

Am I required to move my money out of the Oregon Savings Growth Plan (OSGP) after I terminate my employment?

For most participants the answer is **no**. This plan does not require payment, transfer, or rollout of any account with a balance of \$1,000 or more. Accounts with a balance of less than \$1,000 must be paid or rolled out within one year of your termination date. The fact that you can roll your other tax-deferred account balances into the OSGP makes this plan a good place to consolidate your retirement assets and keep those assets tax-deferred after your severance date.

Where can the money in my OSGP 457 account be transferred or rolled?

You may transfer your 457 plan assets into the Plans of other public employers with whom you are employed if they offer a 457 plan. You may also roll 457 plan assets into a 401(k), 403(b), or IRA account you have already established. In all cases, however, the Plan receiving the assets must allow transfers or rollovers into their plan.

Does the OSGP charge a fee for a transfer or rollover out of the Plan?

No.

Do I have to roll out my entire account balance?

No. You may choose to roll a portion of your OSGP account balance and leave the remainder in the Plan, or you may take your balance as a lump-sum distribution.

What issues do I need to consider if I am thinking about rolling my account balance out?

Before you take action, you may wish to consider:

- Who selects and monitors the investments available in the new plan?
- What payout options are provided for your money by the new plan administrator(s)?
- What fees are assessed for purchase, administration, and transfer of investments?
- What legal protections exist in the event you file for personal bankruptcy in the future?

If you are younger than age 59½ and wish to begin payments from your OSGP 457 Plan account, you can be paid in a flexible manner, similar to the payout options available in an IRA. Unlike an IRA or other type of eligible plan—such as a 401(k) plan—you would not be subject to an additional 10 percent tax penalty for any distribution you take from your OSGP 457 Plan account before age 59½. The 10 percent tax penalty, however, **may be imposed** upon future distributions you take before 59½ if you move your 457 assets into another type of eligible plan, such as an IRA or 401(k).

What is the 402(f) notice, and what must I do with it?

The IRC section 402(f) notice is required by the IRS to be given to all participants who are considering rolling assets out of an eligible plan. It is intended to help you understand the possible tax ramifications of any action you may take. **Read it carefully.** If you need assistance in understanding this notice, please check our web site at osgp.ingplans.com or call the Information Line at **800-365-8494**. We will work with you, your provider, and your new plan sponsor, if appropriate, to help preserve the tax-deferred status of the assets you wish to roll out of the OSGP. Your signature on the Transfer/Rollover OUT form shows that you have read and understood the 402(f) notice.

Can I roll my OSGP funds to a Roth IRA?

Yes. Keep in mind that there are certain requirements that must be met before you are eligible to roll directly to a Roth IRA:

- Your modified adjusted gross income may not be more than \$100,000, and
- You are not a married individual filing a separate return.

Taxes are not taken out at the time of the rollover to a Roth IRA; you will be responsible for paying any taxes.





I am confident that what I am doing is in my best interests. How can I move my money out of the OSGP?

1. Carefully read the enclosed IRC Section 402(f) notice.
2. Check with the investment provider or plan sponsor of the Plan that you wish to roll your assets to in order to ensure that they will accept a rollover from a 457 plan.
3. Complete the attached form for Transfer/Rollover Out and mail it to our office at:

**Oregon Savings Growth Plan
800 Summer Street NE, Suite 200
Salem, OR 97301**

Once your request has been processed by our office and forwarded to our recordkeeper, a check will be issued for the balance of your account. *If this is a rollover to a 401(k), 403(b), or IRA*, the check will be made out to the Plan or provider, and mailed according to your directions, to you, or directly to the new provider. **If it mailed to you, it is your responsibility to forward that check to your new provider immediately to avoid tax liability and IRS penalties.**

If you have additional questions, please check our web site - osgp.ingplans.com - or call our toll-free Information Line at 800-365-8494.

Name	Social Security Number
Address	Daytime Phone
	Evening Phone
City, State, Zip	Date of Birth

PLEASE CHECK ONE BOX FROM EITHER THE TRANSFER OR DIRECT ROLLOVER SECTIONS BELOW:

Transfer:

Transfer from 457 Plan to 457 Plan

Direct Rollover to one of the following eligible plans:

401(a) 401(k) Roth IRA 403(b) Pre-tax IRA

Amount of assets to be rolled over: *(check one box)*

- Roll over my entire plan account balance
- Roll over part of my plan account balance: \$ _____ or _____ %
- \$ _____ (amount) to be paid directly to me before my remaining plan account balance rollover occurs. I understand this amount is taxable and will not be included in the amount rolled over to the new plan.

