

Media Elements And Files:	<input type="checkbox"/> Graphics p_bank.gif read.gif next.gif	<input type="checkbox"/> Voice V-Main1	<input type="checkbox"/> Music	<input type="checkbox"/> Sound Effects	<input type="checkbox"/> Animation money_drop.mov	<input type="checkbox"/> Video
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Objectives:	Introduction	Present / Guide	Practice / Feedback	Closure
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Introduction

Goal: Complete enrollment form.

ARCS: Gain attention

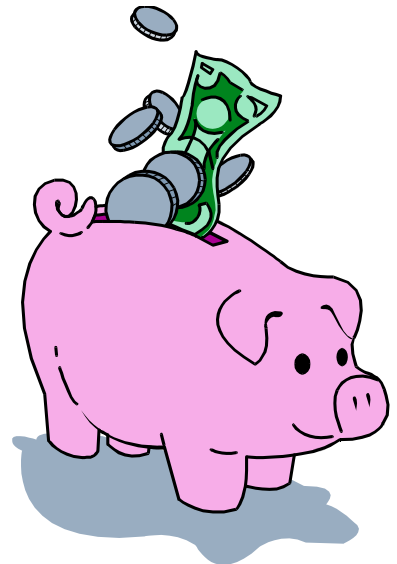
Programming Notes:

- The piggy back is first to appear, then money starts dropping from top into bank.
- 'Your Company..' appears second.
- 'The First Step...' appears third.
- 'Read to Me...' appears and blinks four times, when the verbal text states 'you can click on the Read to Me button'.
- 'Click Here...' appears fourth.
- 'READ TO ME' toggles reader.
- 'CLICK HERE...' links to Home1.0
- 'HOME' links to HOME1.0
- 'ELIGIBILITY...' links to Task1.0
- 'BENEFITS' links to Task2.0
- 'ENROLLMENT...' links to Task3.0
- 'RESOURCES' links to Task4.0

- HOME
- ELIGIBILITY REQUIREMENTS
- BENEFITS
- ENROLLMENT PROCESS
- RESOURCES

Your Company's SIMPLE IRA Retirement Plan

THE FIRST STEP TO GETTING READY FOR YOUR RETIREMENT



CLICK HERE TO TAKE THE FIRST STEP



Media Elements And Files:

☐ **Graphics**
dollar_bar.gif
read.gif
next.gif

☐ **Voice**
V-Home1

☐ **Music**

☐ **Sound Effects**

☐ **Animation**

☐ **Video**

Objectives:	Introduction	Present / Guide	Practice / Feedback	Closure
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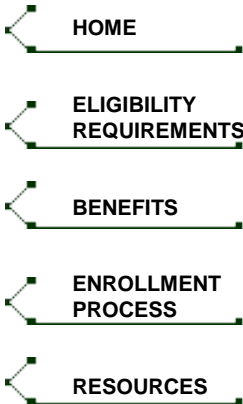
Introduction

Goal: Complete enrollment form.

ARCS: Relevance

Programming Notes:

- The items above the money bar appears first.
- The items below the money bar appears second.
- 'NEXT' links to Task3.2
- 'READ TO ME' toggles reader.
- 'CLICK HERE...' links to Home1.0
- 'HOME' links to HOME1.0
- 'ELIGIBILITY...' links to Task1.0
- 'BENEFITS' links to Task2.0
- 'ENROLLMENT...' links to Task3.0
- 'RESOURCES' links to Task4.0



The retirement plan implemented by the company is the **Savings Incentive Match Plan** for **Employees of Small Employers (SIMPLE) IRA**.


After you've reviewed this information about the company's SIMPLE IRA plan, you will be able to:

- **List the eligibility requirements for the company.**
- **List the features of the plan.**
- **Define the steps and necessary information needed in the enrollment process.**



The navigation bar to the left shows all the different discussion topics to be covered. You can select them in any order or you can sequentially go through the information by clicking on the **NEXT** button at the bottom of each page.

Throughout the lessons you can click on underlined words to find out more information.

Click on the  **READ TO ME** button at the bottom of any page to have each page read. To stop the reader, just click the button again.



Media Elements And Files:

☐ Graphics

☐ Voice

☐ Music

☐ Sound Effects

☐ Animation

☐ Video

read.gif

V-Task3.0

next.gif

form-back.gif

Objectives:

Introduction

Present / Guide

Practice / Feedback

Closure

Task 3.0
Define enrollment process.

