DEPARTMENT OF LABOR

Pension and Welfare Benefits Administration

DEPARTMENT OF THE TREASURY

Internal Revenue Service

PENSION BENEFIT GUARANTY CORPORATION

Proposed Revision of Annual Information Return/Reports

AGENCIES: Department of Labor, Department of the Treasury, Pension Benefit Guaranty Corporation.

ACTION: Notice of proposed forms revisions.

SUMMARY: This document contains a proposal by the Department of Labor, the Internal Revenue Service, and the Pension Benefit Guaranty Corporation (the Agencies) to streamline and simplify the annual return/report forms (the Form 5500 Series) filed for employee pension, welfare and fringe benefit plans under the Employee Retirement Income Security Act of 1974 (ERISA) and the Internal Revenue Code of 1986, as amended (the Code).

Dates, Written Comments and Public Hearing: The Agencies invite interested persons to submit written comments regarding the revised forms. Written comments (preferably 4 copies) should be submitted to: Office of Regulations and Interpretations, Pension and Welfare Benefits Administration, U.S. Department of Labor, Room N–5669, 200 Constitution Ave., NW, Washington, DC 20210, Attention: Proposed Forms Revisions. Written comments on the revised forms must be received by the Department of Labor on or before November 3, 1997, and should include a reference to the relevant form, question, and related instruction.

A joint public hearing on the proposed revised forms will be held on November 17 and (if necessary) November 18, 1997, beginning at 10:00 a.m., in the Auditorium, Frances Perkins Building, U.S. Department of Labor, 200 Constitution Ave., NW, Washington, DC. Any interested person who wishes to present oral testimony at the hearing should submit on or before November 3, 1997 a written request to be heard, including a statement of the topics to be discussed. The request should be submitted to the Office of Regulations and Interpretations at the address above: Attention: Form 5500 Revisions Hearing. An agenda indicating the order of presentation of oral comments will be prepared. In the absence of special circumstances, each commentator will be allotted 10 minutes for his or her presentation. Information about the agenda may be obtained on or after November 3, 1997 by contacting George M. Holmes, Jr., Pension and Welfare Benefits Administration, U.S. Department of Labor, (202) 219–8515. Individuals not listed in the agenda will be allowed to make oral comments at the hearing to the extent time permits. Those individuals who make oral comments at the hearing should be prepared to answer questions regarding their comments. The hearing will be transcribed. All submissions will be open to public inspection in the Public Disclosure Room, Pension and Welfare Benefits Administration, Room N–5638, 200 Constitution Ave., NW, Washington, DC 20210.

The Agencies intend that, if adopted, the revised forms will be effective for plan years beginning on or after January 1, 1998.

FOR FURTHER INFORMATION CONTACT: George M. Holmes, Jr., Pension and Welfare Benefits Administration, U.S. Department of Labor, (202) 219–8515, for questions relating to the proposed Form 5500 as well as Schedules A, C, D, G, FIN and FIN-SP. James Flannery, Internal Revenue Service, (202) 622–6214, for questions relating to Schedules B, E, F, P, PEN, Q, and SSA. James J. Bloch, Pension Benefit Guaranty Corporation, (202) 326–4080 (x3530), for questions relating to line 10 of Schedule PEN as well as questions regarding information requirements under Title IV of ERISA. For further information on any item not mentioned above, contact Mr. Holmes. The telephone numbers referenced above are not toll-free numbers.

SUPPLEMENTARY INFORMATION: Under part 1 of Title I of ERISA, Title IV of ERISA, and the Code, as amended, administrators of pension and welfare benefit plans (collectively employee benefit plans) subject to those provisions are required to file return/reports annually concerning, among other things, the financial condition and operations of the plans. Employers sponsoring certain fringe benefit plans and other plans of deferred compensation that are not subject to Title I of ERISA are also required under the Code to file certain information annually with the IRS. These annual reporting requirements are satisfied generally by filing the Form 5500 Series in accordance with its instructions and the related regulations.

The existing Form 5500 Series includes the Form 5500 Annual Return/Report of Employee Benefit Plan (with 100 or more participants), Form 5500–C Return/Report of Employee Benefit Plan (with fewer than 100 participants), Form 5500–R Registration Statement of Employee Benefit Plan (with fewer than 100 participants), and the statements and schedules required to accompany the forms. Currently, plans with fewer than 100 participants file the longer Form 5500–C at least every third year, and the shorter Form 5500–R registration statement in the two intervening years. The Form 5500–EZ Annual Return of One-Participant (Owners and Their Spouses) Retirement Plan is specifically excluded from consideration in this publication.

In an effort to simplify and streamline the annual return/report and to reduce the reporting burden on filers, the agencies have developed one Form 5500 for use by both ''large plan'' filers (plans that previously filed the Form 5500) and ''small plan'' filers (plans that previously were eligible to file the Form 5500–C/R). The new form is intended to:

- Reduce the total amount of information required to be reported for many plans by eliminating information that is not useful to accomplish enforcement, research, or other statutorily mandated missions;
- Provide plans using simple tax qualification structures and financial operations with correspondingly streamlined annual reporting requirements;
- Allow large and small pension plan filers to report information on coverage requirements for qualified plans in accordance with the three-year testing cycle permitted under Rev. Proc. 93–42, 1993–2 C.B. 540;
- Target reporting requirements so that welfare plans generally complete fewer items than pension plans, and small plans complete fewer items than large plans;
- Establish the Form 5500 as the standardized reporting format for all so-called ''direct filing entities''—common/collective trusts, pooled separate accounts, master trusts, 103–12 investment entities, and group insurance arrangements;
- Eliminate redundant items and improve questions that historically produced frequent technical filing errors; and
- Reduce government and filer costs associated with filing, receiving and processing annual reports, speed government processing, and enable plans and their service providers to establish more streamlined record keeping and filing support systems.

The proposal eliminates the Form 5500–C/R, but maintains limited financial reporting similar to the Form

5500–R for small plans. Further, plans that are currently exempt from filing a return/report (such as certain small unfunded/insured welfare plans and certain SEPs) or that are eligible for limited reporting options (such as certain Code section 403(b) plans) will continue to be eligible for that annual reporting relief.

The proposal restructures the Form 5500 along the lines of tax returns familiar to individual and corporate taxpayers—a simple one-page main form with basic information necessary to identify the plan for which the report is filed along with a checklist to indicate the schedules being filed applicable to the filer's specific type of plan. For most plans, the basic identifying information does not change from year to year and pre-printing this information should ease reporting burdens and reduce filing errors. The Agencies are evaluating the feasibility of pre-printing the basic identifying information on the Form 5500 after the first full filing-year cycle under the new computer scannable forms discussed below. The structure of the proposed form should also aid filers by allowing them to assemble and file a report that is ''customized'' to their type of plan. The Agencies are also publishing as part of this proposal revised filing instructions that are intended to be easier to use, including a quick reference chart with guidelines on which schedules must be filed for each type of Form 5500 filer (large and small pension plans, large and small welfare plans, Direct Filing Entities and fringe benefit plans).

Taking into consideration the Agencies' enforcement, research and policy needs, as well as the Department of Labor's participant/public disclosure obligations, the Agencies believe this restructuring, and the other revisions of the Form 5500 discussed below, will reduce the burdens and costs attributable to compliance with the annual reporting requirements.

Although this publication concerns proposed revisions of the Form 5500 Series, the Agencies believe meaningful burden hour and cost reductions can be achieved only through integrated implementation of changes to the government's system to process the forms. Accordingly, the Department of Labor is preparing a Request for Proposal (RFP) for a contractor to develop and implement a new system to simplify and expedite the receipt and processing of the Form 5500 Series. The new system is to rely on electronic filing with optical scanning technology and optical character recognition to computerize the paper forms. Under the new system, the paper forms will have to be reformatted to be computer scannable. While the reformatting will affect the appearance and length of the form, the actual number of data elements will not be affected. The new system is also to be developed in a way that should substantially increase the percentage of plans filing their Form 5500 via electronic filing as a more efficient alternative to even scannable forms. A mock-up of a scannable Form 5500 is being published with the printed versions of the proposal. The scannable mock-up, however, does not necessarily reflect the way the final scannable forms will look. The final appearance will depend on the scanning technology selected for use in the new form processing system. Details on the processing system will be available as the RFP is finalized.

Overview of Forms Revisions

To assist interested parties in reviewing the revised forms, an overview of the Agencies' proposed changes to the Form 5500 Series is set forth below.

As noted above, by eliminating certain questions and developing new schedules, the Form 5500 itself has been revised into a short one-page form that serves both as a simple registration statement and as a ''packing list'' for attaching relevant schedules. The proposed Form 5500 constitutes eight basic questions that identify: (i) The type of annual report being filed, (ii) the plan on whose behalf it is being filed, and (iii) what schedules and how many of each are being filed as attachments to the Form 5500.

Under the proposal, there is a total of thirteen schedules—five pension schedules, seven financial schedules, and one fringe benefit schedule:

Pension Schedules: Schedule B (Actuarial Information), Schedule E (ESOP Information), Schedule PEN (Pension Plan Information), Schedule Q (Qualified Pension Plan Coverage Information), and Schedule SSA (Separated Vested Participant Information);

Financial Schedules: Schedule A (Insurance Information); Schedule C (Service Provider Information); Schedule D (Direct Filing Entity/ Participating Plan Information); Schedule FIN (Financial Information); Schedule FIN-SP (Financial Information—Small Plan); Schedule G (Financial Transactions) and Schedule P (Trust Fiduciary Information).

Fringe Benefit Schedule: Schedule F (Fringe Benefit Plan Information).

Below is a description of the five new schedules being established as part of this proposal (Schedules D, FIN, FIN-SP, PEN, and Q), the three existing schedules being revised (Schedules A, C, and G), and a statement of the reasons why the Agencies are proposing to leave the remaining five schedules (Schedules B, E, F, P, and SSA) unchanged.

1. Schedule A (Insurance Information)

Schedule A must be attached to the Form 5500 if any pension or welfare benefits under the plan (whether small or large) are provided by, or if the plan has any investment contracts with, an insurance company or other similar organization. Although most of the Schedule A data collection has been retained substantially unchanged, several significant revisions are being proposed which are designed to collect better information about insurance products, including conforming the Schedule A to recent accounting industry changes on ''current value'' financial reporting of investment-type contracts with insurance companies, and requiring: (i) Information on a plan year as opposed to insurance contract year basis; (ii) better identification of the type of insurance contracts and type of insured benefits being reported; and (iii) insurer's EIN (employer identification number) and NAIC (National Association of Insurance Commissioners) code.

2. Schedule C (Service Provider Information)

Schedule C must be attached to the Form 5500 filed by large plans if any person who rendered services to the plan received directly or indirectly $5,000 or more in compensation from the plan during the plan year. The proposal limits the schedule to the 40 top paid service providers at or above the $5,000 threshold. Further, the proposal also eliminates the separate requirement to file a Schedule C to identify annually plan trustees and limits the current requirement to file a Schedule C to explain service provider terminations to accountants and enrolled actuaries. Small plans would continue to be exempt from the Schedule C.

