audit report will be a resource to help with your internal compliance procedures

Qualifications you can trust

Collin W. Fritz and Associates, LTD. is especially suited to audit your IRA and Qualified Plan files and records. With some of the best legal and consulting professionals in the business, you can rely on our mastery of the up-to-the-minute compliance issues.

CWF offers two types of audits:

1. On-site audit

You want an on-site audit if you want the CWF auditor to have full access to your customer files, computer files, forms, research documentation and your IRA personnel. This access will allow the auditor to determine the strengths and weaknesses of your institution's IRA work product.

Fee: \$1,500 per day plus travel expenses
Includes a detailed written follow-up report

2. Mail-in audit

Very similar to an on-site audit, except CWF will instruct you what files we wish to examine. After reviewing a list of your IRAs and asking various questions, you will be asked to photocopy various files, computer reports, forms, etc. and ship them to CWF for a comprehensive review.

Fee: \$495 – 25 files or \$695 – 40 files
Includes a detailed written report

Inquiry Form: Fax/Mail

I am interested in receiving information about a compliance audit. This is an inquiry only, and I am under no obligation.

NAME		Estimated # of IRAs
INSTITUTION		Estimated # of SEPs/SIMPLEs
ADDRESS		Estimated # of Roth IRAs
TELEPHONE	FAX	Estimated # of QPs
E-MAIL		Estimated # of CESAs

Telephone: 1-800-346-3961 FAX: 1-800-211-0760 www.pension-specialists.com e-mail: info@pension-specialists.com

IRA Administration Software



Eliminate IRA data processing and other administration hassles

Processing data for retirement plan administration can be a nightmare of calculation, documentation and filing requirements. But with the right computer software, your plan administration and recordkeeping can be easier than you ever imagined.

IRAAD is the Complete In-House IRA Administration System

This software maintains direct, in-house control over your IRA account administration.

CWF's IRAAD software

- Supports traditional IRAs, Roth IRAs, Coverdell ESAs, SIMPLE-IRAs, and Self-Directed IRAs
- Is totally on-line processing, no batch processing
- Operates on industry-standard hardware and software
- Performs interest accrual functions for fixed and variable savings and time deposit accounts. Supports first and last day accrual. Contains a generous set of supporting accrual and accounting reports
- Generates various customer notices: Interest Earned, Renewal, Maturity etc.
- Generates customer statements containing a detailed history of all transactions
- Contains several styles of trial balances
- Produces audit trails for all transactions
- Generates the IRS Forms 5498 and 1099-R for IRA Accountholders
- Generates the IRS Forms 5498 and 1099-R information and transmittal for submittal to the IRS via magnetic media or via modem
- Prepares IRA Projection Schedules
- Prepares TISA Account Disclosures
- Can calculate and project RMD amounts
- Can calculate Pre-59½ Substantially Equal Periodic Payments
- Plus many other features. Optional interface to your Host System Available.

The annual price will be computed on the number of 5498s your institution files with the IRS each year. Networking capabilities are included at no additional cost!

Annual IRAAD™ Fee\$1,500 + \$2.00 per account

Example: 400 IRAs \$1,500 + \$2.00x400 (\$800) = \$2,300

Please complete this form and FAX to 1-800-211-0760 or call for more information at 1-800-346-3961



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P.O. Box 426, Brainerd, MN 56401

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Yes! I am interested in purchasing a license to use CWF's IRAAD™*

Name _____ Title _____
Institution/Organization _____ Phone (_____) _____
Address _____ Fax (_____) _____
City/State/Zip _____ e-mail _____

*Furnish the number of 5498s your institution sent to the IRS last year: _____

Telephone: 1-800-346-3961 FAX: 1-800-211-0760 www.pension-specialists.com e-mail: info@pension-specialists.com

IRA Administrative Services

To properly administer IRAs, financial institutions must be equipped to satisfy clients and comply with IRS regulations.

CWF's IRA Department will work with you and your financial institution to eliminate tax-preferred account confusion and time consuming data processing.

Administration Services

IRS Required Reports & Notices

- ✓ Form 5498/5498-SA/5498-ESA
- ✓ Form 1099-R/1099-Q/1099-SA
- ✓ RMD Notices
- ✓ Withholding Reminder Notices

Operations Reports

- ✓ IRA Transaction Register
- ✓ IRA Distribution Report
- ✓ "70½" RMD Report
- ✓ IRA Contribution Report

Customer Reports

- ✓ IRA Retirement Account Statement.

