

403(b)

	501(c)(3) Charity		Church			Government	
	Non-ERISA	ERISA	Steeple	Church Controlled	Not Church-Controlled	Self-Employed Minister	
Document Requirement Deadline	Yes 1/1/2009	Yes 1/1/2009	No -Unless RIA 1/1/2010*	No -Unless RIA 1/1/2010*	No -Unless RIA 1/1/2010*	Yes 1/1/2009	Yes 1/1/2009
Investment Alternatives							
Tax-Sheltered Annuity	Yes	Yes	Yes	Yes	Yes	No	Yes
403(b)(7) Custodial Account	Yes	Yes	Yes	Yes	Yes	No	Yes
Retirement Investment Account	No	No	Yes	Yes	Yes	Yes	No
Compliance Requirements							
5500	No	Yes 2009 Including all schedules; audit requirement for large plan; electronic filing	No	No	No	No	No
Summary Plan Description	No	Yes	No	No	No	No	No
Summary Annual Report	No	Yes	No	No	No	No	No
Deposit Deadlines	Reasonable	ASAP before 15th of next month	Reasonable	Reasonable	Reasonable	Reasonable	Reasonable
J&S Requirements (annuity contracts)	No	Yes	No	No	No	No	No
Employer Contributions							
Allow	No	Yes	Yes	Yes	Yes	Yes	Yes
Minimum Age & Service Eligibility	N/A	Yes	No	No	No	No	No
Minimum Vesting Requirements	N/A	Yes	No	No	No	No	No
401(m) ACP Testing for Match	N/A	Yes	No	No	Yes	N/A	No
401(a)(17) Compensation Limit	N/A	Yes	No	No	Yes	No	Yes
414(s) Nondiscriminatory Compensation	N/A	Yes	No	No	Yes	N/A	No
410(b) Minimum Coverage	N/A	Yes	No	No	Yes	N/A	No
401(a)(4) Testing for Non-Elective	N/A	Yes	No	No	Yes	N/A	No
Employee Deferrals							
Universal Availability	Yes	Yes	No	No	Yes	No	Yes

* Note that §1.403(b)-11(c) states that if the authority to amend the plan is held by a church convention, then the effective date is the first plan year after 12/31/2009.