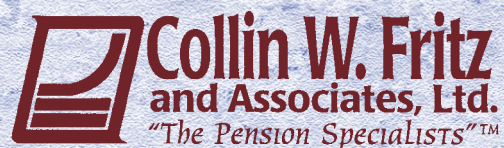


**Traditional & Roth IRAs  
Plus Other Tax Preferred Accounts  
After the SECURE Act and CARES Act  
CWF Products & Services Catalog**



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)



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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# Collin W. Fritz and Associates, Ltd.

## Custodians/Trustees:

COVID-19 and the enactment of the SECURE Act and the CARES Act mandates many law changes, including IRA changes. Certainly, IRA forms must be updated. Using outdated forms is to be avoided for many reasons. If your institution has not yet decided to use electronically generated forms versus print versions you need to make this change if you want to offer quality service in a cost effective manner.

2023-2024 IRA amendments should be furnished on account of the SECURE Act, the CARES Act and SECURE Act 2.0. The change in the IRA beneficiary rules, the waiver of all 2020 RMDs, and other changes must be explained to existing IRA accountholders and beneficiaries.

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

Our IRA/HSA FormSystem™ gives a custodian/trustee many increased capabilities allowing you to perform your IRA/HSA duties more professionally and with less liability. You have access to all of the IRA forms and HSA 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.

Give your personnel and customers an understanding of IRAs and HSAs. Choose from over 25 topics of informational brochures that summarize important tax rulings and regulations. Provide distinct information to your customers or keep handy to jog your memory on specific subjects. Available in print and e-version for distribution or to post on your website.

CWF offers numerous IRA and HSA webinars to allow training at your location.

Retaining an excellent consulting firm is certainly a must today. There is much to know about IRAs, pension plans, HSAs, CESAs, etc. We know to ask the questions your personnel may not understand should be asked. Our primary goal is to allow your institution to minimize its potential liability with respect to its IRA, pension plan and HSA transactions.

CWF certainly wants to be your primary consulting firm. Many financial institutions fail to understand that many times it is cost effective to have a second consulting firm.

Peruse our catalog for all of the products and services that we offer. Email or call with your order today.

Sincerely,

James M. Carlson  
President/Attorney

# IRA 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. Now updated for the SECURE Act and CARES Act.

The FormSystem™ requires the use of Windows® versions 10 or 11. It has been designed to be installed on a local PC (or many PCs) or it may be installed on a shared folder. On each PC which is using the IRA forms software, the Borland Database Engine (BDE) must be installed. CWF provides BDE.

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.

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.

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

**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.

**Forms are selected from this simple screen**

Form #	Description
CWF40T	Traditional IRA, Appl, Plan & Disclosure - Custodial
CWF40TI	Inherited IRA, Appl, Plan & Disclosure - Custodial
CWF41T	Traditional IRA, Appl, Plan & Disclosure - Trust
CWF41TI	Inherited IRA, Appl, Plan & Disclosure - Trust
CWF42T	Traditional IRA, Appl, Plan & Disclosure - Cust Self
CWF42TI	Inherited IRA, Appl, Plan & Disclosure - Cust Self
CWF54	IRA Contribution Form
CWF54A	IRA Contribution Form (Reduced Size)
CWF54B	IRA Contribution Form (Comprehensive)

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

# IRA FormSystem™ Software

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

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.

View entire completed form before printing

**IRA — Custodial Account Application — Form 5305-A**

<b>Revocation in accordance with the Disclosure Statement should be mailed or delivered to:</b> Custodian's Name <u>Last National Bank</u> Address <u>1 Front Street</u> City <u>Bay View</u> State <u>MN</u> Zip <u>55555</u> Attn: <u>John Q. Banker</u> Phone <u>(111) 222-3333</u>		<b>Deposit Information</b> Date <u>03/12/2009</u> Acct./Inst. No. <u>123</u> Deposit Amt. <u>\$2,000.00</u> For Tax Yr. <u>2009</u>							
<b>Depositor Information</b> Name <u>Public Jane</u> Home Address <u>17301 State Hwy 371</u> City <u>Brainerd</u> State <u>MN</u> Zip <u>55401</u> County <u>Crow Wing</u> Date of Birth <u>01/01/1953</u> Phone Home <u>(218) 828-0249</u> Work <u>(800) 346-3961</u> SSN <u>123-12-3133</u> Plan No. <u>123</u>		<b>Type of Contribution</b> <input checked="" type="checkbox"/> Regular or Spousal for: <input checked="" type="checkbox"/> Current Year, or <input type="checkbox"/> Prior Year <input type="checkbox"/> Rollover to: <input type="checkbox"/> Regular IRA, or <input type="checkbox"/> Conduit IRA <input type="checkbox"/> SEP for: <input type="checkbox"/> Current Year, or <input type="checkbox"/> Prior Year <input type="checkbox"/> Recharacterization <input type="checkbox"/> Transfer—From Another IRA Custodian to: <input type="checkbox"/> Regular/Spousal IRA, or <input type="checkbox"/> Conduit IRA <input type="checkbox"/> Transfer—Incident to Divorce <input type="checkbox"/> Transfer—Surviving Spouse Elects to Treat as Own <input type="checkbox"/> Special Recharacterization Rules/hurricanes, storms, military <input type="checkbox"/> Special Rollover regarding Exxon Valdez litigation							
Adopting this plan agreement constitutes: <input checked="" type="checkbox"/> the initial adoption of an IRA plan agreement, or <input type="checkbox"/> the amendment and restatement (i.e. replacement) of a previous IRA plan agreement referenced as follows: _____		<b>Your Regular or Spousal Contribution Limit</b> <table border="0"> <tr> <td>Tax Year</td> <td>Age 50</td> <td>Age 50 or Older</td> </tr> <tr> <td></td> <td><input type="checkbox"/> \$695</td> <td><input type="checkbox"/> \$895</td> </tr> </table>		Tax Year	Age 50	Age 50 or Older		<input type="checkbox"/> \$695	<input type="checkbox"/> \$895
Tax Year	Age 50	Age 50 or Older							
	<input type="checkbox"/> \$695	<input type="checkbox"/> \$895							

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

	<1 Billion	>1 Billion
IRA Software	<input type="checkbox"/> \$695	<input type="checkbox"/> \$895
SIMPLE-IRA Software	<input type="checkbox"/> \$199	<input type="checkbox"/> \$299
HSA Software	<input type="checkbox"/> \$350	<input type="checkbox"/> \$450
IRA/HSA Software	<input type="checkbox"/> \$895	<input type="checkbox"/> \$1145
CESA Software	<input type="checkbox"/> \$199	<input type="checkbox"/> \$299
IRA/HSA/CESA	<input type="checkbox"/> \$995	<input type="checkbox"/> \$1345



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 wish to purchase a license for CWF's FormSystem™ Software**  
☐ IRA, ☐ SIMPLE-IRA, ☐ HSA, ☐ IRA/HSA, ☐ CESA or ☐ IRA/HSA/CESA

Name \_\_\_\_\_ Title \_\_\_\_\_  
 Institution/Organization \_\_\_\_\_ Phone \_\_\_\_\_  
 Address \_\_\_\_\_ Fax \_\_\_\_\_  
 City/State/Zip \_\_\_\_\_ Email \_\_\_\_\_

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



# 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 2024-2025

An IRA custodian/trustee is required to furnish a revised or an amended IRA plan agreement and/or IRA disclosure statement to existing IRA accountholders whenever new laws are enacted or the IRS adopts changes either by regulation or other guidance. It is important IRA owners understand their rights and opportunities under current laws.

The law changes made by the SECURE Act (December 20, 2019) and the CARES Act (March 27, 2020 and SECURE Act 2.0 (December 28, 2022) are covered and explained.

In Notice 2020-68 the IRS discussed the IRA custodian's/trustee's duty to furnish an IRA amendment. IRS regulation 1.408-6(d)(4)(C) states, "(C) If the governing instrument is amended after the account, annuity, or endowment contract is no longer subject to revocation pursuant to subdivision (ii)(A) or (B) of this subparagraph, the trustee or issuer shall not later than the 30th day after the later of the date on which the amendment is adopted or becomes effective, deliver or mail to the last known address of the benefited individual a copy of such amendment and, if such amendment affects a matter described in subdivisions (iii) through (viii) of this subparagraph, a disclosure statement with respect to such matter meeting the requirements of subdivision (iv) of this subparagraph."

## 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.

The Disclosure Statement is primarily to be used by an institution not using CWF's IRA plan agreement forms. This amendment does an excellent job of explaining the 2023/2024 tax rules applying to IRAs.

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 (40-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+
Nonimprinted	\$63	\$99	\$227	\$426	\$783
✓ Imprinted	\$99	\$129	\$277	\$465	\$876

**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.**

**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+
Nonimprinted	\$51	\$87	\$192	\$360	\$632
✓ Imprinted	\$73	\$117	\$239	\$399	\$682

**Call for assistance in determining which amendments are needed for your customers.**

# Amendments – IRAs

## ORDER FORM

COMPREHENSIVE	REVISED	FORM #	✓IMPRINT	50	100	250	500	1,000	5,000
Traditional Custodial Comprehensive Amendment	12/24	75-TC							
Traditional Trust Comprehensive Amendment	12/24	75-TT							
Traditional Custodial Self-Directed Comprehensive Amendment	12/24	75-TSD							
Roth Custodial Comprehensive Amendment	12/24	75-RC							
Roth Trust Comprehensive Amendment	12/24	75-RT							
Roth Custodial Self-Directed Comprehensive Amendment	12/24	75-RSD							
SIMPLE Custodial Comprehensive Amendment	12/24	75-SC							
SIMPLE Trust Comprehensive Amendment	12/24	75-ST							
SIMPLE Custodial Self-Directed Comprehensive Amendment	12/24	75-SSD							
<b>DISCLOSURE</b>									
Traditional Disclosure Amendment	12/24	73-TC							
Roth Disclosure Amendment	12/24	73-RC							
SIMPLE Disclosure Amendment	12/24	73-SC							