3. Schedule D (Direct Filing Entity/ Participating Plan Schedule)

The Schedule D is a new standardized form for filing information on relationships between plans and master trust investment accounts (MTIAs), common/collective trusts (CCTs), insurance company pooled separate accounts (PSAs), investment entities covered under 29 CFR 2520.103–12 (103–12 IEs), and group insurance arrangements (GIAs), collectively known as ''Direct Filing Entities'' or

''DFEs.'' Currently, if a group insurance arrangement files a Form 5500 on behalf of the participating plans under the Department of Labor regulation at 29 CFR 2520.104–43, the individual plans participating in the GIA are exempt from filing a Form 5500 or 5500–C/R. Plans currently participating in the other DFEs (MTIAs, 103–12 IEs, CCTs and PSAs) generally must file a Form 5500 or 5500–C/R; however, if the DFE files certain financial information directly on behalf of the administrators of all participating plans, the plans are allowed to limit the information in their separate Form 5500 or Form 5500–C/R because the DFE's filing is considered part of each participating plan's annual report. These DFE reporting rules were developed in an effort to simplify the annual reporting requirements for the participating plans. The absence of a standardized reporting format for DFE filings, however, makes it impossible for the Department to correlate and effectively use the data regarding approximately $1 trillion in plan assets reported by plans and DFEs. Accordingly, the proposal establishes the new Form 5500 as the standardized annual reporting format for all DFEs.

Under the proposal, MTIAs and 103–12 IEs would be required to complete: (1) Applicable items on the streamlined Form 5500; (2) a Schedule A for each insurance contract held by the DFE; (3) a Schedule C to list DFE service providers receiving compensation from the DFE; (4) one or more Schedules D to list all participating plans at any time during the year and all CCTs, PSAs or 103–12 IEs that the MTIA or 103–12 IE invested in during the year; (5) a Schedule FIN financial statement; (6) one or more Schedules G listing certain financial transactions; and (7) for 103–12 investment entities, a report of an independent qualified public accountant. Large plans that invest in MTIAs and 103–12 IEs would continue to report the value of their interests in these entities on one line in the plan's Schedule FIN as of the beginning and end of the plan year and as a single entry for net investment gain/loss.

Under the proposal, as under the current Form 5500 Series, CCTs and PSAs could elect to file information as a DFE. If a CCT or PSA elects to file, they would be required to complete (1) applicable items on the streamlined Form 5500; (2) one or more Schedules D to list all participating plans at any time during the year and all CCTs, PSAs, or 103–12IEs that the CCT or PSA invested in during the year; and (3) a Schedule FIN financial statement. Large plans investing in a CCT or PSA that files as a DFE would report the value of their interests in these entities on one line in the plan's Schedule FIN as of the beginning and end of the plan year and as a single entry for their net investment gain/loss during the year. If the CCT or PSA does not file a Form 5500 as a DFE, employee benefit plans would have to break out their percentage interest in the underlying assets of the CCT or PSA and report the dollar value in the appropriate categories in the Schedule FIN statement of assets and liabilities (and would still report the net investment gain/loss as a single entry on the Schedule FIN income and expense statement).

Both large and small plans would have to file a Schedule D listing the MTIAs, 103–12 IEs, CCTs and PSAs in which they participated, and would be required to list CCTs and PSAs regardless of whether the CCT or PSA filed as a DFE. Reports of small plans filing the Schedule FIN–SP are not expected to be otherwise significantly affected by these changes.

GIAs that file a Form 5500 (including applicable schedules and attachments) on behalf of their participating plans under the Department of Labor regulation at 29 CFR 2520.104–43, would be required to file a Schedule D listing the participating plans.

The Department is specifically soliciting comments from interested parties on how these DFE changes can be implemented in a manner that minimizes the impact on plan administrators and DFEs, including suggestions about the use of electronic filing options and delayed effective dates. The Department will also be publishing a separate Notice of Proposed Rulemaking on regulatory amendments needed to accommodate the DFE changes.

4. Schedules FIN (Financial Information)/ FIN–SP (Financial Information—Small Plan)

The proposal essentially incorporates the financial statements from the current Form 5500 (lines 31 and 32) as part of a new Schedule FIN (''Financial Information''). For small plan filers, the proposal includes a new Schedule FIN–SP (''Financial Information—Small Plan'') that maintains simplified financial statements similar to the current Form 5500–R and adds a limited number of specific investment categories that must be separately reported. The proposal also incorporates into the Schedules FIN and FIN–SP ''yes/no and amount'' questions focused on key compliance issues/enforcement areas involving investments, financial transactions, and handling of plan assets. The Schedule FIN also includes revised versions of the current Form 5500 questions on the accountant's opinion and report. Current regulatory exemptions, simplified reporting, and alternative methods of compliance for annual financial reporting by certain welfare and pension plans are expected to remain unchanged.[1] Since the proposal eliminates various questions from the current Form 5500 Series that dealt with Title I compliance, the Department of Labor also developed an ERISA compliance quick checklist to help plan administrators and other fiduciaries comply with Title I requirements. The checklist is to be in the Form 5500 instruction package, but its use is to be voluntary, and it would not be filed with the Form 5500.

5. Schedule G (Financial Transactions)

Use of the Schedule G would be mandatory for the schedules now required by lines 27b, 27c, 27e, and 27f of the current Form 5500. The proposed Schedule G would have to be attached to the Form 5500 of a large plan, MTIA or 103–12 IE to report loans or fixed income obligations in default or determined to be uncollectible as of the close of the reporting year (Part I of Schedule G), leases in default or classified as uncollectible during the plan year (Part II of Schedule G), and to report nonexempt prohibited transactions (Part III of Schedule G). Large plans can aggregate participant loans in default as one item on Part I of the plan's Schedule G when certain requirements are met, including each loan being fully secured by the participant's account balance in the plan. Small plans are not required to file a Schedule G.

The proposal eliminates from the Form 5500 the schedules of assets held for investment purposes (line 27a of the current Form 5500) and the schedule of reportable (5%) transactions (line 27d of the current Form 5500). The requirement to report this information is eliminated, but the records needed to generate the information on the current schedule of reportable transactions and schedules of assets would have to be maintained, and administrators of large plans would have to prepare and disclose that information, on request, to participants and other authorized parties under sections 104(b)(2) and

[1] For example, there is no change in the waiver of the independent qualified public accountant requirements in 29 CFR 2520.104–41 and 2520.104–46, or the small plan exemptions from the Schedule C (service provider information), the schedules of loans, leases or fixed income obligations in default and nonexempt transactions (revised Schedule G).

104(b)(4) of ERISA.[2] To satisfy that disclosure obligation, however, transactions effected at the affirmative direction of participants in defined contribution plans could be excluded from the definition of ''transaction'' for the schedule of reportable transactions, and no ''historical cost'' entry would be needed for such transactions on the schedules of assets. The disclosure would have to be presented in an understandable and non-misleading format. Because the schedules of assets and reportable transactions would not be part of the plan's annual report, the accountant's opinion required under ERISA 103(a)(3)(A) would not have to cover that information, but the underlying books and records of the plan would continue to be subject to the audit requirement.[3] The Department of Labor will publish a Notice of Proposed Rulemaking on regulatory amendments necessary to accommodate these changes.

6. Schedule PEN (Pension Plan Information)

The Schedule PEN is a new schedule that is required to be filed by both tax qualified and nonqualified pension benefit plans that are required to file Form 5500, other than annuity arrangements and custodial accounts under Code section 403(b)(1) and 403(b)(7), and individual retirement accounts/annuities under section 408. The purpose of Schedule PEN is to report certain information on participant coverage, plan distributions and funding, and the adoption of amendments increasing the value of benefits in a defined benefit pension plan. As part of a publication describing various voluntary compliance programs administered by the Employee Plans function, the IRS is also developing a compliance checklist to help pension plan sponsors and administrators comply with the tax qualification requirements of the Code and Title II of ERISA.

7. Schedule Q (Qualified Pension Plan Coverage Information)

The Schedule Q is a new schedule for reporting qualified plan coverage information for qualified pension plans, including plans maintained by employers that operate QSLOBs, and for employers participating in multiple-employer plans. For a plan that is tested under the three-year testing cycle rule in Rev. Proc. 93–42, Schedule Q must be filed for the first year in the plan's testing year cycle. Schedule Q need not be filed for the subsequent years in the cycle if the employer is permitted to rely on the earlier year's testing. If the employer does not or cannot use the three-year testing rule in Rev. Proc. 93–42, Schedule Q must be filed annually. The adoption of this new schedule eliminates the separate Form 5500–C/R filing requirement that now applies to employers participating in plans that currently file Form 5500 as a ''multiple-employer plan (other).'' This schedule replaces separate statements currently required regarding the coverage of plans that must be disaggregated under section 1.410(b)–7 of the Income Tax Regulations.

8. Other Schedules

The Schedule B (Actuarial Information) and Schedule SSA (Separated Participants With Deferred Vested Benefits) were not revised because both were recently revised and it did not appear productive to propose further revisions at this time. The Schedule F (Fringe Benefit Plan Information) also was not revised because Code section 6039D mandates collection of the information reported on that schedule. Lastly, the Schedule E (ESOP Annual Information) was not revised because it is filed only by ESOPs and the IRS was not aware of substantial interest in changing the schedule. The Agencies welcome suggestions for making these schedules simpler. It is anticipated that the final version of these schedules will be revised at a minimum to reflect changes in law and other appropriate updates.

9. Quick Reference Chart

The Agencies developed a quick reference chart for the Form 5500 instructions that indexes the schedules required from each major class of filer. That chart is reproduced below:

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[2] Participants and beneficiaries would be entitled to request, and receive automatically, the schedules of assets and schedule of reportable transactions that relate to the ''latest'' annual report of the plan. Other disclosure rights and obligations may arise based on facts and circumstances, in addition to those specified in ERISA section 104(b).

[3] The general statutory provisions and fiduciary duties regarding maintenance of plan records would also continue to apply to participant directed transactions.

QUICK REFERENCE CHART OF FORM 5500 SCHEDULES AND ATTACHMENTS

This chart is intended to provide only general guidance -- please refer to the specific Form 5500 instructions for complete information on filing requirements (e.g., *Pension & Welfare Plans Excluded From Filing* and *Lines and Schedules To Complete*).

	Large Pension Plan	Small Pension Plan	Large Welfare Plan	Small Welfare Plan	DFE	Fringe Benefit Plan
Schedule A (Insurance Information)	Must complete if plan has insurance contracts.	Must complete if plan has insurance contracts.	Must complete if plan has insurance contracts.	Must complete if plan has insurance contracts.	Must complete if MTIA, 103-12 IE or GIA has insurance contracts.	Not required.
Schedule B (Actuarial Information)	Must complete if defined benefit plan and subject to minimum funding standards	Must complete if defined benefit plan and subject to minimum funding standards	Not required.	Not required.	Not required.	Not required.
Schedule C (Service Provider Information)	Must complete if service provider paid $5,000 or more and/or an accountant or actuary was terminated.	Not required.	Must complete if service provider paid $5,000 or more and/or an accountant or actuary was terminated.	Not required.	MTIAs, GIAs and 103-12 IEs must complete Part I if service provider paid $5,000 or more. GIAs and 103-12 IEs must complete Part II if an accountant was terminated.	Not required.

