TABLE OF CONTENTS

Volume 1

CHAPTER 1

What Is a Pension Plan?

CHAPTER 2

What Is a Profit-Sharing Plan?

CHAPTER 3

Pension or Profit-Sharing—What to Consider

CHAPTER 3A

Tax Consequences

CHAPTER 4

Participation

(Text continued on p. xxxi)

CHAPTER 5

Vesting

CHAPTER 6

Qualifying the Plan

(Text continued on p. xli)

CHAPTER 7

Integration

CHAPTER 8

Funding

Introduction

What is a pension plan and how is it structured? How does it compare with a profit-sharing plan? What type of plan is most beneficial to me and/or my employees? How much will it cost? What advantages can be derived from it? Do all employees have to be members?

Is it difficult to "tax qualify" a plan with the Internal Revenue Service? What about the requirements of pension legislation—are they really so onerous? Do I need to be concerned about the technical requirements of the Employee Retirement Income Security Act of 1974 ("ERISA") and the Internal Revenue Code ("Code") (as amended by the Tax Reduction Act of 1975, the Tax Reform Act of 1976, the Revenue Act of 1978, the Technical Corrections Act of 1979, the Economic Recovery Tax Act of 1981, the Tax Equity and Fiscal Responsibility Act of 1982, the Deficit Reduction Act of 1984, the Retirement Equity Act of 1984, and the Tax Reform Act of 1986) such as minimum eligibility participation, vesting and funding? How complicated is reporting to governmental agencies such as the Department of Labor and Pension Benefit Guaranty Corporation and communicating required disclosure items to employees?

In the long run, is it really worth it to establish a plan?

Such questions confront not only an employer who is considering setting up a plan, but also employers who have installed pension and profit-sharing plans and now are wondering whether ERISA compliance makes such plans prohibitive.

This book attempts to answer the questions of these businessmen and to serve as a basic guide for attorneys, accountants, and other professional advisors faced with complying with ERISA's requirements. The book is a basic guide; like any other work, it cannot answer all questions or make instant expérts of its readers. Proper design, drafting, installation, administration, communication—and, the additional burden of ERISA compliance—all take the expert skills of experienced professionals such as attorneys, accountants, consultants, actuaries, insurance specialists, investment managers, communication experts. They are all necessary to a pension or profit-sharing program that is beneficial to both an employer and his employees.

TABLE OF CONTENTS

Volume 2

CHAPTER 9

Plan Termination

CHAPTER 10

Reporting and Disclosure

CHAPTER 11

Employment Discrimination Law

CHAPTER 12

Fiduciary Responsibility

CHAPTER 13

Plan Mergers