New Investment Provider	Contact Person
Address	Account Number
City, State, Zip	Phone Number

Mailing Options

If your address of record is a street address, your check will be sent via United Parcel Service (UPS); if you use a P.O. box, it will be sent through the United States Postal Service. If you prefer that your check be sent through the United States Postal Service to your street address, or if you want it sent directly to the new investment provider, please check the appropriate box below.

Please send check to:

- My address of record via the United States Postal Service.
- New investment provider. Please ensure that the provider's address listed above is correct.

X _____
 Authorized Signature of New Employer (Do not print) New Account Number for Transfer/Rollover

Within the last 90 days I have received, read, and understood the information contained in the Transfer/Rollover Information Packet and the IRC Section 402(f) notice. I waive the 30-day notification requirement if applicable. I understand that if I roll over assets to a 401(k), 403(b), or IRA account, the assets may not retain the tax characteristics of the 457 Plan. This means I may incur a 10 percent tax penalty if I take a distribution from my new account. I understand that if I am or will be at least 70½ years of age this year, I must have the minimum distribution amount paid to me prior to execution of the rollover.

X _____
 Participant's Signature (Do not print) Date



SPECIAL TAX NOTICE REGARDING PLAN PAYMENTS

This notice explains how you can continue to defer federal income tax on your retirement savings in your Oregon Savings Growth Plan (“the Plan”) and contains important information you will need before you decide how to receive your Plan benefits. This notice does not address any applicable state or local tax rules that may apply.

This notice is provided to you because all or part of the payment that you will soon receive from the Plan may be eligible for rollover by you or your Plan Administrator to an IRA or an eligible employer plan. A rollover is a payment by you or the Plan Administrator of all or part of your benefit to another plan or IRA that allows you to continue to postpone taxation of that benefit until it is paid to you, or in the case of a Roth conversion, to obtain tax-free investment returns. Your payment cannot be rolled over to a SIMPLE IRA or a Coverdell Education Savings Account (formerly known as an education IRA). An “eligible employer plan” includes a plan qualified under section 401(a) of the Internal Revenue Code, including a 401(k) plan, profit-sharing plan, defined benefit plan, stock bonus plan, and money purchase plan; a section 403(a) annuity plan; a section 403(b) tax-sheltered annuity; and an eligible section 457(b) plan maintained by a governmental employer (governmental 457 plan). This Plan is a governmental 457 plan.

An eligible employer plan is not legally required to accept a rollover. Before you decide to roll over your payment to another employer plan, you should find out whether the plan accepts rollovers and, if so, the types of distributions it accepts as a rollover. You should also find out about any documents that are required to be completed before the receiving plan will accept a rollover. Even if a plan accepts rollovers, it might not be allowed to, or may choose not to, accept rollovers of certain types of distributions. If this is the case, you may wish instead to roll your distribution over to an IRA or split your rollover amount between the employer plan in which you will participate and an IRA. If an employer plan accepts your rollover, the plan may restrict subsequent distributions of the rollover amount or may require your spouse's consent for any subsequent distribution. **A subsequent distribution from the plan that accepts your rollover may also be subject to different tax treatment than distributions from this Plan. Check with the administrator of the plan that is to receive your rollover prior to making the rollover.**

If you have additional questions after reading this notice, you should contact your Plan Administrator.

SUMMARY

There are two ways you may be able to receive a Plan payment that is eligible for rollover:

- Certain payments can be made directly to an IRA that you establish or to an eligible employer plan that will accept it and hold it for your benefit (“DIRECT ROLLOVER”); or
- The payment can be PAID TO YOU.

If you choose a DIRECT ROLLOVER

- You choose whether your payment will be made directly to a traditional IRA, an eligible employer plan that accepts your rollover or, by paying taxes on the non-Roth amounts and converting them to Roth amounts, a Roth IRA. Your payment cannot be rolled over to a SIMPLE IRA or a Coverdell Education Savings Account because these are not traditional or Roth IRAs.