	Large Pension Plan	Small Pension Plan	Large Welfare Plan	Small Welfare Plan	DFE	Fringe Benefit Plan
Schedule D (DFE/Participating Plan Information)	Must complete if plan participates in DFE, CCT and/or PSA.	Must complete if plan participates in DFE, CCT and/or PSA.	Must complete if plan participates in DFE, CCT and/or PSA.	Must complete if plan participates in DFE, CCT and/or PSA.	Must complete.	Not required.
Schedule E (ESOP Information)	Must complete if ESOP.	Must complete if ESOP.	Not required.	Not required.	Not required.	Not required.
Schedule F (Fringe Benefit Plan Information)	Not required.	Not required.	Not required.	Not required.	Not required.	Must complete.
Schedule FIN (Large Plan and DFE Financial Information)	Must complete.	Not required.	Must complete.	Not required.	Must complete.	Not required.
Schedule FIN-SP (Small Plan Financial Information)	Not required.	Must complete.	Not required.	Must complete	Not required.	Not required.
Schedule G (Financial Schedules)	Must complete if Schedule FIN, lines 4b, 4c, or 4d are "Yes."	Not required.	Must complete if Schedule FIN, lines 4b, 4c, or 4d are "Yes."	Not required.	Must complete if Schedule FIN, lines 4b, 4c, or 4d for a GIA, MTIA or103-12 IE are "Yes."	Not required.
Schedule P (Annual Return of Fiduciary)	Voluntary	Voluntary	Not required.	Not required.	Not required.	Not required.
Schedule PEN (Pension Plan Information)	Must complete.	Must complete.	Not required.	Not required.	Not required.	Not required.
Schedule Q (Qualified Pension Plan Information)	Must complete if qualified plan.	Must complete if qualified plan.	Not required.	Not required.	Not required.	Not required.
Schedule SSA (Statement Identifying Separated Participants With Deferred Vested Benefits)	Must complete if plan had separated participants with deferred vested benefits to report.	Must complete if plan had separated participants with deferred vested benefits to report.	Not required.	Not required.	Not required.	Not required.
Accountant's Report	Must attach.	Not required.	Must attach.	Not required.	Must attach for a GIA or 103-12 IE.	Not required.

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10. Miscellaneous Changes

Various other changes were made as part of the substantial restructuring of the Form 5500 Series being proposed. Several of the more significant miscellaneous changes include: (1) Expanded utilization of codes to report plan features information on pension and welfare benefit plans; (2) elimination of the CUSIP (Committee on Uniform Securities Identification Procedures) issuer number; (3) simplification of requirements on reporting the total number of plan participants and participant subgroups; (4) deletion of LM numbers (file numbers on Labor Organization Annual Report Forms); and (5) addition of a line for the name, EIN, and classification code of a ''Preparer.''

Other Supplementary Information:

Regulations Relating to the Proposed Forms

For purposes of Title I of ERISA, the filing of a completed Form 5500 (including required statements, schedules, and independent qualified public accountant report) generally constitutes compliance with the limited exemption and alternative method of compliance in 29 CFR 2520.103–1(b). The Department intends to propose amendments to 2520.103–1 and other annual reporting regulations to accommodate the form changes proposed herein. The Department will discuss the findings required under sections 104(a)(3) and 110 relating to the use of the Form 5500, as revised, as an alternative method of compliance and limited exemption from the reporting and disclosure requirements of part 1 of Title I of ERISA as part of that rulemaking. The forms, schedules, and instructions proposed in this notice will not become effective as an alternative method of compliance and limited exemption from the reporting and disclosure requirements of Part 1 of Title I of ERISA until such regulations are issued in final form.

Paperwork Reduction Act

The Agencies, as part of their continuing efforts to reduce paperwork and respondent burden, invite the general public and Federal agencies to comment on proposed and/or continuing collections of information in accordance with the Paperwork Reduction Act of 1995 (PRA 95) (44 U.S.C. 3506(c)(2)(A)). This helps to ensure that requested data are provided in the desired format, reporting burden (time and financial resources) is minimized, collection instruments are clearly understood, and the impact of collection requirements on respondents is properly assessed. Currently, the Agencies are soliciting comments concerning the proposed revision of the Form 5500 Series, pursuant to Part 1 of Title 1 and Title IV of ERISA and the Internal Revenue Code.

DATES: Written comments must be submitted on or before November 3, 1997 to be assured of consideration.

ADDRESSES: Interested parties are invited to submit written comments regarding the Form 5500 Series annual reporting requirements of any or all of the Agencies. Send comments to Mr. Gerald B. Lindrew, U.S. Department of Labor, PWBA/OPR, Room N–5647, 200 Constitution Avenue, N.W., Washington, DC 20210, telephone 202–219–4782 (this is not a toll-free number). All comments will be shared among the Agencies.

SUPPLEMENTARY PAPERWORK REDUCTION ACT INFORMATION:

I. Background:

The Agencies have undertaken a revision of the Form 5500 Series in an effort to streamline and simplify this annual report.

II. Current Actions

The Agencies have developed a single streamlined Form 5500 for use by both large and small plan filers. The Forms 5500–C and 5500–R have been eliminated; in general, small plans will submit information similar to the current 5500–C/R data collections.

Type of Review: Revision of a currently approved collection.

Agencies: Pension and Welfare Benefits Administration (OMB No. 1210–0016); Internal Revenue Service (OMB No. 1545–0710); Pension Benefit Guaranty Corporation (OMB No. 1212–0026).

Title: Form 5500 Series.

Affected Public: Individuals or households; Business or other for-profit; Not-for-profit institutions.

Form Number: DOL/IRS/PBGC Form 5500 and Schedules.

Total Respondents: The total number of annual Form 5500 filers is approximately 901,400. Of that total, only 801,934 filings are for employee benefit plans subject to the Department of Labor's jurisdiction under Title I of ERISA. The remaining 99,466 are made to comply with IRS requirements for fringe benefit plans under Code section 6039D, pension plans maintained outside the United States, and One-Participant (Owners and Their Spouses) Retirement Plans. Accordingly, the Labor Department's total respondents is 801,934 and the IRS's is 901,400.

Total Responses: See ''*Total Respondents*'' Above.

Frequency of Response: Annually.

Estimated Time per Response, Estimated Burden Hours, Total Annual Burden: See below for each Agency.

Calculation of Burden: PWBA and IRS burden estimates are based on different estimation methodologies (see below). The total burden estimate ranges from 1.71 million burden hours (using the PWBA methodology) to 8.46 million burden hours (using the IRS methodology) for preparing the Form 5500 Series (including schedules) and sending it to the government.

Both the IRS and the PWBA methodologies exclude certain activities from the calculation of ''burden.'' If the activity is performed for any reason other than compliance with the federal tax administration system (in the case of the IRS method) or the Title I annual reporting requirements (in the case of the PWBA method), it was not counted as part of the paperwork burden. For example, most businesses or financial entities maintain, in the ordinary course of business, detailed accounts of assets and liabilities, and income and expenses for the purposes of operating the business or entity. In addition, the activity is only counted as a burden once if performed for both tax and Title I purposes. These recordkeeping activities were not included in the calculation of burden because prudent business or financial entities normally have that information available for reasons other than federal tax or Title I annual reporting. Only time for gathering and processing information associated with the tax/annual reporting systems, and learning about the law, was included.

Three major differences exist between the IRS and PWBA methodologies. First, the IRS uses a methodology developed for estimating the paperwork burden imposed on individual and business taxpayers as a result of the federal tax return system to calculate burdens associated with the Form 5500 information return. The details and time estimates of PWBA's methodology were developed specifically for the Form 5500 Series. Second, the IRS includes burden figures for learning about statutory tax reporting requirements and certain tax-related recordkeeping (e.g., depreciation accounting) in its estimate. PWBA has concluded plan administrators' obligations to keep financial records necessary to complete the Department of Labor portions of the Form 5500 result from usual and customary management practices for any financial entity, not as a result of ERISA annual reporting requirements.

The Department of Labor solicits comments on whether or not any recordkeeping beyond that which is usual and customary is necessary to complete the Department of Labor portions of the Form 5500. PWBA has also designed the instruction package for the Form 5500 so that filers generally will be able to complete the Labor Department portions of the Form 5500 by reading the instructions without needing to refer to the statute or regulations. The Labor Department solicits comments on whether the Form 5500 instructions are generally sufficient to enable filers to complete the Labor Department portions of the Form 5500 without needing to refer to the statute or regulations. PWBA, therefore, has included a burden for reading the instructions in its PRA calculations, and finds there is no recordkeeping burden attributable to the Form 5500 Series. Third, PWBA does not include burdens for completing the Schedule E (ESOP Annual Information); Schedule F (Fringe Benefit Plan Annual Information) and Schedule P (Annual Return of Fiduciary of Employee Benefit Trust) because these are exclusively IRS schedules. The different methodologies and the IRS inclusion of burden for learning about the law, tax recordkeeping, and Schedules E, F and P, result in the Agencies having different total burden estimates. Presented below is a chart showing the total burden of the streamlined Form 5500 Series (including schedules) using the PWBA and IRS methodologies.

DOL AND IRS ESTIMATES OF TOTAL ANNUAL BURDEN HOURS

Agency	Preparing/Filing the Form 5500 Series (including reading instructions)	Learning The Law Necessary To Complete The Form 5500 Series	Recordkeeping Necessary to Complete the Form 5500 Series	Total Annual Burden Hours
IRS	8,458,478	6,544,940	33,682,567	[1] 48,686,004
DOL	[2] 1,706,550	Legal rules are described in the Form 5500 instructions so filers do not need to refer to statute or regulations to complete DOL portions of the Form 5500.	Financial records needed to complete DOL portions of Form 5500 are kept as usual and customary business practice not solely to complete the Form 5500.	[2] 1,706,550

[1] This does not equal the total of the other three IRS columns due to rounding.
[2] This does not include IRS Schedules E, F and P.

There is no separate PBGC entry on the chart because, as explained below, its share of the paperwork burden is very small relative to that of IRS and DOL.

Paperwork and Respondent Burden

So that interested parties may better understand the burden associated with this information collection, the Agencies are presenting information on how they estimate burden. These burden estimates vary according to the Agencies' respective statutory authorities to collect information via questions in the Form 5500 Series, the information collections for which they are responsible, the methodologies they use, and the categories of burden they measure. Based on the Agencies' burden estimates, and taking into account differences in statutory responsibility and methodology, the proposed revision to the Form 5500 Series is estimated to reduce total burden by 12 to 13.6 percent annually over the 10-year life of the form.

Department of Labor

Burden Estimation Methodology: The DOL uses a matrix involving a series of mathematical calculations to estimate burdens associated with preparing, sending and learning about the Form 5500 Series report. Burden hour calculations are determined by identifying groups of plans within the universe of filers that have similar reporting requirements and grouping them into categories based on those annual reporting requirements. Under the current estimating scheme, the universe is divided into three basic plan types: defined benefit pension plans, defined contribution pension plans, and welfare plans. Each of these major plan types is then further subdivided into multiemployer and single-employer plans, and within multiemployer and single-employer plans into self-insured plans, fully insured plans, and split-funded plans. Since the filing requirements differ substantially for smaller and larger plans, the plan types are further divided by plan size. For smaller plans (those with fewer than 100 participants) the multiemployer/single-employer distinction is not retained because there are so few small multiemployer plans. Thus, for larger plans, calculations are prepared for fifteen different plan types, and for smaller plans, calculations are prepared for nine different plan types.