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

<b>75 Comprehensive Amendment Quantity</b>	<b>50</b>	<b>100</b>	<b>250</b>	<b>500</b>	<b>1,000+</b>
Nonimprinted	\$63	\$99	\$227	\$426	\$783
✓ Imprinted	\$99	\$129	\$277	\$465	\$876

<b>73 Disclosure Amendment Quantity</b>	<b>50</b>	<b>100</b>	<b>250</b>	<b>500</b>	<b>1,000+</b>
Nonimprinted	\$51	\$87	\$192	\$360	\$632
✓ Imprinted	\$73	\$117	\$239	\$399	\$682

Name \_\_\_\_\_ Phone \_\_\_\_\_  
 Institution/Organization \_\_\_\_\_ Fax \_\_\_\_\_  
 Address \_\_\_\_\_ email \_\_\_\_\_  
 City/State/Zip \_\_\_\_\_ Office Use Only: Acct. No. \_\_\_\_\_ Imprint \_\_\_\_\_ Date \_\_\_\_\_

### 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.

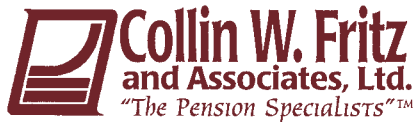
Telephone: 1-800-346-3961 FAX: 1-800-211-0760 [www.pension-specialists.com](http://www.pension-specialists.com) e-mail: [info@pension-specialists.com](mailto:info@pension-specialists.com)



# Amendments – Inherited IRAs

## ORDER FORM

COMPREHENSIVE	REVISED	FORM #	✓IMPRINT	10	25	50	100	250	500
Traditional Custodial Comprehensive Amendment	12/24	75-TCI							
Traditional Trust Comprehensive Amendment	12/24	75-TTI							
Traditional Custodial Self-Directed Comprehensive Amendment	12/24	75-TSDI							
Roth Custodial Comprehensive Amendment	12/24	75-RCI							
Roth Trust Comprehensive Amendment	12/24	75-RTI							
Roth Custodial Self-Directed Comprehensive Amendment	12/24	75-RSDI							
SIMPLE Custodial Comprehensive Amendment	12/24	75-SCI							
SIMPLE Trust Comprehensive Amendment	12/24	75-STI							
SIMPLE Custodial Self-Directed Comprehensive Amendment	12/24	75-SSDI							
<b>DISCLOSURE</b>									
Traditional Disclosure Amendment	12/24	73-TCI							
Roth Disclosure Amendment	12/24	73-RCI							
SIMPLE Disclosure Amendment	12/24	73-SCI							



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

75 Comprehensive Amendment Quantity	10	25	50	100	250	500
Nonimprinted	\$18	\$34	\$63	\$104	\$231	\$426
✓ Imprinted	\$27	\$41	\$99	\$111	\$297	\$465

73 Disclosure Amendment Quantity	10	25	50	100	250	500
Nonimprinted	\$16	\$30	\$51	\$87	\$192	\$360
✓ Imprinted	\$24	\$41	\$73	\$117	\$239	\$399

Name \_\_\_\_\_ Phone \_\_\_\_\_  
 Institution/Organization \_\_\_\_\_ Fax \_\_\_\_\_  
 Address \_\_\_\_\_ email \_\_\_\_\_  
 City/State/Zip \_\_\_\_\_ Office Use Only: Acct. No. \_\_\_\_\_ Imprint \_\_\_\_\_ Date \_\_\_\_\_

### 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.

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)

# Lobby Brochure 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

	Revised	Brochure Number	Quantity Ordered	Imprint ✓	Price
IRA – Individual Retirement Accounts	11/24	100			
The Roth IRA	11/24	102			
Coverdell Education Savings Accounts	1/24	103			
Understanding Roth IRA Conversions	11/24	104			
Calculating Roth IRA Contributions	11/24	105			
The Special 50+ IRA Contribution Rules	11/24	106			
Understanding Required Distributions	11/24	107			
Helping IRA Owners – Qualified Charitable Distributions	9/24	117			
Understanding the IRA Contribution Credit	11/24	108			
IRA-to-IRA Rollovers & Transfers (Including Rules for SIMPLE-IRAs & Roth IRAs)	11/24	109			
IRA Opportunities (Traditional and Roth IRAs)	11/24	111			
Understanding Why You Benefit by Making a Non-deductible IRA Contribution	11/24	129-A			
Be Smarter Than Others, Make a Non-deductible Traditional IRA Contribution	11/24	129-B			
Understanding if You Qualify to Make a Deductible IRA Contribution	11/24	150			
IRAs and Roth IRAs – Spousal IRA Contributions	11/24	151			
Beneficiary of Inherited IRA	11/24	154			
A Surviving Spouse's Options with Respect to Their Spouse's IRA(s)	11/24	155			
The Inherited Roth IRA	11/24	156			
FDIC Insurance – For IRAs and Other Tax Preferred Accounts	11/24	115			
SIMPLE-IRA Plans and IRAs– For Employees of Small Employers and Self Employed	11/24	118			
SEP – Simplified Employee Pension Plan	11/24	170			
SEP – Sponsoring a SEP-IRA Plan Satisfies State Mandated IRA Plans	11/24	171			
Qualified Plans – Rollovers and Direct Rollovers	11/24	189			
IRAs – Nonspouse Beneficiary – Allowed to Directly Roll Over Inherited QP Funds to Inherited IRA	11/24	192			
HSA – Health Savings Accounts	5/24	124			
HSA – Business and Health Savings Accounts	5/24	125			
HSA – Health Savings Accounts and FDIC Insurance	5/24	126			
HSA – Benefit By Moving IRA Funds Tax Free to an HSA	5/24	127			
HSA – Are You a Beneficiary of a Deceased HSA Owner?	11/24	128			

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

LINE 1 \_\_\_\_\_

LINE 2 \_\_\_\_\_

LINE 3 \_\_\_\_\_

LINE 4 \_\_\_\_\_

Subtotal \_\_\_\_\_

Shipping & Handling \_\_\_\_\_

Sales Tax (If Applicable) \_\_\_\_\_

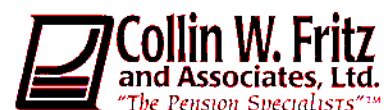
Total \_\_\_\_\_

### PRICING FOR BROCHURES

Quantity	25	50	100	250	500	1000	1000+
Nonimprinted	\$22	\$34	\$47	\$83	\$138	\$250	Quote
✓ Imprinted	N/A	N/A	\$69	\$109	\$163	\$292	Quote
Customized W/Logo	N/A	N/A	N/A	\$129	\$189	\$312	Quote

Note: You may order a quantity of 25 or 50 only if you are ordering a minimum of 4 different brochures

Brochure titles cannot be combined for quantity pricing.



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# Electronic IRA Brochures

## FOR YOUR WEBSITE

CWF will provide you with the text of these brochures in PDF format so that you can add them to your website. 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.

### Electronic Brochure Order Form

	Brochure Revised	Number	
IRA – Individual Retirement Accounts	11/24	100	
The Roth IRA	11/24	102	
Coverdell Education Savings Accounts	1/24	103	
Understanding Roth IRA Conversions	11/24	104	
Calculating Roth IRA Contributions	11/24	105	
The Special 50+ IRA Contribution Rules	11/24	106	
Understanding Required Distributions	11/24	107	
Helping IRA Owners – Qualified Charitable Distributions	9/24	117	
Understanding the IRA Contribution Credit	11/24	108	
IRA-to-IRA Rollovers & Transfers (Including Rules for SIMPLE-IRAs & Roth IRAs)	11/24	109	
IRA Opportunities (Traditional and Roth IRAs)	11/24	111	
Understanding if You Qualify to Make a Non-deductible IRA Contribution	11/24	129-A	
Be Smarter Than Others, Make a Non-deductible Traditional IRA Contribution	11/24	129-B	
Understanding if You Qualify to Make a Deductible IRA Contribution	11/24	150	
IRAs and Roth IRAs – Spousal IRA Contributions	11/24	151	
Beneficiary of Inherited IRA	11/24	154	
A Surviving Spouse's Options with Respect to Their Spouse's IRA(s)	11/24	155	
The Inherited Roth IRA	11/24	156	
FDIC Insurance – For IRAs and Other Tax Preferred Accounts	11/24	115	
SIMPLE-IRA Plans and IRAs – For Employees of Small Employers and Self Employed	11/24	118	
SEP – Simplified Employee Pension Plan	11/24	170	
SEP – Sponsoring a SEP-IRA Plan Satisfies State Mandated IRA Plans	11/24	171	
Qualified Plans – Rollovers and Direct Rollovers	11/24	189	
IRAs – Nonspouse Beneficiary – Allowed to Directly Roll Over Inherited QP Funds to Inherited IRA	11/24	192	
HSA – Health Savings Accounts	5/24	124	
HSA – Business and Health Savings Accounts	5/24	125	
HSA – Health Savings Accounts and FDIC Insurance	5/24	126	
HSA – Benefit By Moving IRA Funds Tax Free to an HSA	5/24	127	
HSA – Are You a Beneficiary of a Deceased HSA Owner?	11/24	128	

Please complete this form and email to [info@pension-specialists.com](mailto:info@pension-specialists.com)  
or call 1-800-346-3961



Annual license fee

1 brochure \$95/year  
2-4 brochures \$250/year  
5-10 brochures \$475/year

☐ Yes! I am interested in purchasing a license to use CWF's Electronic Brochures.

Please send me the indicated brochures.

Name \_\_\_\_\_ Title \_\_\_\_\_  
Institution/Organization \_\_\_\_\_ Phone \_\_\_\_\_  
Address \_\_\_\_\_ email \_\_\_\_\_  
City/State/Zip \_\_\_\_\_

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# Traditional 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.

