

# Don't guess at the answer, be sure!

## Ask CWF Consulting!

Traditional IRAs, Roth IRAs, SIMPLE-IRAs, SEP-IRAs,  
401(k) Plans, Coverdell ESAs and HSAs



**CWF's Consulting Hotline meets individual needs every business day.**

### **WHAT IS IT?**

- Toll-free "800" number to answer IRA/HSA/Qualified Plan questions
- Unlimited use by ALL YOUR retirement plan personnel
- Get IMMEDIATE and RELIABLE answers from experienced attorneys and pension specialists

### **WHY ADD THIS SERVICE?**

- Changes by the IRS and Congress are constant
- Low cost support for your new and experienced personnel
- Protection for your institution by staying in compliance
- Added confidence in answering your customer's retirement plan questions

### **QUESTIONS?**

- *What if our financial institution does not have CWF's software or forms?*  
It does not matter, CWF can still answer your retirement plan questions.
- *How is the cost of this service determined?*  
By asset size with the cost as low as \$195 per year.
- *What is the length of the contract?*  
2 years



# IRA Compliance-Plus Package

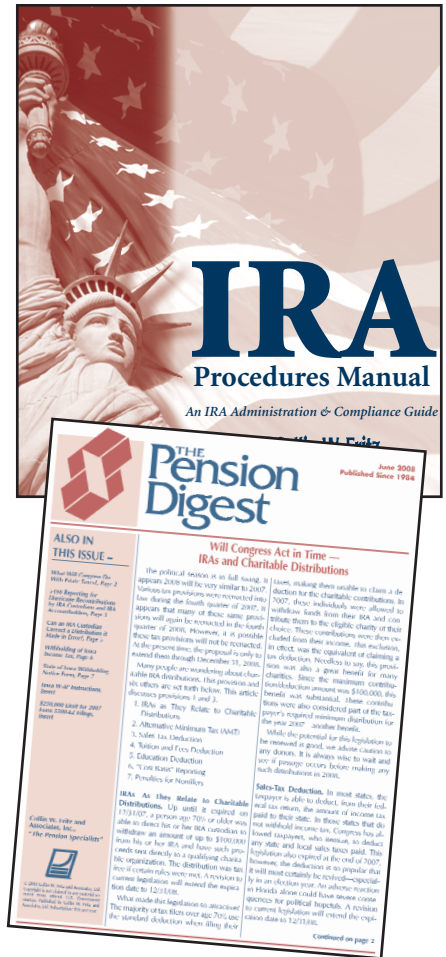
## 3 Vital Services — 1 Competitive Price

This package consists of several key products and services that will help you maintain IRA compliance, including our *Pension Digest* monthly newsletter, consulting hotline and IRA Procedures Manual.

**The IRA Procedures Manual** shows you how to handle questions about contributions, distribution options and all facets of IRA plan administration and reporting. We update the IRA Procedures Manual, not less than annually, to ensure that you'll always be working with up-to-the-minute information. Available as a 3-ring vinyl binder desk manual or electronic software.

**Our Toll-Free Consulting Hotline** provides immediate, reliable answers to vexing technical questions and gives you unlimited access to our experienced attorneys and pension specialists. Whether it's a customer question, technical interpretation or an internal administration problem, the compliance solution is to dial the pension specialists at Collin W. Fritz and Associates, Ltd.

**The Pension Digest** reports, analyzes and explains current retirement plan issues and developments. You can receive an 8-page printed newsletter by mail or electronic version by email.



### Your Compliance Plus or Per-Service Price

Assets in Millions	1-50	51-75	76-100	101-250	251-500	501-1,000	Over 1,000
Newsletter Only	\$95	\$95	\$95	\$95	\$95	\$95	\$95
Consulting Only	\$195	\$250	\$300	\$350	\$400	\$450	Quoted
Procedures Manual Only*	\$135	\$135	\$135	\$135	\$135	\$135	\$135
Procedures Manual Update*	\$95	\$95	\$95	\$95	\$95	\$95	\$95
Consulting/Newsletter	\$255	\$320	\$370	\$420	\$470	\$520	Quoted
Consulting/Newsletter/ Procedures Manual*	\$320	\$385	\$435	\$485	\$535	\$585	Quoted

\*Electronic version annual fee based on asset size: 100 million or less \$199, 1 billion or less \$299, greater than 1 billion \$399.

Telephone: 1-800-346-3961 FAX: 1-800-211-0760 [www.pension-specialists.com](http://www.pension-specialists.com) e-mail: [info@pension-specialists.com](mailto:info@pension-specialists.com)