In addition to separating plans by type and size, to make the burden hour calculations manageable and more meaningful, individual questions on the form are grouped by the type of information requested. The grouping of items include the following categories: (1) Instructions and plan identification information; (2) plan operation information; (3) financial/fiduciary information; (4) plan qualification and tax information; (5) minimum funding questions; (6) plan assets with financial schedules (including Schedules C and G); (7) Schedule A; (8) Schedule B; and (9) Schedule SSA.

Each group of related items is reviewed and an estimate of the time needed to complete that group is developed. When items in a category are required by more than one Agency, the estimated time required by each type of plan filing is allocated among the Agencies for that particular category of items. This allocation is based on whether only a single item in a group is required by more than one agency or whether several or all of the items are required by more than one agency. Since filers must read not only the instruction to particular categories but also general instructions pertaining to the general filing requirements for small and large plans, a burden is assessed for the instructions on the particular group and as a whole. This burden is included within the plan identification category.

This methodology is designed to approximate the burden actually imposed on filers. Thus, a plan's reporting burden is defined in terms of the specific items and schedules it must comply with and will depend on its size, funding method and investment structures. On the average, it is estimated that the total completion time of the proposed Form 5500 Series in its first year will range from 1.12 hours per plan for the simplest Form 5500 report to 4.55 hours per plan for the most complex Form 5500 filing. For example, the annual report for a large fully insured welfare plan not subject to Internal Revenue Code section 6039D would consist of only a few questions on Form 5500 and a Schedule A (Insurance Information). The requirement that this plan provide very limited information on the Form 5500 would be reflected in the estimates of reporting burden time. By contrast, a large defined benefit pension plan intended to be tax qualified and utilizing a trust fund and investing in insurance contracts would submit an annual report completing almost all the line items of the Form 5500, plus Schedules A (Insurance Information), Schedule B (Actuarial Information), Schedule C (Service Provider Information), Schedule D (DFE/Participating Plan Information), Schedule FIN (Financial Statements), Schedule PEN (Pension Plan Information), Schedule Q (Qualified Pension Plan Information), and the independent accountant's report. The Department's methodology attempts to capture, through its categorization, these different reporting burdens, while remaining general and manageable enough to provide meaningful estimates of the characteristics of the reporting scheme which lead to significant differences in the burdens placed on different types of filers. As noted above, PWBA has not attributed a recordkeeping burden to the Form 5500 in its Paperwork Reduction Act analysis because it has concluded that plan administrators' obligations to keep financial records necessary to complete the Department of Labor portions of the Form 5500 result from usual and customary management practices for any financial entity, not as result of ERISA annual reporting requirements.

Under the forms revisions the reduction in the Department of Labor burden for the 1998 reporting year results from (1) adjustments (changes in the Paperwork Reduction Act regarding calculation of burden hours vs. costs and changes in assumptions used in prior year calculations) and (2) program changes (revised information reporting requirements). On the basis of the above methodology, approximately 1,706,550 (in its initial year) and 1,329,471 (in subsequent years) total hours will be needed to complete all information items on the annual reports required by all three Agencies and the Social Security Administration. Of this total, 752,555 (initial year) and 566,462 (subsequent years) burden hours have been allocated to DOL.

Estimated Time per Response, Estimated Burden Hours, Total Annual Burden (per DOL methodology and based on 801,934 respondents.):

[Figures are in hours, unless otherwise specified]

	Year 1	Year 2	Year 3
Time per response range (completion of entire form)[1]	1.12–4.55	.55–4.55	.55–4.55
Time per response range (completion of DOL portion of form)	.67–1.88	.39–1.88	.39–1.88
Total burden hours[1]	1,706,550	1,329,471	1,329,471
Total DOL burden hours	752,555	566,462	566,462
Total burden hour cost range (millions)[1 2]	$90.4–99.0	$82.9–89.5	$82.9–89.5
Total DOL burden hour cost range (millions)	$29.0–32.8	$25.3–28.1	$25.3–28.1

[1] This does not include IRS Schedules E, F and P.

[2] This includes the start-up costs associated with upgrading automated systems to accommodate the new Form. These costs have been distributed pro-rata over the expected ''life'' of the new Form, 10 years.

Estimated Share of Total Form 5500 Series Preparation Burden: 44 percent (initial year) and 43 percent in subsequent years.

Estimated Reduction in Burden Due to Streamlining Project: 12 percent annually over the estimated 10-year life of the Form; this figures includes an increase in burden in the first year due to start-up costs and system changes to adjust to the new form.

Department of the Treasury

Burden Estimation Methodology: IRS's estimates of business taxpayer burden are calculated using a series of mathematical models that were developed from regression analysis of survey data on the amount of time that partnerships, corporations, and their paid tax preparers spend performing activities that are necessary to meet tax filing requirements. These activities, which correspond to the Paperwork Reduction Act's definition of burden (44 U.S.C. 3502(2)), are: (1) Recordkeeping, (2) learning about tax law, (3) preparing tax forms, and (4) copying, assembling, and sending tax forms to IRS. A burden equation for each activity takes into account basic characteristics of tax forms and instructions, form and line usage by taxpayers, and characteristics of the taxpayer populations using the forms. Certain activities, however, have been excluded from the definition of burden. If the activity is performed for any reason other than compliance with the federal tax administration system, it is not counted as part of the tax paperwork burden. For example, most businesses maintain detailed accounts of income and expenses, and profit and loss, for the purpose of operating the business. These recordkeeping activities were not included in the definition of burden, despite the fact that there are some businesses, particularly those which do not borrow funds from banks, that prepare this type of information only to meet business tax requirements. Prudent businesses normally have that information available for reasons other than federal taxes. Only the time for gathering and processing information associated solely with the tax system, such as depreciation accounting and the review of tax returns prepared by professional tax advisors, was included.

The data used to construct the burden models for business taxpayers were obtained from a survey of 4,000 corporations and partnerships and their paid tax preparers. These businesses were sent a questionnaire that requested information on how much time they spent performing activities that they undertook for the express purpose of meeting their tax filing requirements. Multiple linear regression analysis was used to identify variables that correlated with time spent on taxes. Through careful model specification, more than 100 variables that were likely to have a causal relation with time spent were tested. Some of the predictor variables in the final burden models include (for a given form): (1) The total number of annual taxpayer responses filed, (2) the fraction of taxpayers using paid preparers, (3) the total number of line items on the form, (4) the total number of references to the Internal Revenue Code and regulations appearing on the form and its instructions, and (5) the total number of attachments requested that are IRS forms. The accuracy of the burden estimates that result from the models reflect the quality of survey data obtained from taxpayers. While every effort was made to obtain valid burden information from a representative sample of taxpayers, the accuracy of the data depended on their ability and conscientiousness in reporting accurately their tax activity times.

The business burden models predict by type of activity (i.e., recordkeeping, learning, obtaining materials, locating/using a preparer, preparing, sending) and by preparer (paid vs. self) the average business taxpayer paperwork burden to file a given form. The total burden for all business taxpayers filing the form is obtained by summing the burden over all activities, which results in the total burden for each taxpayer, and then multiplying by the total number of taxpayer responses submitted during the tax year. It should be emphasized that the taxpayer burden models predict the average paperwork burden borne by the population that file a given form. For any form, the distribution of time burden across the filing population may vary considerably. For example, the size of the business completing the form or the complexity of its tax situation will have a direct bearing on the amount of time spent. This is especially true for the Form 5500 burden estimates, since large plans will complete different portions of the schedules for Form 5500 and will therefore have a different paperwork burden than small plans. The burden models necessarily represent a substantial simplification of a very complex situation involving the interaction of the tax system and diverse income and revenue generating tax entities.

Estimated Time per Response, Estimated Burden Hours, Total Annual Burden (per IRS methodology and based on 901,400 respondents):

The time needed to complete and file the forms listed below reflects the combined requirements of the IRS, Department of Labor, Pension Benefit Guaranty Corporation, and the Social Security Administration as calculated by the IRS using the IRS methodology. These times will vary depending on individual circumstances. The estimated average times are:

	Recordkeeping	Learning about the law or the form	Preparing the form	Copying, assembling, and sending the form	Total time per response	Total annual burden hours
Form 5500	11 hr 14 min	5 hr 26 min	6 hr 47 min	16 min	23 hr 43 min	21,381,208
Sch A	17 hr 56 min		17 min		18 hr 14 min	4,521,787
Sch B Part 1	30 hr 37 min	3 hr 16 min	3 hr 55 min		37 hr 48 min	3,402,000
Sch B Part 2	16 hr 1 min	1 hr 23 min	1 hr 43 min		19 hr 7 min	57,360
Schedule C	4 hr 47 min		5 min		4 hr 52 min	486,000
Schedule D	2 hr 23 min		2 min		2 hr 26 min	10,935
Sch E (Non-leveraged).	1 hr 12 min	12 min	13 min		1 hr 37 min	8,100
Schedule E (Leveraged).	10 hr 2 min	1 hr 41 min	1 hr 56 min		13 hr 39 min	27,320
Schedule F	2 hr 52 min	24 min	28 min		3 hr 44 min	208,880
Schedule G	9 hr 49 min	24 min	34 min		10 hr 47 min	6,993
Schedule P	1 hr 55 min	30 min	33 min		2 hr 58 min	2,095,680
Sch PEN I	2 hr 52 min		3 min		2 hr 55 min	627,800
Sch PEN II	9 hr 34 min		9 min		9 hr 43 min	1,535,950
Sch Q	11 hr 43 min	3 hr 53 min	4 hr 14 min		19 hr 50 min	1,408,833
Sch FIN	32 hr 17 min	53 min	1 hr 28 min		34 hr 38 min	2,355,520
Sch FIN–SP	9 hr 5 min	42 min	53 min		10 hr 40 min	8,550,938
Sch SSA	5 hr 30 min	6 min	11 min		5 hr 47 min	2,000,700
Total						48,686,004

Estimated Share of Total Form 5500 Series Burden: 56%.

Estimated Reduction in Burden Due to Streamlining Project: 13.6%.

Pension Benefit Guaranty Corporation

Burden Estimation Methodology: PBGC's share of the Form 5500 paperwork burden is very small relative to that of IRS and DOL. The paperwork burden allocated to PBGC includes a portion of the general instructions, basic plan identification information, a portion of Schedule B, and item 10 on Schedule PEN.

PBGC follows DOL's methodology for computing estimates of its share of the Form 5500 paperwork burden. To estimate the PBGC-allocated burden associated with the general instructions and plan identification items, PBGC simply applies its applicable percentage to the burden estimates computed by DOL.

PBGC shares a portion of the burden associated with Schedule B with IRS. To estimate the PBGC-allocated burden associated with the shared items on Schedule B, PBGC modifies the burden estimates computed by IRS so that they conform to the DOL methodology, and simply applies its applicable percentage to the modified burden estimate.