Management Reports (if desired)

- ✓ IRA Deposit Analysis Report
- ✓ IRA Distribution Analysis
- ✓ IRA Account Analysis

Your financial institution provides to CWF:

- ☛ New Account Information
- ☛ All Contributions (including transfers & rollovers)
- ☛ All Distributions
- ☛ All Interest Paid
- ☛ Any Institution Fees

Support Services Also Available

- Toll-free IRA Consulting
- Subscription to "The Pension Digest"
- IRA Procedures Manual
- IRA FormSystem™

Please complete the following form for a customized price quotation.

1. I would like CWF to furnish a quotation by:
 Phone Mail e-mail


2. I am interested in administration in regard to (select all that apply):

<input type="checkbox"/> Traditional IRAs	# _____	of accounts
<input type="checkbox"/> Roth IRAs	# _____	of accounts
<input type="checkbox"/> SIMPLE-IRAs	# _____	of accounts
<input type="checkbox"/> Coverdell ESAs	# _____	of accounts
<input type="checkbox"/> HSAs	# _____	of accounts
<input type="checkbox"/> SEP IRAs	# _____	of accounts
<input type="checkbox"/> Other	# _____	of accounts

Describe: _____

**Fax form to (800) 211-0760,
call 1-800-346-3961, or
email info@pension-specialists.com**

**For more information
visit our web site at:
www.pension-specialists.com**

 **Collin W. Fritz and Associates, Ltd.**
PO Box 426 Brainerd, MN 56401

Name _____ Title _____
Institution/Organization _____ Phone (_____) _____
Address _____ Fax (_____) _____
City/State/Zip _____ e-mail _____
Institution Asset Size _____ Office Use Only: Acct. No. _____ Date _____

IRA Software

SEPP™ For Substantially Equal Periodic Payments

Tax rules severely limit penalty-free access to IRA funds before accountholders reach age 59½. CWF offers SEPP, a Windows® based software product providing all three safe harbor methods, and the software also allows you to create a non-safe harbor method. In addition, these methods may be modified by using an interest rate greater than permitted by the safe-harbor methods.

SEPP contains forms which may be used to establish the payment schedule and to permissibly modify the schedule as authorized by Rev. Ruling 2002-62. The software features the use of the applicable Federal interest rates, which can be downloaded on a daily basis.

You will be able to assist your prospective customer? The SEPP schedule needs to be established correctly, and then it needs to be properly administered. CWF's software will allow you to do so. This software allows you to provide an important service to your existing and future IRA clients.

Asset Size	Annual Fee
100 million or less	\$79
1 billion or less (but greater than 100 million)	\$149
Greater than 1 billion	\$299

Also note that a lesser fee might apply if SEPP™ will be used by only one division of a larger entity.

DISCLOSE™ Easily Customizes IRA Projection Schedules

The use of pre-printed IRA projection schedules no longer works for many IRA custodians. The reasons—many custodians are charging termination and transfer fees, and imposing early withdrawal penalties larger than the historical amounts of 3 or 6 months of simple interest.

With DISCLOSE, no matter what the interest rate, compounding method, or penalties and fees, you'll have the projections you need in milliseconds.

The IRS may assess a penalty of \$50 for each incorrect IRA disclosure statement.

DISCLOSE™ is priced at just \$99

Please complete this form and FAX to 1-800-211-0760 or call for more information at 1-800-346-3961



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PO Box 426
Brainerd, MN 56401

Yes! I am interested in purchasing a license to use CWF's SEPP™, CWF's Disclose™, please call me with more information.

Name _____ Title _____
Institution/Organization _____ Phone (____) _____
Address _____ Fax (____) _____
City/State/Zip _____ e-mail _____
Institution Asset Size _____ Office Use Only: Acct. No. _____ Date _____

Telephone: 1-800-346-3961 FAX: 1-800-211-0760 www.pension-specialists.com e-mail: info@pension-specialists.com

MINCAL™ Software

MINIMUM DISTRIBUTION SOFTWARE FOR WINDOWS®

Calculating minimum distributions is one of the most complex aspects of IRA administration. CWF has developed MINCAL™, a Windows® based software package to perform calculations using the final RMD regulations.