- HOME
- ELIGIBILITY REQUIREMENTS
- BENEFITS
- ENROLLMENT PROCESS
- RESOURCES

Programming Notes:

- 'NEXT' links to Task3.1
- 'READ TO ME' toggles reader.
- 'CLICK HERE...' links to Home1.0
- 'HOME' links to HOME1.0
- 'ELIGIBILITY...' links to Task1.0
- 'BENEFITS' links to Task2.0
- 'ENROLLMENT...' links to Task3.0
- 'RESOURCES' links to Task4.0

Model Notification to Eligible Employees

HOME

ELIGIBILITY REQUIREMENTS

BENEFITS

ENROLLMENT PROCESS

RESOURCES

I. Opportunity to Participate in the SIMPLE IRA Plan

You are eligible to make salary reduction contributions to the _____ SIMPLE IRA plan. This notice and the attached summary description provide you with information that you should consider before you decide whether to start, continue, or change your salary reduction agreement.

II. Employer Contribution Election

For the year ending _____, you may elect to have your employer make contributions to your compensation for the year:

☐ (1) A matching contribution equal to your salary reduction contributions up to a limit of 3% of your compensation for the year;

☐ (2) A non-matching contribution equal to your salary reduction contributions up to a limit of _____% (employer must insert a number from 1 to 15) of your compensation for the year;

☐ (3) A non-matching contribution equal to your salary reduction contributions up to a limit of \$200,000* if you are an employee who makes at least \$ _____ (employer must insert an amount that is \$5,000 or less) in compensation for the year.

III. Administrative Procedures

To start or change your salary reduction contributions, you must complete the salary reduction agreement and return it to _____ (employer should designate a place or individual) by _____ (employer should insert a date that is not less than 60 days after notice is given).

IV. Employer Selection

You must select the financial institution that will serve as the trustee, custodian, or issuer of your SIMPLE IRA and notify your employer of your selection.

V. Salary Reduction Election

Subject to the requirements of the SIMPLE IRA plan, I authorize _____ (name of employer) to deduct from my pay for each pay period and contribute to my SIMPLE IRA account _____% of my current rate of pay to be withheld from my pay for each pay period and contribute to my SIMPLE IRA account.

II. Maximum Salary Reduction

I understand that the total amount of my salary reduction contributions in any calendar year cannot exceed the applicable amount for that year. See instructions.

The enrollment process is streamlined; involving only one form, the 'Model Salary Reduction Agreement Form'.

This form is available November 1st of each year from the Human Resources Department.

You will need the following information available to complete the form:

- Financial institution's name and address
- Account number of your SIMPLE IRA
- Amount to be deducted from each paycheck
- Date to start the deduction

Media Elements And Files:

☐ **Graphics**
read.gif
next.gif
form.gif

☐ **Voice**
V-Task3.1

☐ **Music**

☐ **Sound Effects**

☐ **Animation**

☐ **Video**

Objectives:

Introduction

Present / Guide

Practice / Feedback

Closure

Task 3.0
Define enrollment process.

- HOME
- ELIGIBILITY REQUIREMENTS
- BENEFITS
- ENROLLMENT PROCESS
- RESOURCES

ARCS: Relevance

Programming Notes:

- 'NEXT' links to Task3.2
- 'READ TO ME' toggles reader.
- 'CLICK HERE...' links to Home1.0
- 'HOME' links to HOME1.0
- 'ELIGIBILITY...' links to Task1.0
- 'BENEFITS' links to Task2.0
- 'ENROLLMENT...' links to Task3.0
- 'RESOURCES' links to Task4.0

The enrollment form is divided into 4 sections:

Model Salary Reduction Agreement

I. Salary Reduction Election

Subject to the requirements of the SIMPLE IRA plan of _____ (name of employer) I authorize _____ % or \$ _____ (which equals _____ % of my current rate of pay) to be withheld from my pay for each pay period and contributed to my SIMPLE IRA as a salary reduction contribution.

II. Maximum Salary Reduction

I understand that the total amount of my salary reduction contributions in any calendar year cannot exceed the applicable amount for that year. See instructions.

III. Date Salary Reduction Begins

I understand that my salary reduction contributions will start as soon as permitted under the SIMPLE IRA plan and as soon as administratively feasible or, later, _____ (fill in the date you want the salary reduction contributions to begin. The date must be after you sign this agreement.)

IV. Employee Selection of Financial Institution

I select the following financial institution to serve as the trustee, custodian, or issuer of my SIMPLE IRA.