Estimated Share of Total Form 5500 Series Burden: 18,600 hours and $2.6 million dollars per year.

Estimated Reduction in Burden Due to Streamlining Project: The PBGC's share of Form 5500 burden is higher than in previous years because the Agencies have increased PBGC's percentage of the overall burden to more accurately reflect PBGC's use of Form 5500 information. In particular, PBGC has been allocated a larger share of Schedule B burden than in the past because of PBGC's concern with plan funding. Thus, although some PBGC-related items have been eliminated from the streamlined Form 5500, PBGC's share of the Form 5500 burden is higher than when it was last reported in 1994.

Request for Comments

In addition to the specific questions throughout this notice, the Agencies are particularly interested in comments that:

- Evaluate whether the proposed collection of information is appropriate for the type of disclosure required of the respondents, including whether the information will have practical utility;

• Evaluate the accuracy of the agency's estimate of the burden of the proposed collection of information, including the validity of the methodology and assumptions used (which appear above);

• Propose ways to enhance the quality, utility, and clarity of the information to be collected; and

• Propose ways to minimize the burden of the collection of information on those who are to respond, including through the use of appropriate automated, electronic, mechanical, or other technological collection techniques or other forms of information technology, e.g., permitting electronic submissions of responses.

In addition, the Agencies are interested in comments that:

• Evaluate the Agencies' respective burden estimation methodologies;

• Assess the need for and accuracy of the IRS's and Department of Labor's respective estimates of recordkeeping and learning about the law burdens attributable to this filing requirement; and

• Estimate capital or start-up costs and costs of operation, maintenance, and purchase of services to comply with this filing requirement.

Comments submitted in response to this notice will be summarized and included in the request for Office of Management and Budget approval of the information collection request. All comments will become a matter of public record.

Statutory Authority

Accordingly, pursuant to the authority in sections 101, 103, 104, 109, and 4065 of ERISA, and sections 6039D and 6058 of the Code, it is proposed that the Form 5500 Series Annual Return/Report Forms and the instructions thereto be revised as set forth below.

Signed at Washington, D.C. this 21st day of August, 1997.

Olena Berg,

Assistant Secretary, Pension and Welfare Benefits Administration, U.S. Department of Labor.

Evelyn A. Petschek,

Assistant Commissioner, Employee Plans and Exempt Organizations, Internal Revenue Service.

David M. Strauss,

Executive Director, Pension Benefit Guaranty Corporation.

BILLING CODE 4510–29–P

Form **5500**
Department of the Treasury
Internal Revenue Service
Department of Labor
Pension and Welfare Benefits Administration
Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6039D, 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code).

► Type or print all entries in accordance with the instructions to the Form 5500.

OMB Nos.

199X

This Form is Open to Public Inspection.

Part I Annual Report Identification Information

For the calendar plan year 199X or fiscal plan year beginning , 199X and ending , 19

A This return/report is: **(1)** ☐ the first Form 5500; **(2)** ☐ an amended Form 5500; or **(3)** ☐ the final Form 5500.

B This return/report is for: **(1)** ☐ a multiemployer plan; **(2)** ☐ a single-employer plan (other than a multiple-employer plan); **(3)** ☐ a multiple-employer plan; or **(4)** ☐ a DFE (specify) ____

C Check the box, if the plan is a collectively-bargained plan . . . ► ☐

D If you filed for an extension of time to file, check the box and attach a copy of the extension . . . ► ☐

Part II Basic Plan Information—enter all requested information.

1a Name of plan

1b Three-digit plan number (PN) ►

1c Effective date of plan (mo., day, yr.)

2a Plan sponsor's name and address (employer, if for single-employer plan) (Address should include room or suite no.)

2b Employer Identification Number (EIN)

2c Sponsor's telephone number ( )

2d Business code (see instructions)

3a Plan administrator's name and address (If same as plan sponsor, enter "Same")

3b Administrator's EIN

3c Administrator's telephone number ( )

4 Number of participants covered under the plan as of the beginning **(a)** and end **(b)** of the plan year.

5 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report below:

Sponsor's name EIN PN

6 Benefits provided under the plan (check all applicable boxes and enter all applicable codes):

a ☐ Pension benefits ____

b ☐ Welfare benefits ____

c ☐ Fringe benefits

7a Plan funding arrangement (check all that apply):

(1) ☐ Insurance

(2) ☐ Section 412(i) insurance contracts

(3) ☐ Trust

(4) ☐ General assets of the sponsor

7b Plan benefit arrangement (check all that apply):

(1) ☐ Insurance

(2) ☐ Section 412(i) insurance contracts

(3) ☐ Trust

(4) ☐ General assets of the sponsor

8 Schedules attached (Check box and enter the number attached, as applicable. See instructions.):

Pension Schedules

☐ **PEN** (Pension Plan Information)

☐ ____ **Q** (Qualified Pension Plan Coverage Information)

☐ **B** (Actuarial Information)

☐ **E** (ESOP Annual Information)

☐ ____ **SSA** (Separated Vested Participant Information)

Fringe Benefit Schedule

☐ **F** (Fringe Benefit Plan Annual Information)

Financial Schedules

☐ **FIN** (Financial Information)

☐ **FIN-SP** (Financial Information—Small Plan)

☐ ____ **A** (Insurance Information)

☐ **C** (Service Provider Information)

☐ ____ **D** (DFE/Participating Plan Information)

☐ ____ **G** (Financial Transaction Schedules)

☐ ____ **P** (Trust Fiduciary Information)

Caution: *A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.*

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete.

Signature of plan administrator | Date | Typed or printed name of individual signing as plan administrator

Signature of employer/plan sponsor/DFE | Date | Typed or printed name of individual signing as employer, plan sponsor or DFE, as applicable

Preparer Information: Preparer's name and EIN Classification Code

For Paperwork Reduction Act Notice, see page 1 of the instructions. Cat. No. 13500F Form **5500** (199X)

SCHEDULE A (Form 5500)
Department of the Treasury
Internal Revenue Service
Department of Labor
Pension and Welfare Benefits Administration
Pension Benefit Guaranty Corporation

Insurance Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974.
▶ **File as an attachment to Form 5500.**
▶ Insurance companies are required to provide this information pursuant to ERISA section 103(a)(2).

OMB No.
199X
This Form Is Open to Public Inspection

For the calendar year 199X or fiscal plan year beginning , 199X, and ending , 19

A Name of plan | B Three-digit plan number ▶

C Plan sponsor's name as shown on line 2a of Form 5500 | D **Employer Identification Number**

Part I **Summary of All Insurance Contracts Included in Parts II and III**
Report all information on a plan year basis. Group all contracts in the same manner as in Parts II and III.

1 Coverage:

(a) Name and address of insurance carrier	**(b)** EIN	**(c)** NAIC code	**(d)** Contract or identification number	**(e)** Approximate number of persons covered at end of plan year

2 Insurance fees and commissions paid to agents, brokers, and other persons:

(a) Contract or identification number	**(b)** Name and address of the agents, brokers or other persons to whom commissions or fees were paid	**(c)** Amount of commissions paid	**(d)** Fees paid		**(e)** Organization code
			Amount	Purpose	
Total					

Part II **Investment and Annuity Contract Information**
Provide information for each contract on a separate Part II. Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

▶ Contract or identification number ▶

3 Current value of plan assets in the general account as of the end of the plan year . . . .

4 Current value of plan's interest in separate accounts as of the end of the plan year . . . .

5 Contracts With Allocated Funds

a State the basis of premium rates ▶

b Premiums paid to carrier during this plan year . . . .

c Premiums due for this plan year but unpaid at the end of the plan year . . . .

d If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount . . . .
Specify nature of costs ▶

e Type of contract **(i)** ☐ individual policies **(ii)** ☐ group deferred annuity
(iii) ☐ other ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan check here ▶ ☐

For Paperwork Reduction Act Notice, see page 1 of the Instructions for Form 5500. Cat. No. 13505I **Schedule A (Form 5500) 199X**

Schedule A (Form 5500) 199X Page 2

6 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract **(1)** ☐ deposit administration **(2)** ☐ immediate participation guarantee **(3)** ☐ guaranteed investment **(4)** ☐ other (specify) ▶

b Balance at the end of the previous plan year

c Additions: *(i)* Contributions deposited during the year

(ii) Dividends and credits

(iii) Interest credited during the year

(iv) Transferred from separate account

(v) Other (specify) ▶

(vi) Total additions

d Total of balance and additions (add **b** and **c**(vi))

e Deductions:

(i) Disbursed from fund to pay benefits or purchase annuities during year

(ii) Administration charge made by carrier

(iii) Transferred to separate account

(iv) Other (specify) ▶

(v) Total deductions

f Balance at the end of the plan year (subtract **e**(*v*) from **d**)

Part III Welfare Benefit Contract Information

Provide information for each contract on a separate Part III. If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organization(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

▶ Contract or identification number ▶

7 Benefit and contract type. Check all applicable boxes **a** ☐ Health (other than dental or vision) **b** ☐ Dental **c** ☐ Vision **d** ☐ Life Insurance **e** ☐ Temporary disability (accident and sickness) **f** ☐ Long-term disability **g** ☐ Supplemental unemployment **h** ☐ Prescription drug **i** ☐ Stop loss (large deductible) **j** ☐ HMO contract **k** ☐ PPO contract **l** ☐ Indemnity contract **m** ☐ Other (specify) ▶

8 Experience-rated contracts

a Premiums: *(i)* Amount received

(ii) Increase (decrease) in amount due but unpaid

(iii) Increase (decrease) in unearned premium reserve

(iv) Earned (*(i)* + *(ii)* − *(iii)*)

b Benefit charges: *(i)* Claims paid

(ii) Increase (decrease) in claim reserves

(iii) Incurred claims (add *(i)* and *(ii)*)

(iv) Claims charged

c Remainder of premium: *(i)* Retention charges (on an accrual basis)—

(A) Commissions

(B) Administrative service or other fees

(C) Other specific acquisition costs

(D) Other expenses

(E) Taxes

(F) Charges for risks or other contingencies

(G) Other retention charges

(H) Total retention

(ii) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)

d Status of policyholder reserves at end of year: *(i)* Amount held to provide benefits after retirement

(ii) Claim reserves

(iii) Other reserves

e Dividends or retroactive rate refunds due. (Do not include amount entered in **c***(ii)*.)

9 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier

b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, item 2 above, report amount

Specify nature of costs ▶

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SCHEDULE B (Form 5500)

Department of the Treasury
Internal Revenue Service
Department of Labor
Pension and Welfare Benefits Administration
Pension Benefit Guaranty Corporation

Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974, referred to as ERISA, except when attached to Form 5500-EZ and, in all cases, under section 6059(a) of the Internal Revenue Code, referred to as the Code.

▶ **Attach to Form 5500 or 5500-EZ if applicable.**
▶ **See separate instructions.**

OMB No.