- If you roll the payment to a traditional IRA or an eligible employer plan, the taxable portion of your payment will be taxed later when you take it out of the traditional IRA or the eligible employer plan. **Depending on the type of plan, the later distribution may be subject to different tax treatment than it would be if you received a taxable distribution from this Plan.**
- If you roll the payment to a Roth IRA, a later distribution from the Roth IRA (including a distribution of earnings) will not be taxed, provided that the distribution is a “qualified distribution” from the Roth IRA. **In order to convert non-Roth amounts into Roth amounts by means of a rollover into a Roth IRA, you must otherwise be eligible to make such a conversion within an IRA.**

If you choose to have a Plan payment that is eligible for rollover PAID TO YOU:

- You will receive only 80% of the taxable amount of the payment, because the Plan Administrator is required to withhold 20% of that amount and send it to the IRS as income tax withholding to be credited against your taxes.
- The taxable amount of your payment will be taxed in the current year unless you roll it over.
- You can roll over all or part of the payment by paying it to your IRA or to an eligible employer plan that accepts your rollover within 60 days after you receive the payment. The amount rolled over will not be taxed until you take it out of the IRA or the eligible employer plan. Depending on the type of plan, the later distribution may be subject to different tax treatment than it would be if you did not roll over the distribution from the Plan. A “qualified distribution” of such amounts from a Roth IRA or an eligible employer plan will not be subject to federal income tax.
- If you want to roll over 100% of the payment to an IRA or an eligible employer plan, you must find other money to replace the 20% of the taxable portion that was withheld. If you roll over only the 80% that you received, you will be taxed on the 20% that was withheld and that is not rolled over.

Special options are available to eligible retired public safety officers that are described below under “Payments Paid to You.”

Your Right to Waive the 30-Day Notice Period.

- Generally, neither a DIRECT ROLLOVER nor a payment can be made from the plan until at least 30 days after your receipt of this notice. Thus, after receiving this notice, you have at least 30 days to consider whether or not to have your withdrawal directly rolled over. If you do not wish to wait until this 30-day notice period ends before your election is processed, you may waive the notice period by making an affirmative election indicating whether or not you wish to make a DIRECT ROLLOVER. Your withdrawal will then be processed in accordance with your election as soon as practical after it is received by the Plan Administrator.

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I. PAYMENTS THAT CAN AND CANNOT BE ROLLED OVER

Payments from the Plan may be “eligible rollover distributions.” This means that they can be rolled over to a traditional IRA or to an eligible employer plan that accepts rollovers, or if you make a Roth conversion, a Roth IRA. Payments from a plan cannot be rolled over to a SIMPLE IRA or a Coverdell Education Savings Account. Your Plan Administrator should be able to tell you what portion of your payment is an eligible rollover distribution.

Conversion of Non-Roth Amounts by Means of a Rollover into a Roth IRA.

You may be eligible to roll over non-Roth amounts into a Roth IRA and thereby make a Roth “conversion.” You may not make such a conversion if you are not otherwise eligible to make a Roth conversion within a Roth IRA, which generally means you are not eligible if: * (1) your modified adjusted gross income for the year the distribution is made from the Plan exceeds \$100,000 or (2) you are married and lived with your spouse at some time during the taxable year and you filed a separate tax return. Any required minimum distribution you receive from an IRA or eligible retirement plan is disregarded for purposes of determining whether you are eligible to make a conversion to a Roth IRA.

The amount of the conversion, minus any return of your tax basis, is taxable as ordinary income in the year the conversion occurs (the year the rollover distribution occurs). * The 10% penalty tax on early withdrawals does not apply to the conversion amount, but unless an exception applies, any withdrawal of conversion amounts from your Roth IRA within the five-calendar-year holding period beginning on the first day of the taxable year in which your first Roth IRA contributions were made would be subject to the 10% penalty tax on early distributions.

* The conversion eligibility rules currently are set to expire in 2010, at which point Roth conversions will be allowed without regard to income limits. For a conversion that occurs in 2010, you may be allowed to spread the tax impact over a two-year period.