Name of financial institution

Address of financial institution

SIMPLE IRA account name and number

V. Duration of Election

This salary reduction agreement replaces any earlier agreement and will remain in effect as long as I remain an eligible employee under the SIMPLE IRA plan or until I provide my employer with a request to end my salary reduction contributions or provide a new salary reduction agreement as permitted under this SIMPLE IRA plan.

Signature of employee

Date

Deduction information

Start Date

Financial institution information

Signature



Media Elements And Files:

☐ Graphics
read.gif
next.gif
m_sack.gif
def-ainc.gif

☐ Voice
V-Task3.2

☐ Music

☐ Sound Effects

☐ Animation

☐ Video

Objectives:

Introduction

Present / Guide

Practice / Feedback

Closure

Task 3.0
Define enrollment process.

3.3.2 Complete deduction amount portion

ARCS: Relevance

Programming Notes:

- 'You tell...need to know' appears first.
- 'How much...' bullet appears second.
- 'Your annual...' bullet appears third.
- 'annual income' shows definition bubble (def-ainc.gif)
- 'NEXT' links to Task3.3
- 'READ TO ME' toggles reader.
- 'CLICK HERE...' links to Home1.0
- 'HOME' links to HOME1.0
- 'ELIGIBILITY...' links to Task1.0
- 'BENEFITS' links to Task2.0
- 'ENROLLMENT...' links to Task3.0
- 'RESOURCES' links to Task4.0

- HOME
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You tell the company how much to deduct from your paycheck each week.

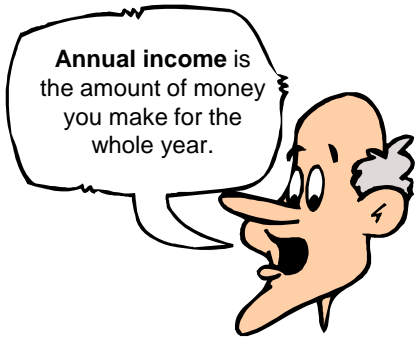
This amount is a **percentage**. To calculate this percentage, you need to know:



How much you want deposited into your retirement account this year, call **annual retirement deduction**.



Your annual income.



READ TO ME

NEXT



Media Elements And Files: ☐ **Graphics** read.gif next.gif showme.gif ☐ **Voice** V-Task3.3 ☐ **Music** ☐ **Sound Effects** ☐ **Animation** ☐ **Video**

Objectives:

Task 3.0
Define enrollment process.

3.3.2 Complete deduction amount portion

ARCS: Confidence

Programming Notes:

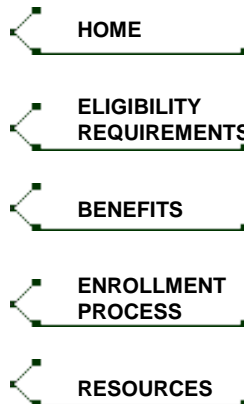
- 'The first... (52) appears first.
- 'weekly-...' appears second.
- 'SHOW...' appears third
- 'SHOW ME...' links to SHOW1.0
- 'NEXT' links to Task3.4
- 'READ TO ME' toggles reader.
- 'CLICK HERE...' links to Home1.0
- 'HOME' links to HOME1.0
- 'ELIGIBILITY...' links to Task1.0
- 'BENEFITS' links to Task2.0
- 'ENROLLMENT...' links to Task3.0
- 'RESOURCES' links to Task4.0

Introduction

Present / Guide

Practice / Feedback

Closure



The first step in calculating this percentage is:

1. Determine you expected **weekly paycheck amount** by dividing your annual income by the number of pay period in a year (52).

$$\text{weekly-paycheck-amount} = \text{annual-income} / 52$$



SHOW ME AN EXAMPLE



READ TO ME

NEXT



Media Elements And Files: ☐ **Graphics** read.gif next.gif showme.gif ☐ **Voice** V-Task3.4 ☐ **Music** ☐ **Sound Effects** ☐ **Animation** ☐ **Video**

Objectives:

Introduction

Present / Guide

Practice / Feedback

Closure

Task 3.0

Define enrollment process.