199X

This Form Is Open to Public Inspection (except when attached to Form 5500-EZ)

For calendar plan year 199X or fiscal plan year beginning , 199X, and ending , 19

▶ **If an item does not apply, enter "N/A."** ▶ **Round off amounts to nearest dollar.**

▶ **Caution:** *A penalty of $1,000 will be assessed for late filing of this report unless reasonable cause is established.*

A Name of employer/plan sponsor as shown on line 1a of Form 5500 or 5500-EZ

B Employer identification number

C Name of plan

D Three-digit plan number ▶

E Type of plan: (1) ☐ Single employer (2) ☐ Multiemployer (3) ☐ Multiple employer

F ☐ 100 or fewer participants in prior plan year

Part I Basic Information (To be completed by all plans)

1a Enter the actuarial valuation date: Month .... Day .... Year ....

b Assets:

(1) Current value of assets	b(1)	
(2) Actuarial value of assets for funding standard account	b(2)	
c (1) Accrued liability for plans using immediate gain methods	c(1)	
(2) Information for plans using spread gain methods:		
(a) Unfunded liability for methods with bases	c(2)(a)	
(b) Accrued liability under entry age normal method	c(2)(b)	
(c) Normal cost under entry age normal method	c(2)(c)	
d Information on current liabilities of the plan:		
(1) Amount excluded from current liability attributable to pre-participation service (see instructions)	d(1)	
(2) "RPA '94" information:		
(a) Current liability	d(2)(a)	
(b) Expected increase in current liability due to benefits accruing during the plan year	d(2)(b)	
(c) Current liability computed at highest allowable interest rate (see instructions)	d(2)(c)	
(d) Expected release from "RPA '94" current liability for the plan year	d(2)(d)	
(3) "OBRA '87" information:		
(a) Current liability	d(3)(a)	
(b) Expected increase in current liability due to benefits accruing during the plan year	d(3)(b)	
(c) Expected release from "OBRA '87" current liability for the plan year	d(3)(c)	
(4) Expected plan disbursements for the plan year	d(4)	

Statement by Enrolled Actuary (see instructions before signing):

To the best of my knowledge, the information supplied in this schedule and on the accompanying statements, if any, is complete and accurate, and in my opinion each assumption used in combination, represents my best estimate of anticipated experience under the plan. Furthermore, in the case of a plan other than a multiemployer plan, each assumption used (a) is reasonable (taking into account the experience of the plan and reasonable expectations) or (b) would, in the aggregate, result in a total contribution equivalent to that which would be determined if each such assumption were reasonable. In the case of a multiemployer plan, the assumptions used, in the aggregate, are reasonable (taking into account the experience of the plan and reasonable expectations).

Signature of actuary — Date

Print or type name of actuary — G Most recent enrollment number

Firm name — Telephone number (including area code)

Address of the firm

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

For Paperwork Reduction Act Notice, see the Instructions for Form 5500 or 5500-EZ. Cat. No. 13507E **Schedule B (Form 5500) 199X**

Schedule B (Form 5500) 199X Page 2

2 Operational information as of beginning of this plan year:
a Current value of the assets (see instructions) **2a**

b "RPA '94" current liability:

	(1) No. of Persons	(2) Vested Benefits	(3) Total Benefits
(1) For retired participants and beneficiaries receiving payments			
(2) For terminated vested participants			
(3) For active participants			
(4) Total			

c If the percentage resulting from dividing line 2a by line 2b(4), column (3), is less than 70%, enter such percentage . . . . . **2c** . %

3 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Month-Day-Year	(b) Amount paid by employer	(c) Amount paid by employees	(a) Month-Day-Year	(b) Amount paid by employer	(c) Amount paid by employees
			3 Totals . ▶	(b)	(c)

4 Quarterly contributions and liquidity shortfall(s):
a Plans other than multiemployer plans, enter funded current liability percentage for preceding year (see instructions) . . . . . **4a** . %
b If line 4a is less than 100%, see instructions, and complete the following table as applicable:

Liquidity shortfall as of end of Quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

5 Actuarial cost method used as the basis for this plan year's funding standard account computation:
a ☐ Attained age normal b ☐ Entry age normal c ☐ Accrued benefit (unit credit)
d ☐ Aggregate e ☐ Frozen initial liability f ☐ Individual level premium
g ☐ Individual aggregate h ☐ Other (specify) ▶ ....
i Has a change been made in funding method for this plan year? . . . . . ☐ Yes ☐ No
j If line i is "Yes," was the change made pursuant to Revenue Procedure 95-51? . . . . . ☐ Yes ☐ No
k If line i is "Yes," and line j is "No" enter the date of the ruling letter (individual or class) approving the change in funding method . . . . . Month Day Year

6 Checklist of certain actuarial assumptions:
a Interest rates for:
(1) "RPA '94" current liability . . . . . **a(1)** . %
(2) "OBRA '87" current liability . . . . . **a(2)** . %
b Weighted average retirement age **6b**

		Pre-retirement	Post-retirement
c Rates specified in insurance or annuity contracts	6c	☐ Yes ☐ No	☐ Yes ☐ No
d Mortality table code for valuation purposes:			
(1) Males	d(1)		
(2) Females	d(2)		
e Valuation liability interest rate	6e	. %	. %
f Expense loading	6f	. %	. %
		Male	Female
g Annual withdrawal rates:			
(1) Age 25	g(1)	. %	. %
(2) Age 40	g(2)	. %	. %
(3) Age 55	g(3)	. %	. %
h Salary scale	6h	. %	. %

i Estimated investment return on actuarial value of assets for the year ending on the valuation date **6i** . %

Schedule B (Form 5500) 199X — Page **3**

7 New amortization bases established in the current plan year:

(1) Type of Base	**(2)** Initial Balance	**(3)** Amortization Charge/Credit

8 Miscellaneous information:

a If a waiver of a funding deficiency or an extension of an amortization period has been approved for this plan year, enter the date of the ruling letter granting the approval . . . . Month .... Day .... Year ....

b If one or more alternative methods or rules (as listed in the instructions) were used for this plan year, enter the appropriate code in accordance with the instructions ▶ ....

c Is the plan required to provide a Schedule of Active Participant Data? (see instructions) . . . . ☐ Yes ☐ No
If "Yes," attach schedule.

9 Funding standard account statement for this plan year:

Charges to funding standard account:

		Outstanding Balance		Line	Amount
a	Prior year funding deficiency, if any			9a	
b	Employer's normal cost for plan year as of valuation date			9b	
c	Amortization charges as of valuation date:				
	(1) All bases except funding waivers	▶ ($..................)		c(1)	
	(2) Funding waivers	▶ ($..................)		c(2)	
d	Interest as applicable on lines 9a, 9b, and 9c			9d	
e	Additional interest charge due to late quarterly contributions, if applicable			9e	
f	Additional funding charge from Part II, line 12u, if applicable			9f	
g	Total charges. Add lines 9a through 9f			9g	
	Credits to funding standard account:				
h	Prior year credit balance, if any			9h	
i	Employer contributions. Total from column (b) of line 3			9i	
j	Amortization credits as of valuation date	▶ ($..................)		9j	
k	Interest as applicable to end of plan year on lines 9h, 9i, and 9j			9k	
l	Full funding limitation (FFL) and credits				
	(1) ERISA FFL (accrued liability FFL)	l(1)			
	(2) "OBRA '87" FFL (150% current liability FFL)	l(2)			
	(3) "RPA '94" override (90% current liability FFL)	l(3)			
	(4) FFL credit before reflecting "OBRA '87" FFL			l(4)	
	(5) Additional credit due to "OBRA '87" FFL			l(5)	
m	*(1)* Waived funding deficiency			m(1)	
	(2) Other credits			m(2)	
n	Total credits. Add lines 9h through 9k, 9l(4), 9l(5), 9m(1), and 9m(2)			9n	
o	Credit balance: If line 9n is greater than line 9g, enter the difference			9o	
p	Funding deficiency: If line 9g is greater than line 9n, enter the difference			9p	
	Reconciliation account:				
q	Current year's accumulated reconciliation account:				
	(1) Due to additional funding charges as of the beginning of the plan year	q(1)			
	(2) Due to additional interest charges as of the beginning of the plan year	q(2)			
	(3) Due to waived funding deficiencies:				
	(a) Reconciliation outstanding balance as of valuation date	q(3)(a)			
	(b) Reconciliation amount. Line 9c(2) balance minus line 9q(3)(a)	q(3)(b)			
	(4) Total as of valuation date ▶			q(4)	

10 Contribution necessary to avoid an accumulated funding deficiency. Enter the amount in line 9p or the amount required under the alternative funding standard account if applicable . . . . **10** ______

11 Has a change been made in the actuarial assumptions for the current plan year? If "Yes," see instructions. ☐ Yes ☐ No

Part II Additional Information for Certain Plans Other Than Multiemployer Plans

Please refer to **Who Must File** on page 1 of the instructions to determine if you must complete Part II.

12 Additional required funding charge (see instructions):

a Enter "Gateway %." Divide line 1b(2) by line 1d(2)(c) and multiply by 100.
If line 12a is at least 90%, go to line 12u and enter -0-.
If line 12a is less than 80%, go to line 12b.
If line 12a is at least 80% (but less than 90%), see instructions and, if applicable, enter the appropriate plan years and condition codes and go to line 12u and enter -0-. Otherwise, go to line 12b . . . . . **12a** ___ . ___ %

Plan Year	Condition Code
199__	
199__	

b "RPA '94" current liability. Enter line 1d(2)(a) **12b**

c Adjusted value of assets (see instructions) **12c**

d Funded current liability percentage. Divide line 12c by 12b and multiply by 100 . . . . . **12d** ___ . ___ %

e Unfunded current liability. Subtract line 12c from line 12b **12e**

f Liability attributable to any unpredictable contingent event benefit **12f**

g Outstanding balance of unfunded old liability **12g**

h Unfunded new liability. Subtract the total of lines 12f and 12g from line 12e. Enter -0- if negative . **12h**

i Unfunded new liability amount (___ . ___ % of line 12h) **12i**

j Unfunded old liability amount. **12j**

k Deficit reduction contribution. Add lines 12i, 12j, and 1d(2)(b) **12k**

l Net charges in funding standard account used to offset the deficit reduction contribution. Enter a negative number if less than zero **12l**

m Unpredictable contingent event amount:

(1) Benefits paid during year attributable to unpredictable contingent event **m(1)**

(2) Unfunded current liability percentage. Subtract the percentage on line 12d from 100% . . . . . **m(2)** ___ . ___ %

(3) Transition percentage . . . . . **m(3)** 5 0 . 0 0 %

(4) Enter the product of lines 12m(1), 12m(2), and 12m(3) . . . . **m(4)**

(5) Amortization of all unpredictable contingent event liabilities . . **m(5)**

(6) "RPA '94" additional amount (see instructions) . . . . . **m(6)**

(7) Enter the greatest of lines 12m(4), 12m(5), or 12m(6) . . . . . **m(7)**

Preliminary Calculation

n Preliminary additional funding charge: Enter the excess of line 12k over line 12l (if any), plus line 12m(7), adjusted to end of year with interest **12n**

o Contributions needed to increase current liability percentage to 100% (see instructions) . . . **12o**

p Enter the lesser of line 12n or 12o. Also, enter the result on line 12t if the employer did not elect for 1995 to use the Optional rule under Code section 412(l)(3)(E) and does not elect for 1996 to use the Transition rule under Code section 412(l)(11) **12p**