**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
<b>Plan Agreements/Disclosure Statements</b>									
Custodial Booklet Set	12/24	40-T							
Trust Booklet Set	12/24	41-T							
Custodial Self-Directed Booklet Set	12/24	42-T							
<b>Administrative Forms</b>									
IRA Disclosure Statement – Financial Projection Information	8/13	31							
Change of Name, Address or Beneficiary to IRA Account	8/13	36							
Change of Name, Address or Beneficiary to IRA Account	8/13	36-A							
IRA Contribution Form	1/25	54							
IRA Contribution Form (7 X 3 1/2)	11/16	54-A							
IRA Contribution Form (Comprehensive)	1/25	54-B							
Periodic Contribution Instruction or Revocation	1/25	54-C							
Payroll Deduction Instruction Form	1/25	54-PD							
Trust or Self-Directed Contribution Form	1/25	54-SD							
Trust or Self Directed IRA Change of Investment & Direction	11/23	54-SD1							
Investment Instruction Form for a Self-Directed IRA	11/23	54-SD2							
Policy Statement for Self-Directed Retirement Accounts	2/05	54-SD10							
Initial Self-Directed Investment Instruction Form	2/05	54-SD11							

### IRA Administration Form #54-A

Quantity	25	50	100	250	500	1000+
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	1000+
Nonimprinted	\$17	\$27	\$41	\$89	\$140	Quote
✓ Imprinted	N/A	N/A	\$64	\$114	\$178	Quote

### 40-T Plan Agreement

Quantity	25	50	100	250	500	1000+
Nonimprinted	\$43	\$62	\$99	\$198	\$339	Quote
✓ Imprinted, application & document	N/A	\$89	\$122	\$239	\$399	Quote

### 41-T and 42-T Plan Agreement

Quantity	25	50	100	250	500	1000+
Nonimprinted	\$47	\$71	\$117	\$229	\$369	Quote
✓ Imprinted, application & document	N/A	\$98	\$149	\$259	\$429	Quote

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

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# Traditional 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.

**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
<b>Administrative Forms</b>									
Notice of Internal Recharacterization of IRA Contributions	7/20	54-TR1							
Notice of External Recharacterization of IRA Contributions	7/20	54-TR2							
Establishing a Substantially Equal Periodic Distribution Schedule	8/07	55							
Special Election Under Rev. Ruling 2002-62 Changing a SEPP Sched.	10/13	55-C							
Instruction & Authorization to Transfer IRA	7/23	56							
Certification for One Lifetime Transfer of IRA Funds to an HSA	3/25	56-H							
Instruction & Authorization to Transfer Inherited IRA	7/23	56-I							
Inst. & Auth. to Transfer Traditional IRA Funds to Another Traditional IRA	7/23	56-TM							
Inst. & Auth. to Transfer Traditional IRA Funds to Another Traditional IRA	10/21	56-T2							
Instruction to Convert, Via Transfer, Traditional IRA Funds to a Roth IRA	12/23	56-TC							
Special Explanation to Accountholder for an IRA Recharacterization '25	1/25	56-TREX							
Special Explanation to Accountholder for an IRA Recharacterization '24	1/25	56-TREX							
IRA Distribution Form	1/25	57							
Certification for Tax-Free Charitable Distribution from a Traditional/Roth	1/25	57-C							
Certification of Disability Form	6/24	57-D							
IRA Self-Directed or Trust Distribution Form	3/24	57-SD							
IRA Distribution Form (includes state withholding)	1/25	57-ST							
Direction of Investment – IRA	8/07	58-SD1							
IRA Self-Directed Instruction for Investment	8/07	58-SD2							
Withholding Certificate for IRA Payments and Annual Reminder Notice	1/25	59							
Withholding Certificate for IRA Payments (Substitute IRS Form W-4P)	1/25	59-A							
Reminder Notice — Withholding Election for Automatic IRA Distributions	1/25	59-B							
Reminder Notice — Withholding Election for Periodic IRA Distributions	1/25	59-C							
Withholding Certificate for IRA Payments and Annual Reminder	1/25	59-D							
Withholding Cert for IRA Paymts Payable on Demand & Annual Reminder	1/25	59-F							
IRA Beneficiary Designation	4/19	61							
IRA Beneficiary Designation – Pro Rata	4/19	61-A							
IRA Beneficiary Designation – Per Stirpes	4/19	61-B							

### Traditional IRA Administration Forms

Quantity	25	50	100	250	500	1000+
Nonimprinted	\$17	\$27	\$41	\$89	\$140	Quote
✓ Imprinted	N/A	N/A	\$64	\$114	\$178	Quote

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



# Traditional 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.

**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
<b>Administrative Forms</b>									
IRA Beneficiary Designation	9/19	61-D							
IRA Beneficiary Designation by an Inheriting Beneficiary	3/21	61-I							
Required Distribution Notice for 2024 – Version 1–8 (description on pg. 19)	8/24	62							
Minimum Distribution Calculation Worksheet	7/22	62-A							
Certification – Alternative Method for RMDs	7/22	62-B							
Periodic Payment Instruction for Distributions (59 1/2 to 70 1/2)	12/23	63							
Periodic Payment Instruction for Minimum Distrib. (70 1/2 and Older)	1/25	64							
Rollover Cert. to a Trad., SEP or SIMPLE from Trad., SEP or SIMPLE	6/20	65-A							
Rollover Cert. to a Trad., SEP or SIMPLE from 401(k) or Employer Plan	8/20	65-B							
Certification for Late IRA Rollover Contribution	10/20	65-C							
Conduit IRA - Waiver Form	12/14	65-W							
Determination of Eligibility to Use the Automatic Waiver of 60-day Rollover	12/14	65-WR							
Direct Rollover Request Form	6/19	66							
Direct Rollover Request - By Inheriting Beneficiary of QP Funds	8/21	66-I							
Special Explanation Regarding Withdrawal for 2024	11/23	67							
Special Explanation Regarding Withdrawal for 2025	1/25	67							
Current Year – Worksheet to Calculate the Income Related to Withdrawal	8/13	67-W							
Recharacterization – Worksheet to Calculate the Income Related to Rech.	8/13	67-W							
Transfer of IRA Funds from Deceased Accountholder to Beneficiary	8/13	68							
Special Instruction – Rollover from an IRA to an Eligible Retirement Plan	12/20	69							
Automatic Rollover Agreement – Formal Statement of Relationship	6/05	80							
Automatic Rollover Agreeemt. – 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 Notice and Payment - Spouse or EDB	1/25	204							
Successor Beneficiary's Distribution Notice & Cert. Form & Paymt Inst.	1/25	204-A							
Inherited IRA Distribution Inst. & Certification to Comply with RMD Rules	1/25	205							
Beneficiary's Distribution Notice and Payment - not EDB	1/25	206							
Customer Notice and Determination of Customer's Identity	7/14	307							

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

### Traditional IRA Administration Forms

Quantity	25	50	100	250	500	1000+
Nonimprinted	\$17	\$27	\$41	\$89	\$140	Quote
✓ Imprinted	N/A	N/A	\$64	\$114	\$178	Quote



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# RMD 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.

**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
<b>RMD Forms</b>									
Inst. & Auth. to Transfer Trad. IRA Funds to Another Trad. IRA	7/23	56							
Inst. & Auth. to Transfer Inherited IRA Funds	7/23	56-I							
IRA Beneficiary Designation by an Inheriting Beneficiary	3/21	61-I							
Required Distribution Notice for Current Year – Version 1-8 (see below)	8/24	62							
RMD Payment Instruction	1/25	64							
Beneficiary's Distribution Notice & Payment - Spouse or EDB	1/25	204							
Beneficiary's Distribution Notice & Payment - not EDB	1/25	206							
Minimum Distribution Calculation Worksheet	7/22	62-A							
Certification of Alternative Method for RMDs	7/22	62-B							
Roth IRA Distribution Form	1/25	57-R							
Beneficiary's Distribution Notice & Payment - Spouse or EDB	1/25	204-R							
Beneficiary's Distribution Notice & Payment - not EDB	2/22	206-R							
<b>RMD Brochures</b>									
Understanding the Simplified RMD Rules	11/24	107							
Inherited IRAs	11/24	154							

Administration Forms							Subtotal
Quantity	25	50	100	250	500	1000+	Logo (\$25 per form – digital art)
Nonimprinted	\$17	\$27	\$41	\$89	\$140	Quote	(Sales Tax If Applicable)
✓ Imprinted	N/A	N/A	\$64	\$114	\$178	Quote	Shipping & Handling
							Total
Brochures							
Quantity	25	50	100	250	500	1000+	
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	



**Collin W. Fritz**  
and Associates, Ltd.  
*"The Pension Specialists"*



**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 as 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.



# Inherited Traditional IRAs

## 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.

## Order Form

**For Fastest Service in  
Ordering, FAX this Form to  
1-800-211-0760 or Call  
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	10	25	50	100	250	500
<b>Plan Agreements/Disclosure Statements</b>									
Traditional IRA Custodial – Inherited	12/24	40-TI							
Traditional IRA Trust – Inherited	12/24	41-TI							
Traditional IRA Self Directed – Inherited	12/24	42-TI							
<b>Administration Forms</b>									
Instruction & Authorization to Transfer Inherited IRA	7/23	56-I							
IRA Distribution Form	1/25	57							
IRA Beneficiary Designation by Inheriting Benef.	3/21	61-I							
Required Distrib. Notice for Benef.	8/24	62 (Ver. 7)							
Transfer Funds from Deceased Acct. to Benef.	8/13	68							
Beneficiary's Distribution Notice & Payment - Spouse or EDB	1/25	204							
Inherited IRA Distrib. Instr. to Comply with RMD	1/25	205							
Beneficiary's Distribution Notice & Payment - not EDB	1/25	206							

Plan Agreement	10	25	50	100	250	500
<b>Quantity</b>						
Nonimprinted	\$19	\$43	\$62	\$99	\$198	\$339
✓ Imprinted, application & document	N/A	N/A	\$89	\$122	\$239	\$399

Administration Forms	10	25	50	100	250	500
<b>Quantity</b>						
Nonimprinted	N/A	\$17	\$27	\$41	\$89	\$140
✓ Imprinted	N/A	N/A	N/A	\$64	\$114	\$178

Subtotal  
Logo – digital art (\$25)  
(Sales Tax If Applicable)  
Shipping & Handling  
Total



# SEP IRAs

## #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.

## Order Form

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	500
<b>Plan Documents</b>								
IRS Form 5305-SEP – Standard SEP Plan	1/19	700						
IRS Form 5305A-SEP – SAR-SEP	6/06	701						
Service Agreement for SEPs	8/24	702						
<b>Brochure</b>								
SEP, Simplified Employee Pension Plan	11/24	170						

### SEP-IRA Administration Forms

Quantity	25	50	100	250	500	1000+
Nonimprinted	\$17	\$27	\$41	\$89	\$140	Quote
✓ Imprinted	N/A	N/A	\$64	\$114	\$178	Quote

### SEP-IRA Brochure

Quantity	25	50	100	250	500	1000+
Nonimprinted	N/A	\$28	\$35	\$59	\$97	Quote
✓ Imprinted, application & document	N/A	N/A	\$55	\$83	\$125	Quote

Subtotal	
Logo – digital art (\$25)	
(Sales Tax If Applicable)	
Shipping & Handling	
Total	



# SIMPLE-IRAs

## A Small Business Advantage

A SIMPLE (Savings Incentive Match Plan for Employees of Small Employers) IRA plan offers great advantages for businesses with no more than 100 employees who earned \$5,000. It is a simplified version of a 401(k) plan. Your financial institution can provide business owners and their employees with a simplified way to contribute toward retirement. A SIMPLE-IRA Plan reduces taxes and, at the same time, helps to attract and retain quality employees. By handling most of the details, your financial institution can offer a retirement plan that is simpler to operate with lower start-up and annual costs. A one-person business in some situations will benefit by sponsoring a SIMPLE-IRA plan.