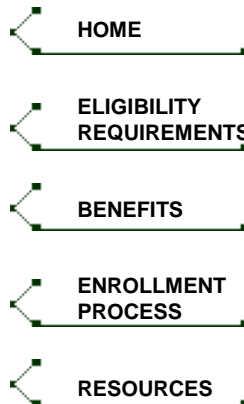
3.3.2 Complete deduction amount portion

ARCS: Confidence

Programming

Notes:

- 'The second... (52) appears first.
- 'weekly-...' appears second.
- 'SHOW...' appears third
- 'annual ret..' shows definition bubble (def-aret.gif)
- 'SHOW ME...' links to SHOW2.0
- 'NEXT' links to Task3.5
- 'READ TO ME' toggles reader.
- 'CLICK HERE...' links to Home1.0
- 'HOME' links to HOME1.0
- 'ELIGIBILITY...' links to Task1.0
- 'BENEFITS' links to Task2.0
- 'ENROLLMENT...' links to Task3.0
- 'RESOURCES' links to Task4.0



The second step in calculating this percentage is:

2. Determine your **weekly retirement deduction** by dividing your annual retirement deduction by the number of pay periods (52).

$$\text{weekly-retirement-deduction} = \text{annual-retirement-deduction} / 52$$



SHOW ME AN EXAMPLE



READ TO ME

NEXT



Media Elements And Files:

<input type="checkbox"/> Graphics def-aret.gif	<input type="checkbox"/> Voice V-def-aref	<input type="checkbox"/> Music	<input type="checkbox"/> Sound Effects	<input type="checkbox"/> Animation	<input type="checkbox"/> Video
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Objectives:

Task 3.0
Define enrollment process.

3.3.2 Complete deduction amount portion

ARCS: Confidence

Programming Notes:

- Shows placement of 'annual ret..' definition bubble (def-aret.gif)

Introduction

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Closure

- HOME
- ELIGIBILITY REQUIREMENTS
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- ENROLLMENT PROCESS
- RESOURCES

The second step in calculating this percentage is:

- Determine your **weekly retirement deduction** by dividing your annual retirement deduction by the number of pay periods (52).

Annual retirement deduction is the total amount of money you deposited into your retirement account after a year.

weekly-retirement deduction = annual retirement deduction / 52



SHOW ME AN EXAMPLE



READ TO ME

NEXT



Media Elements And Files:

<input type="checkbox"/> Graphics read.gif next.gif showme.gif showpaper.gif	<input type="checkbox"/> Voice V-Show2.0	<input type="checkbox"/> Music	<input type="checkbox"/> Sound Effects	<input type="checkbox"/> Animation	<input type="checkbox"/> Video
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Objectives:

Introduction

Present / Guide

Practice / Feedback

Closure

Task 3.0

Define enrollment process.

3.3.2 Complete deduction amount portion

ARCS: Confidence

Programming

Notes:

- 'SHOW ME... year' appears first.
- 'weekly-...' appears second.
- 'NEXT' links back to Task3.4
- 'READ TO ME' toggles reader.
- 'CLICK HERE...' links to Home1.0
- 'HOME' links to HOME1.0
- 'ELIGIBILITY...' links to Task1.0
- 'BENEFITS' links to Task2.0
- 'ENROLLMENT...' links to Task3.0
- 'RESOURCES' links to Task4.0

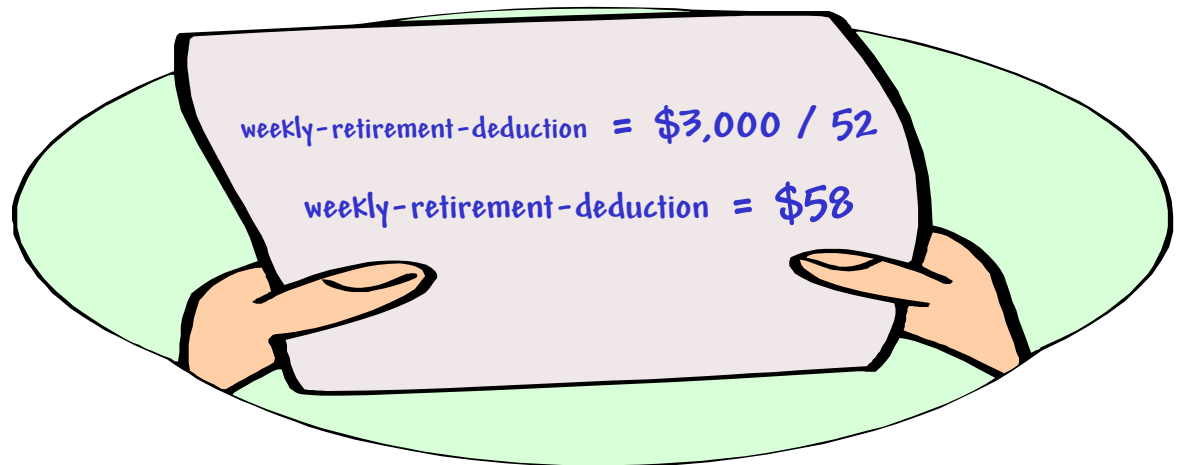
- HOME
- ELIGIBILITY REQUIREMENTS
- BENEFITS
- ENROLLMENT PROCESS
- RESOURCES



SHOW ME AN EXAMPLE FOR:

$$\text{weekly-retirement-deduction} = \text{annual-retirement-deduction} / 52$$

You want to have **\$3,000** to be deposited into your SIMPLE IRA retirement account by the end of the year.



