# Instructions for 403(b) Compliance Check for Higher Education

## General Instructions

You are receiving this Compliance Check because our records indicate that you offer employees a 403(b) salary deferral plan.  Please ensure this Compliance Check is routed to the office or department with primary responsibility for the day to day administration of your employee benefit programs.

The 403(b) Compliance Check consists of twenty one questions in five sections. Some questions will be completed only if your plan has a specific feature, therefore some questions may not apply to your plan.  Your responses to questions about features that do not apply will instruct you to the next applicable question.  For your convenience, a Glossary of commonly used terms is provided.

Please provide your response for the plan year ending with or within the 2010 calendar year.

Please restrict your responses to the portion of your retirement plan that includes employee elective 403(b) salary deferral.  This Compliance Check does not address employer contributions or mandatory employee contributions (required as a condition of employment).

Please restrict your responses to common law employees of the entity indicated in cover letter 1562-X.  This Compliance Check does not address leased employees or independent contractors.

If your 403(b) plan includes employees of more than one 501(c)(3) tax exempt organization (e.g. foundations, satellite campus, etc.) limit your response to the entity indicated in cover letter 1562-X.

If your 403(b) plan includes employees of more than one State entity (e.g. State University System) that share a common payroll, please consider all related entities in your response

If you maintain multiple 403(b) deferral plans for separate groups of employees (e.g. faculty, administrative, support, etc.), please consider the multiple plans as a single plan for purposes of this Compliance Check.

## How to Complete the Compliance Check

You can complete the enclosed Compliance Check and submit it via postal mail or fax at the “Refer Reply To” address or “Contact Fax Number” in cover letter 1562-X, or visit our web site for a fillable PDF version.

For a fillable PDF version of 403(b) Compliance Check for Higher Education and additional information about this project, visit our web site at www.irs.gov/ep and follow the instructions below:

1. Under “Retirement Plan Community Topics”, Click on “Examination/Enforcement”

2. Next click on “Employee Plans Compliance Unit (EPCU)”

3. Under “Featured Project” look for the “403(b) Compliance Check for Higher Education”

As an alternative to postal mail or fax, you can submit your response to the e-mail address epcu403b@irs.gov . Make sure you complete the “Name of Taxpayer” and “Employer Identification Number” in the Compliance Check header under “Explanation of Items” so that we can accurately record your response. Please be aware that although the IRS makes every effort for secure e-mail transmissions, the IRS cannot guarantee the security of external electronic communication

Thank you for completing the Compliance Check. If you have any questions, please contact the person listed in letter 1562-X.