CWF has several products and services that are specialized for servicing SIMPLE-IRA customers.

### **SIMPLE-IRA Consulting \$130**

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.

### **SIMPLE-IRA FormSystem™ Software \$199**

CWF's specialized SIMPLE-IRA FormSystem™ software contains essential and specialty forms for SIMPLE-IRAs. The system maintains full retention of the information while performing basic compliance checking to help ensure that forms are completed correctly. Several features are included for efficient use and accuracy. The FormSystem™ is supported by all versions of Windows and other network operating systems.

### **SIMPLE-IRA Printed Forms and Lobby Brochure**

See the following list of forms that includes the SIMPLE-IRA Plan Agreements and administration forms. CWF has also created a SIMPLE-IRA (#118) informational brochure that can be provided by a financial institution or used by the business customer to share details with employees.



**Collin W. Fritz and Associates, Ltd.**  
P.O. Box 426, Brainerd, MN 56401  
[www.pension-specialists.com](http://www.pension-specialists.com) • e-mail [info@pension-specialists.com](mailto:info@pension-specialists.com)

☐ **Yes! I wish to purchase the SIMPLE-IRA Consulting Service**

☐ **Yes! I wish to purchase a license for CWF's SIMPLE-IRA FormSystem™**

Name \_\_\_\_\_ Title \_\_\_\_\_  
Institution/Organization \_\_\_\_\_ Phone \_\_\_\_\_  
Address \_\_\_\_\_ Fax \_\_\_\_\_  
City/State/Zip \_\_\_\_\_ Email \_\_\_\_\_



# 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.

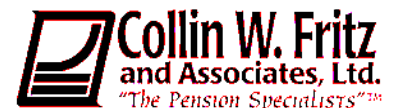
**CURRENT PRICING APPLIES.  
FOR FASTEST SERVICE IN ORDERING, COPY AND  
FAX THIS FORM TO 1-800-211-0760**

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
<b>SIMPLE-IRA Plan Agreements/Disclosure Statement</b>									
SIMPLE Custodial Booklet Set	12/24	940							
SIMPLE Trust Booklet Set	12/24	941							
SIMPLE Self-Directed Booklet Set	12/24	942							
<b>SIMPLE-IRA Administrative Forms</b>									
IRS Form 5305-SIMPLE	6/12	917-A							
IRS Form 5304-SIMPLE	6/12	917-B							
SIMPLE Summary Description for 2025 (5305 version)	7/24	918-A							
SIMPLE Summary Description for 2025 (5304 version)	7/24	918-B							
SIMPLE Summary Description for 2025 (5304 version) Alternate Version	7/24	918-C							
SIMPLE Summary Description for 2024 (5305 version)	4/24	918-D							
SIMPLE Summary Description for 2024 (5304 version)	4/24	918-E							
SIMPLE Summary Description for 2024 (5304 version) Alternate Version	4/24	918-F							
SIMPLE Service Agreement (5305 version)	8/08	919-A							
SIMPLE Service Agreement (5304 version)	8/08	919-B							
SIMPLE Worksheet	10/15	920							
Payroll Contribution Report	9/11	921							
SIMPLE Transfer Certification	9/11	956							
SIMPLE Rollover Certification	1/16	965							
Rollover from a SIMPLE-IRA to an Eligible Retirement Plan	11/19	969							
SIMPLE Elective Contribution for 2025 (5305 version)	11/24	970-A							
SIMPLE Elective Contribution for 2025 (5304 version)	11/24	970-B							
SIMPLE Elective Contribution for 2024 (5305 version)	9/24	970-C							
SIMPLE Elective Contribution for 2024 (5304 version)	9/24	970-D							
<b>SIMPLE-IRA Brochure</b>									
SIMPLE-IRA – Savings Incentive Match Plans Questions & Answers	11/24	118							

SIMPLE-IRA Administration Forms	Quantity	25	50	100	250	500	1000+
Nonimprinted		\$17	\$27	\$41	\$89	\$140	Quote
✓ Imprinted		N/A	N/A	\$64	\$114	\$178	Quote
<b>940 Plan Agreement</b>	<b>Quantity</b>	<b>25</b>	<b>50</b>	<b>100</b>	<b>250</b>	<b>500</b>	<b>1000+</b>
Nonimprinted		\$43	\$62	\$99	\$198	\$339	Quote
✓ Imprinted,		N/A	\$89	\$122	\$239	\$399	Quote
<b>941 and 942 Plan Agreement</b>	<b>Quantity</b>	<b>25</b>	<b>50</b>	<b>100</b>	<b>250</b>	<b>500</b>	<b>1000+</b>
Nonimprinted		\$47	\$71	\$117	\$229	\$369	Quote
✓ Imprinted,		N/A	\$98	\$149	\$259	\$429	Quote
<b>Brochure</b>	<b>Quantity</b>	<b>25</b>	<b>50</b>	<b>100</b>	<b>250</b>	<b>500</b>	<b>1000+</b>
Nonimprinted		N/A	\$28	\$35	\$59	\$97	Quote
✓ Imprinted,		N/A	N/A	\$55	\$83	\$125	Quote

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



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# Roth 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.

**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
<b>Plan Agreements/Disclosure Statements and Admin Forms</b>									
Roth IRA Custodial Booklet Set	12/24	40-R							
Roth IRA Trust Booklet Set	12/24	41-R							
Roth IRA Custodial Self-Directed Booklet Set	12/24	42-R							
Change of Name, Address or Beneficiary to a Roth IRA Account	8/13	36-R							
Change of Name, Address or Beneficiary to Roth IRA Account	8/13	36-RA							
Roth IRA Contribution Form	1/25	54-R							
Roth IRA Contribution Form & In-house Transfer	1/25	54-RB							
Roth IRA Trust or Self-Directed Contribution Form	1/25	54-RSD							
Instruction & Authorization to Transfer Roth IRA Funds	7/24	56-R							
Instruction & Authorization to Transfer Inherited Roth IRA Funds	10/21	56-RI							
Roth IRA Distribution Form	1/25	57-R							
Distribution to Roth IRA Owner	1/25	57-RW							
Distribution to Roth IRA Beneficiary	1/25	57-RB							
Roth IRA Self-Directed or Trust Distribution Form	1/25	57-RSD							
Roth IRA Beneficiary Designation	3/21	61-R							
Roth IRA Beneficiary Designation	8/13	61-RA							
Roth IRA Beneficiary Designation	3/21	61-RB							
Roth IRA Designation by an Inheriting Beneficiary	3/21	61-RI							
Cert. Rollover to a Roth from Roth or Military Death Gratuity or SGLI	8/20	65-R1A							
Cert. Rollover to a Roth from 401(k) or Employer Sponsored Plan	4/19	65-R1B							
Cert. for Internal Conversion of a Traditional or SEP to a Roth IRA	3/22	65-R2							
Conversion of Funds Within an Employer Retirement Plan to Roth IRA	2/18	65-R3							
Inst. & Cert. for External Conversion of a Trad. IRA to a Roth IRA	3/22	65-R4							
Direct Rollover Request Form for a Designated Roth Account	5/08	66-R							
Withdrawal of Excess Contribution from an IRA	1/25	67							
Transfer of Roth IRA Funds – From Deceased Acctholder to Benef.	8/13	68-R							
Roth IRA Beneficiary's Distrib. Notice & Payment - Spouse or EDB	1/25	204-R							
Inherited Roth IRA Distrib. Inst. & Cert. to Comply with RMD Rules	2/23	205-R							
Roth IRA Beneficiary's Distrib. Notice & Payment - not EDB	2/22	206-R							

Administration Forms Quantity	25	50	100	250	500	1000+
Nonimprinted	\$17	\$27	\$41	\$89	\$140	Quote
✓ Imprinted	N/A	N/A	\$64	\$114	\$178	Quote
<b>40-R Plan Agreement Quantity</b>						
Nonimprinted	\$43	\$62	\$99	\$198	\$339	Quote
✓ Imprinted, application & document	N/A	\$89	\$122	\$239	\$399	Quote
<b>41-R and 42-R Plan Agreement Quantity</b>						
Nonimprinted	\$47	\$71	\$117	\$229	\$369	Quote
✓ Imprinted, application & document	N/A	\$98	\$149	\$259	\$429	Quote

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



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

# Inherited Roth IRAs

## Establishing an Inherited Roth IRA

CWF's inherited Roth 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.