Payments That Cannot be Rolled Over. The following types of payments cannot be rolled over:

Payments Spread over Long Periods. You cannot roll over a payment if it is part of a series of equal (or almost equal) payments that are made at least once a year and that will last for (1) your lifetime (or a period measured by your life expectancy), or (2) your lifetime and your beneficiary’s lifetime (or a period measured by your joint life expectancies), or (3) a period of 10 years or more.

Required Minimum Payments. Beginning when you reach age 70 1/2 or retire, whichever is later, a certain portion of your payment cannot be rolled over because it is a “required minimum payment” that must be PAID TO YOU.

Unforeseeable Emergency Distributions. A distribution on account of an unforeseeable emergency cannot be rolled over.

Distributions of Excess Contributions. A distribution that is made because legal limits on certain contributions were exceeded cannot be rolled over.

Loans Treated as Distributions. The amount of a plan loan that becomes a taxable deemed distribution because of a default cannot be rolled over. However, a loan offset amount is eligible for rollover, as discussed in Part III below. Ask the Plan Administrator of the Plan if distribution of your loan qualifies for rollover treatment.

The Plan Administrator of this Plan should be able to tell you if your payment includes amounts that cannot be rolled over.

II. DIRECT ROLLOVER

A DIRECT ROLLOVER is a direct payment of the amount of your Plan benefits to an IRA or an eligible employer plan that will accept it. You can choose a DIRECT ROLLOVER of all or any portion of your payment that is an eligible rollover distribution, as described in Part I above. If your DIRECT ROLLOVER is into a traditional IRA or an eligible employer plan, you are not taxed on any taxable portion of your payment until you later take it out of the traditional IRA or eligible employer plan. If your DIRECT ROLLOVER is into a Roth IRA, you are taxed on the taxable portion of your payment in the conversion to Roth treatment, and if the later distribution from the Roth IRA is a “qualified distribution,” you are not taxed when you take it out of the Roth IRA.

In addition, no income tax withholding is required for any taxable portion of your Plan benefits for which you choose a DIRECT ROLLOVER. This Plan might not let you choose a DIRECT ROLLOVER if your distributions for the year are less than \$200.

DIRECT ROLLOVER to a Traditional IRA. You can open a traditional IRA to receive the DIRECT ROLLOVER. If you choose to have your payment made directly to a traditional IRA, contact an IRA sponsor (usually a financial institution) to find out how to have your payment made in a DIRECT ROLLOVER to a traditional IRA at that institution. If you are unsure of how to invest your money, you can temporarily establish a traditional IRA to receive the payment. However, in choosing a traditional IRA, you may wish to make sure that the traditional IRA you choose will allow you to move all or a part of your payment to another traditional IRA at a later date, without penalties or other limitations. (See IRS Publication 590, Individual Retirement Arrangements for more information on traditional IRAs (including limits on how often you can roll over between IRAs).)

DIRECT ROLLOVER to a Plan. If you are employed by a new employer that has an eligible employer plan, and you want a DIRECT ROLLOVER to that plan, ask the plan administrator of that plan whether it will accept your rollover. An eligible employer plan is not legally required to accept a rollover. Even if your new employer's plan does not accept a rollover, you can choose a DIRECT ROLLOVER to a traditional IRA. If the employer plan accepts your rollover, the plan may provide restrictions on the circumstances under which you may later receive a distribution of the rollover amount or may require spousal consent to any subsequent distribution. Check with the plan administrator of that plan before making your decision.

DIRECT ROLLOVER of a Series of Payments. If you receive a payment that can be rolled over to a traditional IRA or an eligible employer plan that will accept it, and it is paid in a series of payments for less than 10 years, your choice to make or not make a DIRECT ROLLOVER for a payment will apply to all later payments in the series until you change your election. You are free to change your election for any later payment in the series.

Change in Tax Treatment Resulting from a DIRECT ROLLOVER. The tax treatment of any payment from the eligible employer plan or traditional IRA receiving your DIRECT ROLLOVER might be different than if you received your benefit in a taxable distribution directly from the Plan. See the section below entitled “Additional 10% Tax May Apply to Certain Distributions.”

III. PAYMENT PAID TO YOU

If your payment can be rolled over (see Part I above) and the payment is PAID TO YOU in cash, it is subject to 20% federal income tax withholding on the taxable portion (state tax withholding may also apply). The payment is taxed in the year you receive it unless, within 60 days, you roll it over to a traditional IRA or an eligible employer plan that accepts rollovers (or unless you are an eligible retired public safety officer who makes the election to pay health care or long-term care premiums, described in this section below). If you do not roll it over, special tax rules may apply.

