REFERENCE SHELF

401(K) PLANS

As more and more companies offer 401(k) plans for their employees' retirement funding, more employees are presented with the control and flexibility that these plans allow. In order to make the most of your 401(k) plan, you need to know how the plan operates and understand your options.

The first section below provides the starting point: materials that explain your own plan and report your account balance. Your employer should provide these documents. The description and annual report can also be obtained for a fee from the U.S. Dept. of Labor, PWBA, Public Disclosure Room, Room N-5638, 200 Constitution Ave., NW, Washington, D.C. 20210.

If you have a problem with your 401(k) plan, you should write to your plan administrator for a resolution. If the problem persists, contact the Pension and Welfare Benefits Administration.

The last sections provide suggested sources for more reading about 401(k) plans and guidance on their management. *—Jean Henrich*

PLAN DOCUMENTS

Annual Report: Financial report on the plans assets.

Interim Statement: Reports individual's account balance and vested benefits.

Summary Description: Summarizes the plan and provides information on who administrates the plan and who oversees it.

ORGANIZATIONS

Pension and Welfare Benefits Administration: Regional office is listed in the government pages of your local phone book; or contact U.S. Dept. of Labor, Room S-2524, 200 Constitution Ave., NW, Washington, D.C. 20210, (202) 219-8233.

Profit Sharing/401(k) Council of America: Non-profit association of plan sponsors. Offers brochure, "Take Control: How to Save *Now* for Retirement," for $0.50. 10 South Riverside Plaza, Suite 1460, Chicago, Ill. 60606-3802, (312) 441-8550.

AAII JOURNAL ARTICLES

Copies of past articles can be purchased from AAII for $4 each. To order, call (800) 428-2244.

Understanding 401(k) Mechanics: A Look at How the Plans Operate, by Albert J. Golly Jr., May 1996, p. 8.

The Impact of 401(k) Plan Decisions on Accumulated Retirement Wealth, by J.C. Poindexter and Charles Jones, Feb. 1996, p. 11.

A Guide to the Advantages—and Disadvantages—of 401(k) Plans, by Maria Crawford Scott, April 1995, p. 6.

How Much of Your Salary Do You Need to Save for Retirement?, by Maria Crawford Scott, October 1994, p. 3.

Retirement Plans: How to Decipher Your 401(k) Plan Statement, by Maria Crawford Scott, November 1994, p. 11.

401(k) Plans and Their Role in an Investor's Portfolio, by Albert J. Golly Jr., April 1992, p. 16.

BOOKS

All About 401(k) Plans, by Ellie Williams Clinton and Diane Pearl. Published in 1995 by Irwin Publishing, 1333 Burr Ridge Parkway, Burr Ridge, Ill. 60521-6489, (800) 634-3966. $19.95

401(k) Take Charge of Your Future, by Eric Schurenberg. Published in 1996 by Warner Books, Order Dept., 200 West St., Waltham, Mass. 02154, (800) 343-9204. $9.99

Investing Basics Booklet, by Maria Crawford Scott. Published in 1994 by AAII, 625 N. Michigan Ave., Chicago, Ill. 60611, (800) 428-2244. $12.00 for AAII members; $15.00 for nonmembers.

Standard & Poor's 401(k) Planning Guide, by Alan J. Miller; published in 1995 by McGraw-Hill, Order Services, 860 Taylor Station Rd., Blacklick, Ohio 43004, (800) 262-4729. $12.95

10 Minute Guide to 401(k) Plans, by Paul Katzeff. Published in 1996 by Macmillan Publishing, 201 W. 103rd. St., Indianapolis, Ind. 46290, (800) 428-5331. $10.95