## Order Form

**For Fastest Service in  
Ordering, FAX this Form to  
1-800-211-0760 or Call  
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	10	25	50	100	250	500
<b>Plan Agreement/Disclosure Statement</b>									
Roth IRA Custodial – Inherited	12/24	40-RI							
Roth IRA Trust – Inherited	12/24	41-RI							
Roth IRA Self Directed – Inherited	12/24	42-RI							
<b>Administrative Forms</b>									
Inst. & Authorization. to Transfer Inherited Roth IRA Funds	10/21	56-RI							
Roth IRA Distribution Form	1/25	57-R							
Roth IRA Designation by Inheriting Beneficiary.	3/21	61-RI							
Required Distribution Notice for Beneficiary (Ver. 7)	8/24	62 (Ver. 7)							
Transfer of Roth IRA Funds to Beneficiary	8/13	68-R							
Roth Beneficiary Notice and Payment - Spouse or EDB	1/25	204-R							
Inherited Roth IRA Distribution to Comply with RMD	2/23	205-R							
Roth Beneficiary Notice and Payment - not EDB	2/22	206-R							

Plan Agreement Quantity	10	25	50	100	250	500
Nonimprinted	\$19	\$43	\$62	\$99	\$198	\$339
✓ Imprinted	N/A	N/A	\$89	\$122	\$239	\$399

Administration Forms Quantity	10	25	50	100	250	500
Nonimprinted	N/A	\$17	\$27	\$41	\$89	\$140
✓ Imprinted	N/A	N/A	N/A	\$64	\$114	\$178

Subtotal  
Logo – digital art (\$25)  
(Sales Tax If Applicable)  
Shipping & Handling  
Total





# Roth IRA Conversion

## Increase Roth IRA conversion activity with informational brochures

Don't wait for customers to come to you with questions. Inform them on their possibility for tax savings. Equip your IRA personnel with the information that they need to answer questions and assist with conversions. Many individuals will find converting a traditional IRA to a Roth IRA very attractive for tax savings.

### Consider a series of informational brochures for a mail or email campaign

#### **#104**

*Why Should I Consider Converting My Traditional IRA into a Roth IRA?*

#### **#104-A**

*Now is the right time to convert to a Roth IRA*

#### **#104-B**

*Convert now for a tax-free future*

#### **#104-C**

*Realize Tax-Free Income After a Roth IRA Conversion*

We suggest furnishing CWF #104 brochures to your existing IRA accountholders or to inform clients who may have IRAs with another IRA custodian that you are ready and able to help them with their IRA conversion. Use CWF Administrative forms for proper documentation.

Your institution may purchase a license for these brochures (i.e. the copy of the brochure) to use or modify as you wish. The license fee is \$65. Or, you may purchase printed brochures. See the attached order form.



# Roth IRA Conversion

## ORDER FORM

## Brochures and Forms to Assist Conversion to Roth IRA

For convenience and efficiency, electronic versions of all CWF forms and brochures are available.

**FOR FASTEST SERVICE  
IN ORDERING, EMAIL OR CALL  
1-800-346-3961**

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

### Brochure

### QTY

Why Should I Consider Converting My Traditional IRA into a Roth IRA?	1/20	104	
Now is the right time to convert to a Roth IRA	11/15	104-A	
Convert now for a tax-free future	11/15	104-B	
Realize Tax-Free Income After a Roth IRA Conversion	11/15	104-C	
<b>Administrative Forms</b>			
Instruction to Convert, Via Transfer, Traditional IRA Funds to a Roth IRA	2/20	56-TR1	
Cert. Rollover to a Roth from Roth or Military Death Gratuity or SGLI	8/20	65-R1A	
Cert. Rollover to a Roth from 401(k) or Employer Sponsored Plan	4/19	65-R1B	
Cert. for Internal Conversion of a Traditional or SEP to a Roth IRA	3/22	65-R2	
Conversion of Funds Within an Employer Retirement Plan to Roth IRA	2/18	65-R3	
Conversion of a Traditional IRA or SEP-IRA to a Roth IRA	3/22	65-R4	
Certification for the Internal Conversion of a SIMPLE-IRA to a Roth IRA	12/20	65-R5	
Certification for the External Conversion of a SIMPLE-IRA to a Roth IRA	12/20	65-R6	

Subtotal

(Sales Tax If Applicable)

Total

e-version license fees

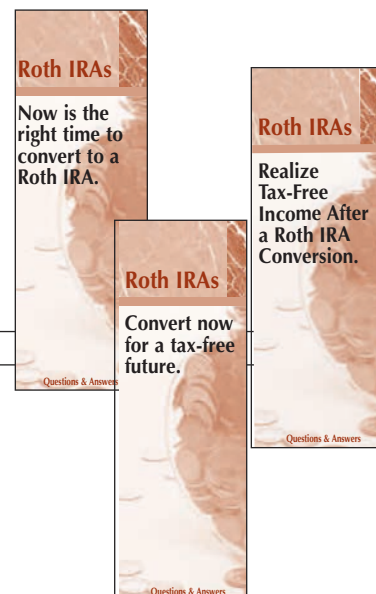
- ☐ Forms **\$23**  
☐ Brochures **\$65**

### PRICING FOR BROCHURES

Quantity	25	50	100	250	500	1000	1000+
Nonimprinted	\$18	\$28	\$35	\$69	\$115	\$209	Quote
✓ Imprinted	N/A	N/A	\$59	\$93	\$136	\$244	Quote
Customized W/Logo	N/A	N/A	N/A	\$113	\$166	\$285	Quote

### PRICING FOR ADMINISTRATIVE FORMS

Quantity	25	50	100	250	500	1000+
Nonimprinted	\$17	\$27	\$41	\$89	\$140	Quote
✓ Imprinted	N/A	N/A	\$64	\$114	\$178	Quote



IRA – Certification for the Internal Conversion of a Traditional IRA or a SEP-IRA to a Roth IRA

To: Custodian/Trustee  
Name \_\_\_\_\_ Date \_\_\_\_\_  
Address \_\_\_\_\_ Phone \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

From: Depositor or Grantor  
Name \_\_\_\_\_ Phone: Home \_\_\_\_\_  
Home Address \_\_\_\_\_ Phone: Work \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ SSN \_\_\_\_\_  
County \_\_\_\_\_ Date of Birth \_\_\_\_\_ Plan No. \_\_\_\_\_

Subject: Election to convert a traditional IRA to a Roth IRA in the amount of \$ \_\_\_\_\_

I hereby certify to you (the Roth IRA custodian/trustee) that I am making the following conversion contribution to a Roth IRA. (Check the applicable reason below and complete as indicated). Roth IRA conversion contributions are amounts rolled over, transferred, or considered transferred, from a traditional IRA. A traditional IRA is an IRA (except for annuity) described in section 408(a) or 408(b). This transaction will be reported to the IRS as a distribution from your traditional IRA and a conversion contribution to your Roth IRA.

**Definition of Traditional IRA and SEP-IRA**  
Internal Revenue Code section 408(a) defines a traditional IRA. A traditional IRA may accept SEP-IRA contributions and by so doing become a SEP-IRA. Check this box ☐ if the traditional IRA being converted is a SEP-IRA.

**1) Conversion of a traditional IRA to a Roth IRA.**  
I certify that I presently maintain a traditional IRA with you as the IRA custodian/trustee. The plan number or account number for this IRA is \_\_\_\_\_. I hereby notify you that I wish to convert the traditional IRA to a Roth IRA to the following extent: ☐ entire account or ☐ the following amount \$ \_\_\_\_\_. I also certify that I am not converting any part of a required minimum distribution (i.e. distributions required for the year you attain age 70½ and for each subsequent year) or any amount ineligible to be rolled over.

**2) Distribution from a traditional IRA for Rollover to a Roth IRA.**  
I hereby certify that the cash or other property contributed to the Roth IRA rollover/transfer qualifies as a rollover or conversion contribution pursuant to Internal Revenue Code section 408(a) and the applicable regulations. I certify that I am making this rollover within 60 days after the day the funds were received within \_\_\_\_\_. I also certify that I am not converting any part of a required minimum distribution (i.e. distributions required for the year you attain age 70½ and for each subsequent year) or any amount ineligible to be rolled over.

**My Roth IRA Conversion is Irrevocable.** I acknowledge that I am hereby informed that my Roth IRA conversion contribution is irrevocable and that I must include in my income the taxable portion of my distribution. The tax rules require that I aggregate my balance in all of my traditional IRAs, SEP-IRAs and SIMPLE-IRAs in determining the taxable portion. I no longer am able to recharacterize a conversion contribution. My decision to make a Roth IRA conversion contribution is irrevocable as a result of a law change made by the Tax Cuts and Jobs Act as signed into law by President Trump on December 22, 2017.

I acknowledge that you have instructed me to consult with my legal or tax adviser because of the complexity and importance of this matter. I also acknowledge that I understand my Roth IRA conversion contribution is irrevocable and that the law no longer allows me to recharacterize it. I will have a tax liability unless my conversion is fully comprised of basis. I have made the above acknowledgments. I expressly assume all responsibility for the conversion instruction. I understand that this tax consequences related to depositing funds in a Roth IRA from a traditional IRA which do not qualify are extremely high, as annuity contributions result. I understand that for tax purposes, my instruction to convert my traditional IRA into a Roth IRA will be treated as a distribution and will be reported to the IRS.

Signature of Depositor or Grantor \_\_\_\_\_ Date \_\_\_\_\_

Acknowledgment of Roth IRA Custodian \_\_\_\_\_ Date \_\_\_\_\_

IRA 404-001-0176      MIRA – Custodian/Trustee      Yellow – Acknowledgment      © 2019 Collin W. Fritz & Associates, LLC

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# 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 electronic download or in 3-ring binder format.

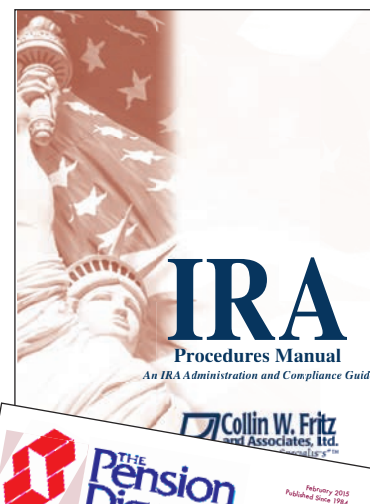
**Our Toll-Free Consulting Hotline** provides immediate, reliable answers to vexing technical questions and gives you unlimited access to our experienced attorneys and pension specialists. Whether it's a customer question, technical interpretation or an internal administration problem, the compliance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

\*3-ring binder format fee. Electronic version has separate fee, see page 24 or call for quote.