INCOME TAX WITHHOLDING

Mandatory Withholding. If any portion of your payment can be rolled over under Part I above and you do not elect to make a DIRECT ROLLOVER, the Plan is required by law to withhold 20% of the taxable amount. This amount is sent to the IRS as federal income tax withholding. For example, if you can roll over a taxable payment of \$10,000, only \$8,000 will be paid to you because the Plan must withhold \$2,000 as income tax. However, when you prepare your income tax return for the year, unless you make a rollover within 60 days (see “Sixty-Day Rollover Option” below), you must report the full \$10,000 as a taxable payment from the Plan. You must report the \$2,000 as tax withheld, and it will be credited against any income tax you owe for the year. There will be no income tax withholding if your payments for the year are less than \$200.

Voluntary Withholding. If any portion of your payment is taxable but cannot be rolled over under Part I above, the mandatory withholding rules described above do not apply. In this case, you may elect not to have withholding apply to that portion. If you do nothing, an amount will be taken out of this portion of your payment for federal income tax withholding. To elect out of withholding, ask the Plan Administrator for the election form and related information.

Sixty-Day Rollover Option. If you receive a payment that can be rolled over under Part I above, you can still decide to roll over all or part of it to a traditional IRA or to an eligible employer plan that accepts rollovers. If you decide to roll over, **you must contribute the amount of the payment you received to a traditional IRA or eligible employer plan within 60 days after you receive the payment.** The portion of your payment that is rolled over will not be taxed until you take it out of the traditional IRA or the eligible employer plan.

You can roll over up to 100% of your payment that can be rolled over under Part I above, including an amount equal to the 20% of the taxable portion that was withheld. If you choose to roll over 100%, you must find other money within the 60-day period to contribute to the traditional IRA or the eligible employer plan, to replace the 20% that was withheld. On the other hand, if you roll over only the 80% of the taxable portion that you received, you will be taxed on the 20% that was withheld.

Example: The taxable portion of your payment that can be rolled over under Part I above is \$10,000, and you choose to have it PAID TO YOU. You will receive \$8,000, and \$2,000 will be sent to the IRS as income tax withholding. Within 60 days after receiving the \$8,000, you may roll over the entire \$10,000 to a traditional IRA or an eligible employer plan. To do this, you roll over the \$8,000 you received from the Plan, and you will have to find \$2,000 from other sources (your savings, a loan, etc.). In this case, the entire \$10,000 is not taxed until you take it out of the traditional IRA or an eligible employer plan. If you roll over the entire \$10,000, when you file your income tax return you may get a refund of part or all of the \$2,000 withheld.

If, on the other hand, you roll over only \$8,000, the \$2,000 you did not roll over is taxed in the year it was withheld. When you file your income tax return, you may get a refund of part of the \$2,000 withheld. (However, any refund is likely to be larger if you roll over the entire \$10,000.)

Additional 10% Tax May Apply to Certain Distributions. Distributions from this Plan are generally not subject to the additional 10% tax that applies to pre age 59 1/2 distributions from other types of plans. However, any distribution from the Plan that is attributable to an amount you rolled over to the Plan (adjusted for investment returns) from another type of eligible employer plan or IRA amount is subject to the additional 10% tax if it is distributed to you before you reach age 59 1/2, unless an exception applies. Exceptions to the 10% tax generally include (1) payments that are paid from an eligible employer plan after you separate from service with your employer during or after the year you reach age 55, (2) payments that are paid because you retire due to disability, (3) payments that are paid as equal (or almost equal) payments over your life or life expectancy (or your and your beneficiary's lives or life expectancies), (4) payments that are paid directly to the government to satisfy a federal tax levy, (5) payments that are paid to an alternate payee under a qualified domestic relations order, (6) payments that do not exceed the amount of your deductible medical expenses, or (7) payments from a governmental defined benefit pension plan to a qualified public safe official following separation from service after age 50. See IRS Form 5329 for more information on the additional 10% tax.

The additional 10% tax does not apply to distributions from this Plan or any other governmental 457 plan, except to the extent the distribution is attributable to an amount you rolled over to the governmental 457 plan (adjusted for investment returns) from another type of eligible employer plan or IRA.

