

The Guild This Month

JUNE 2009

If you have any questions or comments, please contact:

Elizabeth E. Clark,
Chief Executive Officer

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Important Dates:

ALL Transactions *must* be received by 10:00 am.

Transfers or Terminations:

Friday, June 26th, 2009

Contributions:

Tuesday, June 30th, 2009

Record Keeping Fees

Due to the late arrival of record keeping fees, we suspended deductions until May 31, 2009. Please note the \$50 record keeping fee reduction in your account if we did not receive a check for alternative payment. Thank you.



Announcing: Investments 101

California Dentists' Guild in conjunction with Comerica Bank, our Trustee, announces Investment 101 seminars in Northern and Southern California.

Due to these turbulent times, we have had significant requests for a user friendly presentation for our members exclusively.

The Agenda will consist of several items of interest. From definitions of investment terminology to asset allocation and investing fundamentals.

We will also touch on tax ramifications with regard to your beneficiary and various tax ramifications. Ms. Clark will review some fundamentals about 401(k) Plans/Profit Sharing, what they are and how they work. Of course, there will be ample time for one-on-one questions.

The formal invitations will be sent to you soon in your monthly Statement.

SAVE THE DATE

Northern California-October 23rd

Comerica Bank, Palo Alto, CA

Southern California-November 13th

Comerica Bank, El Segundo, CA

9:00 am—11:00 am (both locations)

Form 5500

By now, you have all received your Form 5500 information that includes IRS Forms as well as detailed directions.

If you have an April 15th tax deadline, you must send your completed Form 5500 to the EBSA no later than July 31, 2009. Please keep a copy for your records and if you wish, send one to the Guild Office. We hold on to the copies for 3 years and are a good resource when yours is "misplaced".

The Memo attached to the directions states that if you have a "tested plan" we will send you the Form 5500 completed for your signature. You **MUST** mail it to EBSA by the deadline date.

Please call the Guild Office if you have any questions. The IRS requires qualified plans to complete the Form 5500 in order to monitor any possible infractions to employees. IRA's do not have to file a Form 5500.

JULY 31, 2009 is the due date for the Form 5500 for all tax filings that were due on April 15th. If you have an extension, you will have a different due date for your Form 5500 filing, depending on the date of the extension.