# Procedures Manual

IRA • HSA • CESA

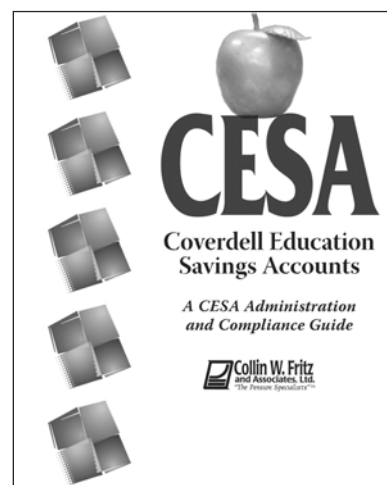
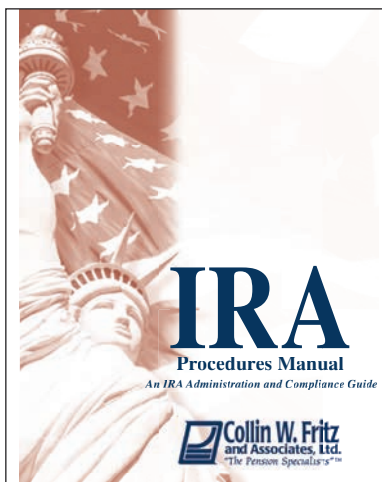
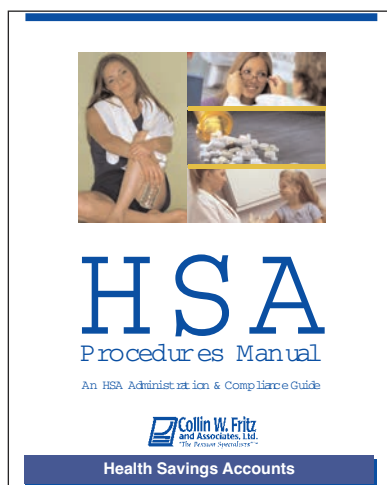
## 3 valuable resources to help you and your staff operate in compliance with IRAs, CESAs and HSAs

- CWF's Procedures Manuals progress systematically through the many steps in administering IRAs, CESAs or HSAs. The manuals address problem situations and offers solutions.
- 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.
- CWF's Procedures Manuals are a comprehensive resource you can use to train new personnel and instruct them in many of the basic rules governing IRAs, CESAs or HSAs.

## Offered in two formats CWF's Procedures Manuals easily provide resourceful information and guidance at your desk or computer.

The electronic download gives you the power to research and answer your clients' questions with the stroke of a key. For use at a single workstation, or on an entire network, this product provides easy to-access information in a Windows® based format, right at your computer.

The 3-ring binder format offers the traditional printed resource manual at your workstation.



# IRA Procedures Manual – 2025



## IRA Procedures Manual

*An IRA Administration and  
Compliance Guide*

 **Collin W. Fritz**  
and Associates, Ltd.  
*"The Pension Specialists"*



### Expert Up-To-Date IRA Administration Guidance

CWF's IRA Procedures Manual software is updated with the most recent rules to help you operate in compliance with Traditional IRAs, Roth IRAs, SEP-IRAs and SIMPLE-IRAs.

We updated our IRA Procedures Manual in March of 2025. The many new laws are covered, including the new laws for inherited IRAs or beneficiary IRAs and the IRA limits for 2025. We update this manual at least once each year. We have a print version and an e-version. We suggest having both. Unlimited search capabilities using Acrobat Reader® gives you the power to research and answer your clients' questions. With a stroke of a key easily search the entire manual for key words or a phrase and a view screen will appear with links to each match.

### Annual Fee

Our annual fee is \$165 for the e-version and \$99 for the print version. The fee is \$215 for both versions. This Procedures Manual helps an IRA custodian/trustee to have well informed staff. Your staff and your customers will benefit by having access to this Procedures Manual.

E-version  
☐ \$165

Print  
Version  
☐ \$99

E-Version &  
Print Version  
☐ \$215

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### \*AGREEMENT FOR MANUALS WITH UPDATE SERVICE

You will receive an invoice for the initial fee. The annual license fee for the update service is invoiced on the first and second contract anniversary dates, based on the date on which you have signed this agreement (below). This renewal fee is applicable to the preceding year's updates. This agreement will automatically renew on each two-year anniversary of the date this agreement is signed, and it will continue on identical terms as listed herein. To terminate, CWF, or the financial institution, must receive written notice 30 days prior to the date the agreement would have renewed. In addition, there is a to ship the update.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Name \_\_\_\_\_

Institution Name \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone: \_\_\_\_\_ e-mail: \_\_\_\_\_

Office Use Only: Acct. No. \_\_\_\_\_

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Date \_\_\_\_\_

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# HSA Procedures Manual

## HSA Procedures Manual

*An HSA  
Administration &  
Compliance Guide*

Here is your chance to have a comprehensive tool providing you with expert, up-to-date information which will allow you to determine if your bank is in compliance, and if not, what must be done to be in compliance.

*We help you understand what must be done to offer HSAs and to be in compliance for HSAs.*

## Order CWF's valuable HSA reference manual today!

CWF's HSA Procedures Manual is updated with the most recent rules to help you operate in compliance. This easy-to-use manual focuses on the laws and regulations that a financial institution, serving as an HSA custodian or trustee, must perform. The IRS penalties for not performing required tasks can be very expensive. This manual offers comprehensive guidance. With respect to each task the HSA custodian or trustee is required to perform, the manual sets forth recommended procedures along with an explanation why such procedures are recommended.

Put this comprehensive reference and training resource software to use at a single work station or on an entire network. Access information right at your computer using toolbars and shortcut keys with unlimited search capabilities. You are able to progress systematically through the many steps of administering a HSA and examples of forms are provided.

### Annual Fee (Select)

Based on Asset Size	Print Version	E-version	E-Version & Print Version
100 million or less	<input type="checkbox"/> \$55	<input type="checkbox"/> \$44	<input type="checkbox"/> \$81
500 million or less	<input type="checkbox"/> \$68	<input type="checkbox"/> \$49	<input type="checkbox"/> \$85
Greater than 500 million	<input type="checkbox"/> \$69	<input type="checkbox"/> \$69	<input type="checkbox"/> \$114

☐ By checking this box we certify that although our institution has more assets, we qualify to use the 100 million or less category as there will be only one or two users

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Name \_\_\_\_\_

Institution Name \_\_\_\_\_

Address \_\_\_\_\_

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Office Use Only: Acct. No.

Imprint

Date

 **Collin W. Fritz  
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# CESA Procedures Manual



## Coverdell Education Savings Accounts

*A CESA Administration and Compliance Guide*



## Order CWF's valuable CESA reference manual today!

CWF's CESA Procedures Manual is now updated with the most recent rules to help you operate in compliance.

Put this comprehensive reference and training resource software to use at a single work station or on an entire network. Access information from 11 chapters right at your computer using toolbars and shortcut keys with unlimited search capabilities. You are able to progress systematically through the many steps of administering a CESA and examples of forms are provided.

	Print Version	E-version	E-Version & Print Version
<b>Based on Asset Size</b>			
100 million or less	<input type="checkbox"/> \$39	<input type="checkbox"/> \$33	<input type="checkbox"/> \$72
500 million or less	<input type="checkbox"/> \$39	<input type="checkbox"/> \$49	<input type="checkbox"/> \$79
Greater than 500 million	<input type="checkbox"/> \$39	<input type="checkbox"/> \$69	<input type="checkbox"/> \$99

☐ By checking this box we certify that although our institution has more assets, we qualify to use the 100 million or less category as there will be only one or two users

**Get your electronic download today by faxing this order form to 1-800-211-0760 or by calling 1-800-346-3961.**

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☐ By checking this box, we hereby instruct CWF that we no longer wish to be furnished the print version, but we only wish to receive the electronic version.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Name \_\_\_\_\_

Institution Name \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone: \_\_\_\_\_ e-mail: \_\_\_\_\_

Office Use Only: Acct. No. \_\_\_\_\_

Imprint \_\_\_\_\_

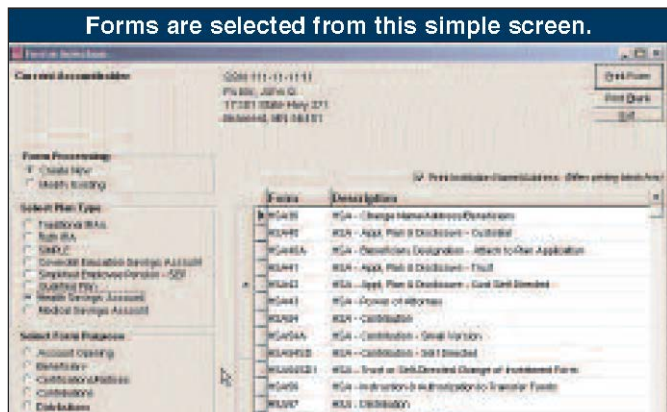
Date \_\_\_\_\_





# HSA FormSystem™ Software

## Windows® Based HSA FormSystem™



CWF's HSA FormSystem™ contains over 20 HSA forms that cover all administrative topics related to HSAs.

Features include full retention of the information which is entered.

The system performs compliance checking as you enter the information. On completion you will see a preview of the completed product.

The user can create a template for every form, allowing more efficient use.

This system allows the creation of reports summarizing the forms created, categorized by User, Form or Customer.

The HSA FormSystem can be run on a single PC, or on any local or wide-area network system.