This innovative software will enable you to do the following:

- Help you to provide excellent customer service and stay in compliance
- Prepare RMD Notices
- Calculate your customer's Required Minimum Distribution (RMD)
- Calculate and monitor RMDs for inherited IRA accounts
- Prepare annual withholding reminder notices
- Increase employee productivity
- Exchange data between PC and mainframe via an optional upload/download feature
- Maintain an unlimited number of beneficiaries per IRA
- Maintain an unlimited number of instruments per IRA
- Generate administrative reports
- Generate all current and future IRS required RMD data

Data Transfers Easily

MINCAL™ has the ability, through its unique download feature, to transfer customer, investment and beneficiary data from virtually any mainframe Host computer to the personal computer on which MINCAL™ is being used. This download feature is separately priced on a quotation basis.

Asset Size	Annual Fee
100 million or less	\$99
1 billion or less (but greater than 100 million)	\$199
Greater than 1 billion	\$499

Also note that a lesser fee might apply if MINCAL™ will be used by only one division of a larger entity.

Please complete this form and FAX to 1-800-211-0760 or call for more information at 1-800-346-3961



Collin W. Fritz and Associates, Ltd.
PO Box 426
Brainerd, MN 56401

Yes! I am interested in purchasing a license to use CWF's MINCAL™ software.

Name _____ Title _____
Institution/Organization _____ Phone (_____) _____
Address _____ Fax (_____) _____
City/State/Zip _____
e-mail _____

*Check the asset size of your institution: 100 million or less, 1 billion or less (but more than 100 million), greater than 1 billion

Telephone: 1-800-346-3961 FAX: 1-800-211-0760 www.pension-specialists.com e-mail: info@pension-specialists.com

Administration Form Packages

TRADITIONAL	Form Name	Package #01 Quantity	Package #02 Quantity	Package #03 Quantity		
	Plan Agreement, #40-T	10	25	50		
	Contribution, #54	10	25	50		
	Distribution, #57	10	25	50		
	RMD Payout Instruction, #64	10	25	50		
	Rollover Certification, #65	10	25	50	Qty	Cost
	Transfer, #56	10	25	25	Package #01	_____
	Beneficiary Elec. Payout, #204	10	25	25	Package #02	_____
	Direct Rollover, #66	10	25	25	Package #03	_____
	Traditional IRA brochure, #100	10	25	50		
	Cost	\$48	\$89	\$142	Total	

ROTH	Form Name	Package #10 Quantity	Package #11 Quantity	Package #12 Quantity		
	Plan Agreement, #40-R	10	25	50		
	Contribution, #54-R	10	25	50		
	Distribution, #57-R	10	25	50		
	Change of Beneficiary, #61-R	10	25	50		
	Rollover Certification, #65-R	10	25	50	Qty	Cost
	Transfer, #56-R	10	25	25	Package #10	_____
	Excess Contribution, #67-R	10	25	25	Package #11	_____
	Ben. Payout Instruction, #204-R	10	25	25	Package #12	_____
	Roth IRA brochure, #102	10	25	50		
	Cost	\$48	\$89	\$142	Total	

CESA	Form Name	Package #20 Quantity	Package #21 Quantity	Package #22 Quantity		
	Plan Agreement, #40-CE	10	25	50		
	Contribution, #54-CE	10	25	50		
	Distribution, #57-CE	10	25	50		
	Change of Beneficiary, #61-CE	10	25	50		
	Rollover Certification, #65-CE	10	25	50	Qty	Cost
	Transfer, #56-CE	10	25	25	Package #20	_____
	Excess Contribution, #67-CE	10	25	25	Package #21	_____
	Coverdell ESA brochure, #103	10	25	50	Package #22	_____
	Cost	\$48	\$89	\$142	Total	