Final Calculation (complete line 12q, 12r, or 12s, as applicable, and lines 12t and 12u)

q If the employer elects to use the Transition rule for 1996, but did not elect for 1995 to use the Optional rule, complete line 14 and enter the lesser of line 12p or 14e here and on line 12t . **12q**

r If the employer elected for 1995 to use the Optional rule, but does not elect for 1996 to use the Transition rule, complete line 13 and enter the greater of line 12p or 13q here and on line 12t . **12r**

s If the employer elected for 1995 to use the Optional rule and elects to use the Transition rule for 1996, enter the lesser of (1) the greater of line 12p or 13q, **or** (2) line 14e. Also, enter on line 12t **12s**

t Additional funding charge prior to adjustment **12t**

u Adjusted additional funding charge. (___ . 0 % of line 12t). **12u**

13	Additional funding charge under prior law (see instructions):		
a	"OBRA '87" current liability. Enter line 1d(3)(a)	**13a**	
b	Adjusted value of assets (see instructions)	**13b**	
c	Funded current liability percentage. Divide line 13b by line 13a and multiply by 100	**13c**	. %
d	Unfunded current liability. Subtract line 13b from line 13a	**13d**	
e	Outstanding balance of unfunded old liability	**13e**	
f	Liability attributable to any unpredictable contingent event benefit	**13f**	
g	Unfunded new liability. Subtract the total of lines 13e and 13f from line 13d	**13g**	
h	Unfunded new liability amount (. % of line 13g).	**13h**	
i	Unfunded old liability amount.	**13i**	
j	Deficit reduction contribution. Add lines 13h and 13i	**13j**	
k	Net amortization charge for certain bases	**13k**	
l	Unpredictable contingent event amount:		
	(1) Benefits paid during year attributable to unpredictable contingent event — **l(1)**		
	(2) Unfunded current liability percentage. Subtract the percentage on line 13c from 100% — **l(2)** . %		
	(3) Transition percentage — **l(3)** 5 0 . 0 0 %		
	(4) Enter the product of lines 13l(1), 13l(2), and 13l(3) — **l(4)**		
	(5) Amortization of all unpredictable contingent event liabilities — **l(5)**		
	(6) Enter the greater of line 13l(4) or line 13l(5).	**l(6)**	
m	Additional funding charge (excess of line 13j over line 13k (if any), plus line 13l(6).	**13m**	
n	Assets needed to increase current liability percentage to 100% (line 13d)	**13n**	
o	Smaller of line 13m or line 13n	**13o**	
p	Interest adjustment	**13p**	
q	Additional funding charge. Add lines 13o and 13p.	**13q**	
14	Transition rule:		
a	Initial funded current liability percentage. Enter the percentage from line 12d of the 1995 Schedule B here	**14a**	. %
b	Target percentage for transition rule (see instructions)	**14b**	. %
c	Target amount (see instructions)	**14c**	
d	Enter the amount from line 13q here (additional funding charge under prior law)	**14d**	
e	Additional funding charge under transition rule of Code section 412(l)(11): Enter the greater of line 14c or 14d	**14e**	

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SCHEDULE C (Form 5500)
Department of the Treasury
Internal Revenue Service
Department of Labor
Pension and Welfare Benefits Administration
Pension Benefit Guaranty Corporation

Service Provider Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974.

► **File as an attachment to Form 5500.**

OMB No.

199X

This Form is Open to Public Inspection

For the calendar year 199X or fiscal plan year beginning , 199X, and ending , 19

A Name of plan

B Three-digit plan number ►

C Plan sponsor's name as shown on line 2a of Form 5500

D Employer Identification Number

Part I Service Provider Information (see instructions)

1 Enter the total dollar amount of compensation paid by the plan to all persons, other than those listed below, who received compensation during the plan year or DFE year: **1**

2 On line (1) below list the contract administrator, if any, as defined in the instructions. On lines (2) through (40), list service providers in descending order of the compensation they received for the services rendered during the plan year. List only the top 40. 103-12 IEs should enter N/A in columns (c) and (d).

	(a) Name	(b) Employer identification number (see instructions)	(c) Official plan position	(d) Relationship to employer, employee organization, or person known to be a party-in-interest	(e) Gross salary or allowances paid by plan	(f) Fees and commissions paid by plan	(g) Nature of service code (see instructions)
(1)			Contract administrator				12
(2)							
(3)							
(4)							
(5)							
(6)							
(7)							
(8)							
(9)							
(10)							
(11)							
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(34)							
(35)							
(36)							
(37)							
(38)							
(39)							
(40)							

For Paperwork Reduction Act Notice, see page 1 of the Instructions for Form 5500. Cat. No. 13515E **Schedule C (Form 5500) 199X**

Schedule C (Form 5500) 199X Page 2

Part II Termination Information on Accountants and Enrolled Actuaries (see instructions)

(a) Name	(b) EIN	(c) Position	(d) Address	(e) Telephone No.

(1) Explanation:

(a) Name	(b) EIN	(c) Position	(d) Address	(e) Telephone No.

(2) Explanation:

(a) Name	(b) EIN	(c) Position	(d) Address	(e) Telephone No.

(3) Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Pension and Welfare Benefits Administration

DFE/Participating Plan Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

► **File as an attachment to Form 5500.**

OMB No.

199X

This Form Is Open to Public Inspection

For calendar plan year 199X or fiscal plan year beginning , 199X, and ending , 19

A Name of plan or DFE (including group insurance arrangement)

B Three-digit plan number ►

C Plan or DFE sponsor's name as shown on line 2a of Form 5500

D **Employer identification number**

E Page number

(a) Plan or DFE name	**(b)** Name of Plan or DFE Sponsor	**(c)** EIN/PN	**(d)**	**(e)** Interest in DFE, CCT or PSA at end of year (see instructions)

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SCHEDULE E (Form 5500)

Department of the Treasury
Internal Revenue Service

ESOP Annual Information

Under Section 6047(e) of the Internal Revenue Code

▶ **File as an attachment to Form 5500 or 5500-EZ.**

OMB No.

199X

This Form Is NOT Open to Public Inspection

For the calendar year 199X or fiscal plan year beginning , 199X, and ending , 19

A Name of plan

B Three-digit plan number ▶

C Plan sponsor's name as shown on line 2a of Form 5500

D **Employer identification number**

		Yes	No
1a	Did the employee stock ownership plan (ESOP) have an outstanding securities acquisition loan within the meaning of Code section 133 during the plan year?		
b	Did the employer maintaining the ESOP pay dividends (deductible under section 404(k)) on the employer's stock held by the ESOP during the employer's tax year in which the plan year ends?		
	If both line **1a** and line **1b** are "No," DO NOT complete any other questions on this schedule. Attach the schedule to the Form 5500 or 5500-EZ you file for your ESOP plan.		
2	What is the total value of the ESOP assets? ▶		
3	If the ESOP holds preferred stock, under what formula is the preferred stock convertible into common stock of the employer corporation? ▶		
4	If unallocated employer securities were released from a loan suspense account, indicate below the methods used:		
a	☐ Principal and interest (Excise Tax Regulations section 54.4975-7(b)(8)(i));		
b	☐ Principal only (Excise Tax Regulations section 54.4975-7(b)(8)(ii));		
c	☐ Other (attach an explanation)		
5	Were unallocated securities or proceeds from the sale of unallocated securities used to repay any exempt loan (within the meaning of Code section 4975(d)(3))?		
	If "Yes," attach a description of the transaction.		
	If the ESOP or the employer corporation has one or more outstanding securities acquisition loans intended to satisfy Code section 133, complete lines **6** through **11**, otherwise skip to line **12.**		
6a	Was the ESOP loan part of a "back to back" loan? (See instructions for definition of "back to back" loan.)		
b	If line **6a** is "Yes," are the terms of the two loans substantially similar?		
c	Do the two loans have the same amortization schedule? If "No," attach an explanation of how the amortization schedules differ.		
7	Is the loan an immediate allocation loan as defined in Code section 133(b)(1)(B)?		
8a	What was the date of the securities acquisition loan? ▶ month day year		
b	At all times after the acquisition of the employer securities with the loan proceeds, did the ESOP own more than 50% of: (i) each class of outstanding stock of the employer corporation, or (ii) the total value of all outstanding stock of the corporation?		
c	If line **8b** is "No," does the securities acquisition loan satisfy one of the transition rules of Act section 7301(f) of OBRA 1989 or satisfy the exception in Code section 133(b)(6)(B)(ii)? (See instructions for explanation of transition rules.)		
d	If line **8c** is "No," enter the name and address of payees to whom interest with respect to securities acquisition loans was paid ▶		
9	What was the amount of interest paid on the securities acquisition loan? ▶		
10a	Were any securities disposed of within 3 years after the plan acquired section 133 securities in a taxable event described in Code section 4978B(c)?		
b	If line **10a** is "Yes," does one or more of the exceptions provided in Code section 4978B(d) apply to all dispositions of employer securities?		
11a	Were any of the ESOP's securities acquisition loans refinanced during this reporting period?		
b	If line **11a** is "Yes," and the term of the loan was extended, enter the number of years of the extension ▶		
	If the employer maintaining the ESOP deducted dividends under Code section 404(k), answer the questions on lines 12 through 14, otherwise skip to line 15.		
12a	Did the amount of the dividends paid exceed the employer's current or accumulated earnings and profits within the meaning of Code section 316?		
b	Is the amount paid a dividend under applicable state law?		
13	If dividends deducted under Code section 404(k) were used to repay an exempt loan, were any dividends used to repay the loan generated by securities that were not acquired with the proceeds of the loan being repaid?		
14	If the answer to line **13** is "Yes," were the dividends paid with respect to employer securities that satisfy the transition rules of Act section 7302(b)(2) of OBRA 1989?		

For Paperwork Reduction Act Notice, see page 1 of the instructions for Form 5500 or 5500-EZ. Cat. No. 12349Y Schedule E **(Form 5500)** 199X

Schedule E (Form 5500) 199X Page **2**

15 Complete the following table for each class of stock owned by the ESOP:

(a) Class of stock	(b) Common stock (C) Preferred stock (P)	(c) Readily tradable* Yes (Y) No (N)	(d) Dividend rate during plan year**	(e) Dividends paid to participants***	(f) Dividends used to repay exempt loan	
					(1) allocated stock	(2) unallocated stock
				$	$	$
				$	$	$
				$	$	$
				$	$	$
Totals . . . . ►				$	$	$

*If the stock is readily tradable on an established securities market within the meaning of Code section 409(l), enter "Y," otherwise enter "N."
**Dividend rate paid for each class of stock during the plan year.
***Dividends paid directly to or distributed to participants.

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SCHEDULE F (Form 5500)

Department of the Treasury
Internal Revenue Service

Fringe Benefit Plan Annual Information Return

Under Section 6039D of the Internal Revenue Code

► File as an attachment to Form 5500.

OMB No.