This system supports every printer that is available through Windows

An IRA FormSystem is also available

**Annual HSA Software Fee      \$350**



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☐ **Yes! I wish to purchase a license for CWF's HSA FormSystem™**

Name \_\_\_\_\_ Title \_\_\_\_\_

Institution/Organization \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_ Fax \_\_\_\_\_

City/State/Zip \_\_\_\_\_ Email \_\_\_\_\_

Office Use Only: Acct. No. \_\_\_\_\_

Date \_\_\_\_\_

# HSA Forms

## Order Form

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1-800-211-0760 or Call  
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	500	1,000
<b>Plan Agreement/Disclosure Statement</b>									
HSA Custodial Booklet Set	5/24	40-HSA							
HSA Trust Booklet Set	5/24	41-HSA							
HSA Custodial Self-Directed Booklet Set	5/24	42-HSA							
<b>Administrative Forms</b>									
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	11/10	44-HSA							
HSA Contribution Form	2/25	54-HSA							
HSA Contribution Form	6/21	54-A							
HSA – Payroll/Contribution Report	1/15	54-ER							
HSA – Self Directed or Trust Contribution Form	11/23	54-SDHSA							
HSA – Trust or Self-Direct HSA Change of Invest & Direction	5/22	54-SD1HSA							
Instruction & Authorization to Transfer HSA Funds	3/12	56-HSA							
HSA Distribution Form	6/13	57-HSA							
Certification of Disability for HSAs	4/12	57-DHSA							
Certification of Mistaken HSA Distribution	4/12	64-HSA							
HSA Certification for Rollover to an HSA	12/14	65-HSA							
Certification for One Lifetime Transfer of IRA Funds to an HSA	3/25	66-HSA							
HSA Spec. Explanation – Withdrawal of Excess HSA Contribution	1/24	67-HSA							
Worksheet to Calc. Income Related to Withdrawal of an Excess	12/14	67-WHSA							
Special Explanation and Certification for an HSA Beneficiary	8/17	204-HSA							
<b>HSA Consulting @ \$295 per year</b>									
<b>HSA Manual \$79/each with update @ \$79 per year</b>		49							
<b>HSA Forms Completion Software @ \$350</b>									

e-version license fees

- ☐ Forms **\$23**  
☐ Plan Agreements **\$125**

<b>40-HSA Plan Agreement Quantity</b>	<b>25</b>	<b>50</b>	<b>100</b>	<b>250</b>	<b>500</b>	<b>1000+</b>
Nonimprinted	\$43	\$62	\$99	\$198	\$339	Quote
✓ Imprinted, application & document	N/A	\$89	\$122	\$239	\$399	Quote
<b>41- and 42-HSA Plan Agreement Quantity</b>	<b>25</b>	<b>50</b>	<b>100</b>	<b>250</b>	<b>500</b>	<b>1000+</b>
Nonimprinted	\$47	\$71	\$117	\$229	\$369	Quote
✓ Imprinted, application & document	N/A	\$98	\$149	\$259	\$429	Quote
<b>Administration Forms Quantity</b>	<b>25</b>	<b>50</b>	<b>100</b>	<b>250</b>	<b>500</b>	<b>1000+</b>
Nonimprinted	\$17	\$27	\$41	\$89	\$140	Quote
✓ Imprinted	N/A	N/A	\$64	\$114	\$178	Quote

Subtotal  
 Logo – digital art (\$25)  
 (Sales Tax If Applicable)  
 Shipping & Handling  
 Total

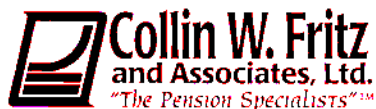
 **Collin W. Fritz**  
 and Associates, Ltd.  
*"The Pension Specialists"™*

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

# HSA Amendments

## ORDER FORM

Description	REVISED	FORM #	✓IMPRINT	25	50	100	250	500	1,000
<b>Amendments</b>									
HSA Custodial Comprehensive Amendment	12/24	75-HSAC							
HSA Trust Comprehensive Amendment		75-HSAT							
HSA Custodial Self-Directed Comprehensive Amendment		75-HSASD							
Disclosure Statement Amendments									
HSA Disclosure Statement Amendment		73 HSAC							
<b>Brochures</b>									
Health Savings Accounts	5/24	124							
Businesses & Health Savings Accounts	5/24	125							
Health Savings Accounts & FDIC Insurance	5/24	126							
IRAs & HSAs Benefit By Moving IRA Funds Tax Free to an HSA	5/24	127							
Are You a Beneficiary of a Deceased HSA Owner?	11/24	128							



Subtotal  
 Logo – digital art (\$25)  
 (Sales Tax If Applicable)  
 Shipping & Handling  
 Total

75 Comprehensive Amendment Quantity	50	100	250	500	1,000+
Nonimprinted	\$63	\$99	\$227	\$426	\$783
✓ Imprinted	\$99	\$129	\$277	\$465	\$876

73 Disclosure Amendment Quantity	50	100	250	500	1,000+
Nonimprinted	\$51	\$87	\$192	\$360	\$632
✓ Imprinted	\$73	\$117	\$239	\$399	\$682

Brochure Pricing	25	50	100	250	500	1,000
Nonimprinted	\$22	\$34	\$47	\$83	\$138	\$250
✓ Imprinted	N/A	N/A	\$69	\$109	\$163	\$292

☐ e-version license fee \$65

Name _____	Phone _____
Institution/Organization _____	Fax _____
Address _____	email _____
City/State/Zip _____	Office Use Only: Acct. No. _____ Imprint _____ Date _____

**Imprint your institution's name/logo and address**  
 We recommend "imprinting" your amendments because it should be very clear who furnished this amendment to an IRA accountholder or an inheriting beneficiary.

# Coverdell ESA Forms

## Order Form

**For Fastest Service in  
Ordering, FAX this Form to  
1-800-211-0760 or Call  
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	10	25	50	100	250	500
<b>Plan Agreement/Disclosure Statement</b>									
CESA Custodial Booklet Set	6/18	40-CE							
CESA Trust Booklet Set	6/18	41-CE							
CESA Custodial Self-Directed Booklet Set	6/18	42-CE							
<b>Administrative Forms</b>									
CESA Contribution Form	3/13	54-CE							
CESA Trust or Self-Directed Contribution Form	3/13	54-CESD							
Instruction & Authorization to Transfer CESA Funds	8/13	56-CE							
Certification of Disability for CESAs	3/13	57-D							
CESA Distribution Form	5/15	57-CE							
CESA Self-Directed or Trust Distribution Form	2/17	57-CESD							
Change in Designated Beneficiary Form	8/13	61-CE							
CESA – Naming an Inheriting Designated Beneficiary	5/05	62-CE							
CESA – Change in Responsible Individual	9/19	63-CE							
CESA – Designation of Successor Responsible Individual	9/19	63A-CE							
CESA – Change in Responsible Individual w/ discussion of rules	9/19	63B-CE							
CESA Certification for Rollover to a CESA	12/14	65-CE							
Withdrawal of 2023 Excess Contribution from a CESA	7/23	67-CE							
Withdrawal of 2022 Excess Contribution from a CESA	12/21	67-CE							
<b>Brochure</b>									
Coverdell Education Savings Accounts	1/24	103							
CESA Procedures Manual (Vinyl Binder or Electronic \$59)									
CESA Account Amendment	8/13	79-CE							
Comprehensive Amendments	2/13	75-CEC							

<b>40/41/42-CE Plan Agreement</b>	<b>Quantity</b>	<b>10</b>	<b>25</b>	<b>50</b>	<b>100</b>	<b>250</b>
Nonimprinted		\$22	\$47	\$71	\$117	\$229
✓ Imprinted		\$37	\$72	\$98	\$149	\$259
<b>Administration Forms</b>	<b>Quantity</b>	<b>10</b>	<b>25</b>	<b>50</b>	<b>100</b>	<b>250</b>
Nonimprinted		\$12	\$17	\$27	\$41	\$89
✓ Imprinted		N/A	N/A	N/A	\$64	\$114
<b>75-CEC Amendment</b>	<b>Quantity</b>	<b>10</b>	<b>25</b>	<b>50</b>	<b>100</b>	<b>250</b>
Nonimprinted		\$10	\$20	\$38	\$70	\$165
✓ Imprinted		\$20	\$30	\$53	\$99	\$189
<b>103 Brochure</b>	<b>Quantity</b>	<b>25</b>	<b>50</b>	<b>100</b>	<b>250</b>	<b>500</b>
Nonimprinted		\$18	\$28	\$35	\$69	\$115
✓ Imprinted		N/A	N/A	\$59	\$93	\$136

Subtotal  
Logo – digital art (\$25)  
(Sales Tax If Applicable)  
Shipping & Handling  
Total



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



# Webinars

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

CWF offers numerous IRA, HSA and CESA webinars. These webinars are an excellent way to learn the current rules and procedures applying to these tax-preferred accounts. Concise explanations and examples are furnished. As with our in-person seminars, attendees will have time to ask questions. Our intent is to help your personnel understand IRAs, HSAs and CESAs as well as possible so that the goals of your institution may be realized. If one has attended a specific basic webinar within the last 6 months he or she should not attend again.

