

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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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 _____