

Sample article for organizations to use in reaching employees

Customize and provide the following helpful retirement information in your communication vehicles.

Major Life Events Can Affect Your Retirement

Did you know that major life events like losing a job, changing your marital status or starting a family could affect how you save for retirement?

Whether you have been nurturing that nest egg for years, or you're just starting a career and feel you are too young to think about retirement, you still need to know a few things before you're ready to sail away into the sunset.

- The [Life Events](#) web page on IRS.gov helps you manage your retirement savings for every stage of your life. Get answers to questions, such as
 - Are you starting out in your career and wondering whether you are [eligible to participate](#) in your company's plan?
 - Do you know your retirement plan distribution may be subject to [an additional 10% early distribution tax](#)?
- You can also find the answer to retirement plan questions by clicking the [Alphabetical Index](#) and reading topics that range from contributions to vesting.
- Plus the [Definitions](#) section explains common retirement plan terms in plain language.

For more retirement tips, talk to your employer or visit www.irs.gov/ep.

NOTE TO EDITOR: Below are links to helpful retirement information on IRS.gov.

- [Publication 4278-B \(02-2010\)](#), a colorful flyer highlighting major life events that can affect your retirement.
- [Timing is Everything](#) *Retirement News for Employers*, an electronic newsletter designed primarily for small business owners containing plain-language information for employers to share with their employees about retirement plans.