HSA	Form Name	Package #01HSA Quantity	Package #02HSA Quantity	Package #03HSA Quantity		
	Plan Agreement, #40-HSA	10	25	50		
	Contribution, #54-HSA	10	25	50		
	Distribution, #57-HSA	10	25	50		
	Mistaken Distribution, #64-HSA	10	25	50		
	Rollover Certification, #65-HSA	10	25	50		
	Transfer, #56-HSA	10	25	25		
	Beneficiary Certification, #204-HSA	10	25	25	Qty	Cost
	Transfer of IRA to HSA, #56-H	10	25	25	Package #01HSA	_____
	Transfer of HRA to HSA, #66-B	10	25	25	Package #02HSA	_____
	Calculate Excess Contrib., 67W-HSA	10	25	25	Package #03HSA	_____
	HSA brochure, #124, 125, 126, 127	10 ea.	25 ea.	50 ea.		
	Cost	\$63	\$102	\$168	Total	

Name _____ Phone #: _____

Institution Name _____ Fax #: _____

Address _____ e-mail: _____

City/State/Zip _____ Office Use Only: Acct. _____ Imprint _____ Date _____

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Statement Enclosures



Discover the tax advantage of a Roth IRA Conversion
*Funds remain tax-free for you and your beneficiaries.
 Inquire about the benefits of this opportunity!*




Learn the advantages of a Coverdell Education Savings Account
Inquire today!



Remedy medical expenses with HSAs
*Health Savings Accounts
 Inquire today about this new opportunity!*



Look into the future with a Spousal IRA
Inquire today about this savings opportunity for traditional or Roth IRAs!



Puzzled about IRA?
*An Individual Retirement Account is a special tax deferred savings account.
 Inquire about opening one today!*



You're never too old to contribute to your Roth IRA
*There is no age limit for accountholders with an earned income.
 Inquire about this opportunity!*



Assembling a retirement plan is SIMPLE
*Savings Incentive Match Plan For Employees of Small Employers
 Inquire today about this opportunity!*

- #140 Roth IRA Conversions
- #141 CESA
- #142 HSA
- #144 Spousal IRA
- #145 Traditional IRA
- #146 Roth IRA
- #148 SIMPLE-IRA

Quantity	500	1,000	5,000	10,000	+ 10,000
Nonimprinted	\$29	\$49	\$185	\$289	Call for quote
Imprinted	\$39	\$57	\$229	\$329	Call for quote

For Quantities Less than 500 call for quote.

Product #	Description	Quantity	Imprint	Total

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1-800-211-0760

Phone: 1-800-346-3961

Speed up your delivery – fax or phone your order and we will invoice with shipment.

Mail Order & Payment to:
 P.O. Box 426,
 Brainerd, MN 56401



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"The Pension Specialists"™

*Normal shipping and handling fee is \$9.50. For most orders over \$100, or for rush shipping, your shipping/handling charges will be adjusted accordingly.

Sales Tax (if applicable)

Shipping Charge \$9.50*

ORDER TOTAL

Institution: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____

Name: _____ Title: _____

Office Use Only: Acct. No. _____ Imprint _____ Date _____

CFW Products and Services

For more information, or prices on any of the products or services CFW has to offer, contact a customer service rep. at 800-346-3961.

EDUCATION/TRAINING

- 1-day Seminars
- 3-day Schools
 - IRA School
 - QP School
- In-House Specials
- Newsletters
- Procedures Manuals
- Telephone Seminars
- Webinars

COMPLIANCE FORMS

- IRA Traditional and Roth
- SEP
- SIMPLE
- 401(k)
- CESA Plans
- HSA

TELEPHONE CONSULTING

- IRA
- QP/SEP
- SIMPLE
- CESA Plans
- HSA

AUDITS

- IRA Plans
- QP Plans
- CESA Plans

SOFTWARE

- Electronic IRA FormSystem™
- Electronic HSA FormSystem™
- Electronic IRA, CESA and HSA Procedures Manual
- Electronic Brochures
- Electronic Newsletters
- IRA Data Processing
- HSA Data Processing
- MINCAL™ – Distribution
- IRA Disclose
- SEPP™

THIRD-PARTY ADMINISTRATION

- IRA
 - Traditional
 - Roth
 - SEP
 - SIMPLE
 - CESA
- QP
 - 401(k) Recordkeeping
 - ESOP Recordkeeping
 - Profit Sharing and Money Purchase
- Prototypes
- HSA

MARKETING TOOLS

- Customized Printing
- Brochures
- Statement Enclosures
- Customer Newsletters



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