### Current Topic Webinars Scheduled Monthly

Central Time Zone Webinars are offered in a 1½-2 hour session

9:00 a.m. - 11:00 a.m. and 1:00 p.m. - 3:00 p.m. (individual topic time may vary)

**Select any 1 session for \$225; any 2 for \$389; any 3 for \$545; any 5 for \$799  
Additional Branch Connections are \$10 ea.**

An updated seminar schedule with complete descriptions is available at [www.pension-specialists.com](http://www.pension-specialists.com)

Choose from these topics:

- Review of Traditional IRAs – Session 1
- Review of Traditional IRAs – Session 2
- Review of Roth IRAs – Session 1
- Review of Roth IRAs – Session 2
- Basics of HSAs
- A Surviving Spouse's Options with Respect to Their Spouse's IRA
- IRA Reporting – Session 1
- IRA Reporting – Session 2
- Inherited IRAs for Non-Spouse Beneficiaries
- Understanding Transfers, Direct Rollovers and Rollovers to IRAs and From IRAs
- Basics of SEP Plans and SEP IRAs
- Methods of Correcting an IRA Contribution – Withdraw it or Recharacterize it
- Basics of Substantially Equal Periodic Distribution Payments
- Required Minimum Distributions
- Basics of Coverdell ESAs

**Attend these webinars from the comfort and convenience of your office.  
Make your reservation online now at [www.pension-specialists.com](http://www.pension-specialists.com) or  
call 1-800-346-3961**

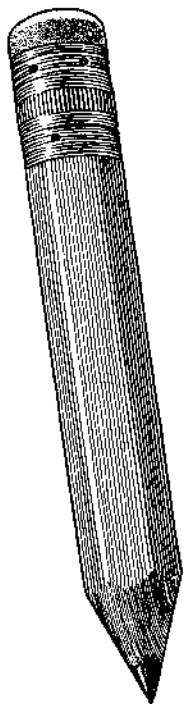
# CWF 3-Day Schools

**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](http://www.pension-specialists.com).



## **3-Day School Fee Includes:**

- 3-day tuition
- Textbook
- Related Material
- 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

See updated seminar schedules at [www.pension-specialists.com](http://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



## 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: \$1,200 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

☐ **Yes! Send me information about a compliance audit.**

**This is an inquiry only and I am under no obligation.**



Name \_\_\_\_\_

Estimated # of IRAs \_\_\_\_\_

Institution/Organization \_\_\_\_\_

Estimated # of SEPs/SIMPLEs \_\_\_\_\_

Address \_\_\_\_\_

Estimated # of Roth IRAs \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Estimated # of QPs \_\_\_\_\_

Phone \_\_\_\_\_

Estimated # of CESAs \_\_\_\_\_

Fax \_\_\_\_\_

Estimated # of HSAs \_\_\_\_\_

Email \_\_\_\_\_



# HSA 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 HSA 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 HSA 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 HSA 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 HSA personnel. This access will allow the auditor to determine the strengths and weaknesses of your institution's HSA work product.

**Fee: \$1,200 per day plus travel expenses**

Includes a detailed written follow-up report

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Very similar to an on-site audit, except CWF will instruct you what files we wish to examine. After reviewing a list of your HSAs 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

- ☐ **Yes! Send me information about an HSA compliance audit.**  
**This is an inquiry only and I am under no obligation.**



Name \_\_\_\_\_

Estimated # of HSAs \_\_\_\_\_

Institution/Organization \_\_\_\_\_

Estimated # of IRAs \_\_\_\_\_

Address \_\_\_\_\_

Estimated # of SEPs/SIMPLEs \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Estimated # of Roth IRAs \_\_\_\_\_

Phone \_\_\_\_\_

Estimated # of QPs \_\_\_\_\_

Fax \_\_\_\_\_

Estimated # of CESAs \_\_\_\_\_

Email \_\_\_\_\_

# 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: <input type="checkbox"/> Phone <input type="checkbox"/> Mail <input type="checkbox"/> e-mail		<b>FAX Form to</b> <b>1-800-211-0760,</b> <b>Call 1-800-346-3961 or</b> <b>email: info@pension-specialists.com</b>
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: _____		
Name _____		<b>For more information visit:</b> <b>www.pension-specialists.com</b>   <b>Collin W. Fritz</b> <b>and Associates, Ltd.</b> <i>"The Pension Specialists"</i>
Institution/Organization _____		
Address _____		
City/State/Zip _____		
Institution Asset Size _____		
Title _____		
Phone _____		
Fax _____		
Email _____		
Office Use Only: Acct. No. _____		
Date _____		

# HSA Administrative Services

## CWF has the expertise to help you properly administer HSAs and comply with IRS regulations

With CWF's HSA Department your financial institution can eliminate time consuming data processing and respond quickly to compliance changes.

### **Administration Services**

#### **IRS Required Reports & Notices**

- ✓ Form 5498-SA
- ✓ Form 1099-SA

#### **Operations Reports**

- ✓ HSA Transaction Register
- ✓ HSA Distribution Report
- ✓ HSA Contribution Report

#### **Management Reports (if desired)**

- ✓ HSA Deposit Analysis Report
- ✓ HSA Distribution Analysis
- ✓ HSA Account Analysis

#### **Customer Reports**

- ✓ HSA Statement

#### **Your financial institution provides to CWF:**

- ☛ New Account Information
- ☛ All Contributions
- ☛ All Distributions
- ☛ All Interest Paid
- ☛ Any Institution Fees

#### **Support Services Also Available**

Toll-free HSA Consulting  
Subscription to "The Pension Digest"  
HSA Procedures Manual  
HSA 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):
- ☐ Traditional IRAs # \_\_\_\_\_ of accounts
  - ☐ Roth IRAs # \_\_\_\_\_ of accounts
  - ☐ SIMPLE-IRAs # \_\_\_\_\_ of accounts
  - ☐ Coverdell ESAs # \_\_\_\_\_ of accounts
  - ☐ HSAs # \_\_\_\_\_ of accounts
  - ☐ SEP IRAs # \_\_\_\_\_ of accounts
  - ☐ Other # \_\_\_\_\_ of accounts

Describe: \_\_\_\_\_

Name \_\_\_\_\_ Title \_\_\_\_\_

Institution/Organization \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_ Fax \_\_\_\_\_

City/State/Zip \_\_\_\_\_ Email \_\_\_\_\_

Institution Asset Size \_\_\_\_\_ Office Use Only: Acct. No. \_\_\_\_\_ Date \_\_\_\_\_

#### **FAX Form to**

**1-800-211-0760,**

**Call 1-800-346-3961 or**

**email: [info@pension-specialists.com](mailto:info@pension-specialists.com)**

#### **For more information visit:**

**[www.pension-specialists.com](http://www.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 ..... \$5,000 + \$2.00 per account**

**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 IRAAD™**

Name \_\_\_\_\_ Title \_\_\_\_\_

Institution/Organization \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_ Fax \_\_\_\_\_

City/State/Zip \_\_\_\_\_ Email \_\_\_\_\_

**\*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 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 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
<small>Also note that a lesser fee might apply if SEPP™ will be used by only one division of a larger entity.</small>	

## 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**



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** ☐ **SEPP™** ☐ **Disclose™**

Name \_\_\_\_\_ Title \_\_\_\_\_

Institution/Organization \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_ Fax \_\_\_\_\_

City/State/Zip \_\_\_\_\_ Email \_\_\_\_\_

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

Calculating required minimum distributions (RMDs) is one of the most complex aspects of IRA administration. CWF has developed MINCAL™, a Windows® based software package to perform the necessary calculations.

### 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 traditional IRAs
- Calculate and monitor RMDs for inherited Roth IRAs
- 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 .

<u>Asset Size</u>	<u>Annual Fee</u>
250 million or less	<b>\$225</b>
500 million or less	<b>\$349</b>
Less than 1 billion	<b>\$449</b>
Less than 5 billion	<b>\$649</b>
Less than 10 billion	<b>\$849</b>
10 billion or greater	<b>\$1,399</b>

**Please complete this form and email to [info@pension-specialists.com](mailto:info@pension-specialists.com) 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](http://www.pension-specialists.com) • e-mail [info@pension-specialists.com](mailto:info@pension-specialists.com)**

- ☐ **Yes! I am interested in being contacted to discuss the possibility of purchasing a license to use CWF's MINCAL™ software so that I can effectively administer 70½ IRAs and inherited IRAs**

Name \_\_\_\_\_ Title \_\_\_\_\_

Institution/Organization \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_ Fax \_\_\_\_\_

City/State/Zip \_\_\_\_\_ Email \_\_\_\_\_

Office Use Only: Acct. No. \_\_\_\_\_

Date \_\_\_\_\_

# MINCAL™ Software

MINIMUM DISTRIBUTION SOFTWARE

## Administering Inherited IRA Accounts

Calculating required minimum distributions for inherited IRAs 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 for both inherited IRA and “70½” IRAs.

A beneficiary who fails to take a timely RMD beneficiary distribution owes the 50% excess accumulation tax and may look to the IRA custodian to share the tax pain. The IRA custodian wants to minimize its potential liability.

### This innovative software will enable you to do the following for your inherited IRAs:

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

### 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 .

Complete this form and email to [info@pension-specialists.com](mailto:info@pension-specialists.com) or call for more information at 1-800-346-3961

<u>Asset Size</u>	<u>Annual Fee</u>
250 million or less	<b>\$225</b>
500 million or less	<b>\$349</b>
Less than 1 billion	<b>\$449</b>
Less than 5 billion	<b>\$649</b>
Less than 10 billion	<b>\$849</b>
10 billion or greater	<b>\$1,399</b>



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

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☐ **Yes! I am interested in purchasing a license to use CWF's MINCAL™ software so that I can effectively administer inherited IRAs**

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City/State/Zip \_\_\_\_\_ Email \_\_\_\_\_

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# CWF's IRA Tests™

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CWF has created a number of multiple choice IRA tests. They serve multiple purposes for an individual to determine how well he or she has mastered IRAs and a particular IRA subject allowing a person to improve their IRA knowledge.

The CWF IRA Tests:

1. Test #501 – 20 questions (Free)
2. Test #502 – 100 questions
3. Test #503 – 100 questions
4. Test #601 – 50 questions
5. Test #602 – 50 questions
6. Test #603 – 50 questions
7. Test #604 – 50 questions
8. Test #701 – 60 questions
9. Test #702 – 80 questions
10. Test #705 – 30 questions
11. Test #801 – 124 questions
12. Test #901 – 100 questions
13. Test #902 – 90 questions

Tests 501-705 are testing general overall knowledge of IRAs.

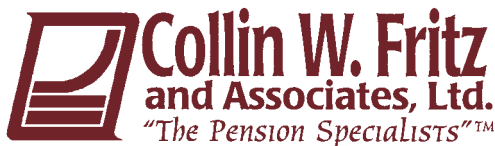
Test 801 is a comprehensive test on the topic of inherited IRAs for a nonspouse beneficiary.

Test 901 is a comprehensive test on the topic of direct rollovers, rollovers and transfers

Test 902 is a comprehensive test on the topic of Roth IRA conversions

We will furnish a test either in a print format or an e-version. The e-version will correct each test where the print version will need to be manually corrected by using our answer sheet.

**See the following page for test fees.**



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