

| | Senate Pension Security and Transparency Act (S. 1783) | House Pension Protection Act of 2005 (H.R. 2830) | HOUSE-PASSED COMPROMISE BILL (H.R. 4) |
|---|--|--|---------------------------------------|
| 401(k) Plans for State and Local Governments | Would allow all state/local governments to maintain 401(k) arrangements effective 1/1/2006. For new 401(k) plans, the limit on elective deferrals would be reduced by contributions to the 457 plan. This would not apply to pre-1986 grandfathered 401(k) plans. (Concerns voiced regarding intent as first step toward replacing other types of plans down the road, was not asked for by public ERs or EEs, possible marketing push). | No provision. | No provision. |
| Minimum Distribution Regulations | Requires Treasury to issue regulations under which a governmental plan shall be treated as having complied with sec. 401(a)(9) regs if they they follow a reasonable good faith interpretation. | No Provision. | Follows Senate bill. |
| Saver's Credit | No provision. | Makes permanent the Saver's Credit, a federal "match" in the form of an income tax credit for the first \$2,000 of annual contributions to an IRA or qualified pension plan. The credit equals 50 percent of the contribution for individuals with adjusted gross incomes (AGI) of \$15,000 or less (\$30,000 or less for married couples) and phases down to zero for individuals with AGI of \$25,000 or less (\$50,000 or less for married couples). The credit is currently scheduled to expire after December 31, 2006. | Follows House provision. |
| "Use it or Lose it" FSA Rules | No Provision. | Would allow employees who participate in Flexible Spending Accounts to carry forward up to \$500 of unused balances each year. These balances may be carried forward in the FSA or transferred to a Health Savings Account. | No provision. |
| Withdrawals for Guardsmen and Reservists | No provision. | Waives 10% early distribution penalty for military reservists/national guardsmen who are called to active duty for at least 180 days. Amounts may be repaid to the IRA or pension plan within 2 yrs without regard to the annual limits. Applies to distributions made during active duty. | Follows House provision. ● |

Women Arrested After Bizarre Sex Sting

SYRACUSE, N.Y. (AP) — A police sting took an odd turn when an officer pretending to be a john met a suspected prostitute pretending to be an officer.

Police spokesman Sgt. Tom Connellan said here's what happened Thursday:

A male undercover officer driving in a neighborhood known for prostitution was flagged down by a woman. The woman got in his car and they went to a nearby parking lot to negotiate a price for sex.

She asked the officer if he was a cop and he said no.

"That's OK, because I am," the woman said as she pulled out handcuffs and a two-way radio. She barked into the radio: "Move in!"

The officer, concerned the woman was armed and looking to rob him, forced her from the car. Moments later, officers who had been monitoring the situation arrived and grabbed Greene and her radio.

A male officer pretending to be female used the radio to find out who was on the other end. That person was waiting in a car in a nearby alley.

Police charged **Lisa Greene**, 31, with first-degree criminal impersonation, prostitution and fifth-degree conspiracy. **Elena Irwin**, 20, was charged with fifth-degree conspiracy and possession of a hypodermic needle.

"We believe these people were going to rob people or extort money," Connellan said.

He did not know if they had successfully used the scam in the past.

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