READ TO ME

NEXT



Media Elements And Files:

<input type="checkbox"/> Graphics read.gif next.gif showme.gif	<input type="checkbox"/> Voice V-Task3.5	<input type="checkbox"/> Music	<input type="checkbox"/> Sound Effects	<input type="checkbox"/> Animation	<input type="checkbox"/> Video
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Objectives:

Introduction

Present / Guide

Practice / Feedback

Closure

Task 3.0

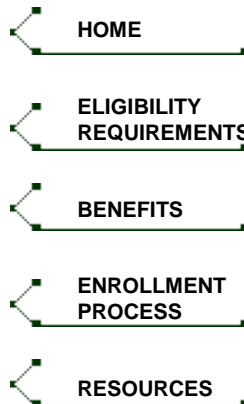
Define enrollment process.

3.3.2 Complete deduction amount portion

ARCS: Confidence

Programming Notes:

- 'The third...amount' appears first.
- 'X = weekly-...' appears second.
- '4. Multiply...' appears third
- 'percentage...' appears fourth
- 'SHOW...' appears fifth
- 'annual ret...' shows definition bubble (def-aret.gif)
- 'SHOW ME...' links to SHOW2.0
- 'NEXT' links to Task3.6
- 'READ TO ME' toggles reader.
- 'CLICK HERE...' links to Home1.0
- 'HOME' links to HOME1.0
- 'ELIGIBILITY...' links to Task1.0
- 'BENEFITS' links to Task2.0
- 'ENROLLMENT...' links to Task3.0
- 'RESOURCES' links to Task4.0



The third and fourth steps in calculating this percentage is:

- Determine percentage amount for each paycheck by dividing weekly retirement deduction by weekly paycheck amount.

$$X = \text{weekly-retirement-deduction} / \text{weekly-paycheck-amount}$$

- Multiply the above answer by 100.

$$\text{percentage-amount} = X * 100$$



SHOW ME AN EXAMPLE



READ TO ME

NEXT



Media Elements And Files:

<input type="checkbox"/> Graphics read.gif next.gif arrow.gif	<input type="checkbox"/> Voice V-Task3.6	<input type="checkbox"/> Music	<input type="checkbox"/> Sound Effects	<input type="checkbox"/> Animation	<input type="checkbox"/> Video
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Objectives:	Introduction	Present / Guide	Practice / Feedback	Closure
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Task 3.0
Define enrollment process.

3.3.2 Complete deduction amount portion


ARCS: Confidence

Programming Notes:

- The arrow.gif shows second and blinks three times
- 'NEXT' links to Task3.7
- 'READ TO ME' toggles reader.
- 'CLICK HERE...' links to Home1.0
- 'HOME' links to HOME1.0
- 'ELIGIBILITY...' links to Task1.0
- 'BENEFITS' links to Task2.0
- 'ENROLLMENT...' links to Task3.0
- 'RESOURCES' links to Task4.0

- HOME
- ELIGIBILITY REQUIREMENTS
- BENEFITS
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- RESOURCES

You write this retirement deduction **percentage amount** in the deduction section of the form.



Model Salary Reduction Agreement

I. Salary Reduction
 Subject to the terms of the SIMPLE IRA plan of _____ (name of employer)
 I authorize _____ % of _____ (which equals _____ % of my current rate of pay) to be withheld from my pay for each pay period and contributed to my SIMPLE IRA as a salary reduction contribution.

II. Maximum Salary Reduction
 I understand that the total amount of my salary reduction contributions in any calendar year cannot exceed the applicable amount for that year. See instructions.

III. Date Salary Reduction Begins
 I understand that my salary reduction contributions will start as soon as permitted under the SIMPLE IRA plan and as soon as administratively feasible or, if later, _____. (Fill in the date you want the salary reduction contributions to begin. The date must be after you sign this agreement.)

IV. Employee Selection of Financial Institution
 I understand that I must select a financial institution to receive my salary reduction contributions. I have selected _____.



NEXT