In addition, any amount rolled over from this Plan to another type of eligible employer plan or to a traditional IRA will be subject to the additional 10% tax if it is distributed to you before you reach age 59 1/2, unless an exception applies.

Special Election by Eligible Retired Public Safety Officers. If you are an “eligible retired public safety officer,” you may make an election to exclude up to \$3,000 of your otherwise taxable payment from your gross income, and not be taxed on the amount you exclude, by instead having your payment directly made to the provider of an accident or health insurance plan or a qualified long-term care insurance contract covering you, your spouse, or your dependents. All distributions are combined from all of your eligible retirement plans (section 401(a), 457(b), 403(a) and 403(b) plans) for purposes of the \$3,000 limit. You are an “eligible retired public safety officer” if you separated from service as a public safety officer of the employer maintaining the plan, and your separation from service was due to your disability or attainment of normal retirement age. Contact the Plan Administrator for more information about this special election.

Repayment of Plan Loans. If your employment ends and you have an outstanding loan from your Plan, your employer may reduce (or “offset”) your balance in the Plan by the amount of the loan you have not repaid. The amount of your loan offset is treated as a distribution to you at the time of the offset and will be taxed unless you roll over an amount equal to the amount of your loan offset to another qualified employer plan or a traditional IRA within 60 days of the date of the offset. If the amount of your loan offset is the only amount you receive or are treated as having received, no amount will be withheld from it. If you receive other payments of cash or property from the Plan, the 20% withholding amount will be based on the entire amount PAID TO YOU, including the amount of the loan offset. The amount withheld will be limited to the amount of other cash or property PAID TO YOU. The amount of a defaulted plan loan that is a taxable deemed distribution cannot be rolled over.

IV. SURVIVING SPOUSES, ALTERNATE PAYEES, AND OTHER BENEFICIARIES

In general, the rules summarized above that apply to payments to employees also apply to payments to surviving spouses of employees and to spouses or former spouses who are “alternate payees.” You are an alternate payee if your interest in the Plan results from a “qualified domestic relations order,” which is an order issued by a court, usually in connection with a divorce or legal separation.

If you are a surviving spouse or an alternate payee, you may choose to have a payment that can be rolled over, as described in Part I above, paid in a DIRECT ROLLOVER to a traditional IRA or to an eligible employer plan or PAID TO YOU. If you have the payment PAID TO YOU, you can keep it or roll it over yourself to a traditional IRA or to an eligible employer plan. Thus, you have the same choices as the employee.

A plan may, but is not required to, allow non-spouse beneficiaries to make a DIRECT ROLLOVER of their share of an employee’s account. If you are a beneficiary other than a surviving spouse or a former spouse who is an alternate payee, you should check with the Plan Administrator to see whether the Plan allows you to make a DIRECT ROLLOVER.

If the Plan allows a non-spouse beneficiary to make a DIRECT ROLLOVER, the rules governing inherited IRAs will govern after the rollover. Under inherited IRA rules, the beneficiary’s entire interest must be distributed either by the end of the fifth calendar year after the year of the employee’s death or over the life or life expectancy of the beneficiary, depending on factual circumstances. (There are detailed rules governing inherited IRAs that are beyond the scope of this summary. For the complete rules, consult IRS Publication 590, Individual Retirement Arrangements.) Like an original owner, an inherited owner generally will not owe tax on the assets in the IRA until distribution from the IRA.



If you are a surviving spouse, an alternate payee, or another beneficiary, your payment is generally not subject to the additional 10% tax described in Part III above, even if you are younger than age 59 1/2.

HOW TO OBTAIN ADDITIONAL INFORMATION

This notice summarizes only the federal (not state or local) tax rules that might apply to your payment. The rules described above are complex and contain many conditions and exceptions that are not included in this notice. Therefore, you may want to consult with the Plan Administrator or a professional tax advisor before you take a payment of your benefits from your Plan. Also, you can find more specific information on the tax treatment of payments from qualified employer plans in IRS Publication 575, Pension and Annuity Income, and IRS Publication 590, Individual Retirement Arrangements. These publications are available from your local IRS office, on the IRS's Internet Web Site at www.irs.gov, or by calling 1-800-TAX-FORMS.