199X

This Form is NOT Open to Public Inspection

For the calendar plan year 199X or fiscal plan year beginning , 199X, and ending , 19

A Name of plan	B Three-digit plan number ►
C Plan sponsor's name as shown on line 2a of Form 5500	D Employer identification number

1 Check the Internal Revenue Code section that describes this fringe benefit plan:

☐ 125 (Cafeteria plan) ☐ 127 (Educational assistance program)

2 Enter the total number of employees of the employer . . . . ______

3 Enter the total number of employees eligible to participate in the plan . . . . ______

4 Enter the total number of employees participating in the plan. (See instructions.) . . . . ______

5 Enter the total cost of the fringe benefit plan for the plan year. (See instructions.) . . . . ______

6 Did the fringe benefit plan terminate in this plan year? (See instructions.) . . . . ☐ **Yes** ☐ **No**

For Paperwork Reduction Act Notice, see page 1 of the Instructions for Form 5500. Cat. No. 14687J **Schedule F (Form 5500) 199X**

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SCHEDULE FIN (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Pension and Welfare Benefits Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under Section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code) to report large plan and DFE financial information.

▶ **File as an attachment to Form 5500.**

OMB No.

199X

Form is Open to Public Inspection.

For calendar year 199X or fiscal plan year beginning , 199X and ending , 19 .

A Name of plan

B Three-digit plan number ▶

C Name of plan sponsor as shown on line 2a of Form 5500

D **Employer identification number**

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines c(9) through c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** DFEs do not complete lines 1b(1), 1b(2), 1c(7), 1g, 1h, 1i, and, except for master trust investment accounts, also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	a		
b Receivables (less allowance for doubtful accounts):			
(1) Employers	b(1)		
(2) Participants	b(2)		
(3) Other	b(3)		
c General investments			
(1) Interest-bearing cash (including money market accounts and certificates of deposit)	c(1)		
(2) U.S. Government securities	c(2)		
(3) Corporate debt instruments (other than employer securities)			
(A) Long-term	c(3)(A)		
(B) Short-term	c(3)(B)		
(4) Corporate stocks (other than employer securities)			
(A) Preferred	c(4)(A)		
(B) Common	c(4)(B)		
(5) Partnership/joint venture interests	c(5)		
(6) Real estate (other than employer real property)	c(6)		
(7) Loans to participants	c(7)		
(8) Loans (other than to participants)	c(8)		
(9) Value of interest in common/collective trusts	c(9)		
(10) Value of interest in pooled separate accounts	c(10)		
(11) Value of interest in master trust investment accounts	c(11)		
(12) Value of interest in 103-12 investment entities	c(12)		
(13) Value of interest in registered investment companies	c(13)		
(14) Value of funds held in insurance company general account (unallocated contracts)	c(14)		
(15) Other	c(15)		
d Employer-related investments:			
(1) Employer securities	d(1)		
(2) Employer real property	d(2)		
e Buildings and other property used in plan operation	e		
f Total assets (add all amounts in lines 1a through 1e)	f		
Liabilities			
g Benefit claims payable	g		
h Operating payables	h		
i Acquisition indebtedness	i		
j Other liabilities	j		
k Total liabilities (add all amounts in lines 1g through 1j)	k		
Net Assets			
l Net assets (subtract line 1k from line 1f)	l		

Schedule FIN (Form 5500) 199X

Page **2**

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. DFEs do not complete lines 2a, 2b(1)(E), and 2e.

		(a) Amount	(b) Total
Income			
a **Contributions:**			
(1) Received or receivable in cash from: (A) Employers	a(1)(A)		
(B) Participants	a(1)(B)		
(C) Others	a(1)(C)		
(2) Noncash contributions	a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C)** and line **2a(2)**	a(3)		
b **Earnings on investments:**			
(1) Interest			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	b(1)(A)		
(B) U.S. Government securities	b(1)(B)		
(C) Corporate debt instruments			
(i) Long-term	(1)(C)(i)		
(ii) Short-term	(1)(C)(ii)		
(D) Loans (other than to participants)	b(1)(D)		
(E) Participant loans	b(1)(E)		
(F) Other	b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	b(1)(G)		
(2) Dividends: (A) Preferred stock	b(2)(A)		
(B) Common stock	b(2)(B)		
(C) Total dividends. Add lines **2b(2)(A)** and **(B)**	b(2)(C)		
(3) Rents	b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	b(4)(A)		
(B) Aggregate carrying amount (see instructions)	b(4)(B)		
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets (A) Real estate	b(5)(A)		
(B) Other	b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	b(5)(C)		
(6) Net investment gain (loss) from common/collective trusts	b(6)		
(7) Net investment gain (loss) from pooled separate accounts	b(7)		
(8) Net investment gain (loss) from master trust investment accounts	b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	b(9)		
(10) Net investment gain (loss) from registered investment companies	b(10)		
c Other income	c		
d Total income. Add all **income** amounts in column (b) and enter total	d		
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries (other than IRAs)	e(1)		
(2) To insurance carriers for the provision of benefits	e(2)		
(3) Direct rollovers to eligible retirement plans (including IRAs)	e(3)		
(4) Other	e(4)		
(5) Total benefit payments. Add lines **2e(1)** through **(4)**	e(5)		
f Interest expense	f		
g Administrative expenses: (1) Professional fees	g(1)		
(2) Contract administrator fees	g(2)		
(3) Investment advisory and management fees	g(3)		
(4) Other	g(4)		
(5) Total administrative expenses. Add lines **2g(1)** through **(4)**	g(5)		
h Total expenses. Add all **expense** amounts in column (b) and enter total	h		
Net Income and Reconciliation			
i Net income (loss) (subtract line 2h from line 2d)	i		
j Transfers of assets			
(1) To this plan	j(1)		
(2) From this plan	j(2)		

Schedule FIN (Form 5500) 199X Page 3

Part III Accountant's Opinion

3 The opinion of an independent qualified public accountant for this plan is (check one box) (see instructions):

a **Attached** to this Form 5500 and the opinion is— **(1)** ☐ Unqualified **(2)** ☐ Qualified **(3)** ☐ Disclaimer **(4)** ☐ Adverse

b **Not attached** because: **(1)** ☐ the Schedule FIN is filed for a CCT, PSA or MTIA.

(2) ☐ the opinion will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

If 3a(1)–3a(4) is checked, enter the name and EIN of the accountant ► ____________

c Check this box if the accountant performed a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 2520.103-12(d) . . . . ☐

Part IV Transactions During Plan Year

		Yes	No	Amount
4 During this plan year:				
a Did the employer fail to transmit to the plan any participant contributions within the maximum time period described in 29 CFR 2510.3-102? (See instructions)	a			
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part I if **"Yes"** is checked.)	b			
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if **"Yes"** is checked.)	c			
d Did the plan engage in any nonexempt transaction with any party-in-interest? (Attach Schedule G (Form 5500) Part III if **"Yes"** is checked.)	d			
e Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	e			
f Did the plan hold any assets whose current value is neither readily determinable on an established market nor set by an independent third party appraiser?	f			
g Did the plan receive any noncash contributions whose value was set without an appraisal by an independent third party appraiser?	g			
h Did the plan fail to provide or reduce the amount of any welfare benefit when due under the plan because of insufficient assets or failure to pay insurance premiums?	h			
i Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	i			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? If yes, enter the amount of any plan assets that reverted to the employer this year. . . . . ☐ **Yes** ☐ **No** ____________ **Amount**

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions).

5b(1) Name of plan(s)	**5b(2)** EIN(s)	**5b(3)** PN(s)

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SCHEDULE FIN-SP (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Pension and Welfare Benefits Administration

Pension Benefit Guaranty Corporation

Financial Information—Small Plan

This schedule is required to be filed under Section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code) to report small plan financial information.

▶ **File as an attachment to Form 5500.**

OMB No.

199X

Form is Open to Public Inspection.

For calendar year 199X or fiscal plan year beginning , 199X and ending , 19 .

A Name of plan	**B** Three-digit plan number ▶
C Name of plan sponsor as shown on line 2a of Form 5500	**D** Employer identification number

Complete Schedule FIN-SP if the plan covered fewer than 100 participants as of the beginning of the plan year. You may also complete Schedule FIN-SP if you are filing as a small plan under the 80–120 participant rule (see instructions). Complete Schedule FIN if reporting as a large plan or DFE.

Part I Small Plan Financial Information

Report below the current value of assets and liabilities, income, expenses, transfers and changes in net assets during the plan year. Combine the value of plan assets held in more than one trust. Do not enter the value of the portion of an insurance contract that guarantees during this plan year to pay a specific dollar benefit at a future date. Include all income and expenses of the plan including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. **Round off amounts to the nearest dollar.**

			Beginning of Year	End of Year
1	**Plan Assets and Liabilities:**			
a	Total plan assets	1a		
b	Total plan liabilities	1b		
c	Net plan assets (subtract line 1b from line 1a.)	1c		
			Amount	**Total**
2	**Income, Expenses, and Transfers for this Plan Year:**			
a	Contributions received or receivable			
	(1) Employers	a(1)		
	(2) Participants	a(2)		
	(3) Others	a(3)		
b	Noncash contributions	2b		
c	Total income received or receivable (including contributions)	2c		
d	Benefits paid	2d		
e	Total expenses (including benefits paid)	2e		
f	Net income (loss) (subtract line 2e from line 2c.)	2f		
g	Net transfers	2g		

3 **Specific Assets:** If the plan held any assets in one or more of the following specific categories, enter the current value as of the end of the plan year. Allocate the value of the plan's interest in a commingled trust containing the assets of more than one plan on a line-by-line basis unless the trust meets one of the specific exceptions described in the instructions.

a	Partnership/joint venture interests:		e	Participant loans:	
b	Employer real property:		f	Loans (other than to participants):	
c	Real estate (other than employer real property):		g	Tangible personal property:	
d	Employer securities:				

Part II Transactions During Plan Year

			Yes	No	Amount
4	During this Plan Year:				
a	Did the employer fail to transmit to the plan any participant contributions within the maximum time period described in 29 CFR 2510.3-102? (See instructions)	4a			
b	Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible?	4b			
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible?	4c			
d	Did the plan engage in any nonexempt transaction with any party-in-interest?	4d			
e	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4e			
f	Did the plan hold any assets whose current value is neither readily determinable on an established market nor set by an independent third party appraiser?	4f			
g	Did the plan receive any noncash contributions whose value was set without an appraisal by an independent third party appraiser?	4g			
h	Did the plan fail to provide or reduce the amount of any welfare benefit when due under the plan because of insufficient assets or failure to pay insurance premiums?	4h			
i	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4i			

For Paperwork Reduction Act Notice, see the Instructions for Form 5500. Cat. No. 24414Y **Schedule FIN-SP (Form 5500) 199X**

Schedule FIN-SP (Form 5500) 199X Page 2

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? If yes, enter the amount of any plan assets that reverted to the employer this year . . . . ☐ **Yes** ☐ **No** ______________ **Amount**

5b If during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	**5b(2)** EIN(s)	**5b(3)** PN(s)

SCHEDULE G (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Pension and Welfare Benefits Administration

Financial Transaction Schedules

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

► **File as an attachment to Form 5500.**

OMB No.

199X

This Form Is Open to Public Inspection

For calendar plan year 199X or fiscal plan year beginning , 199X, and ending , 19

A Name of Plan

B Three-digit plan number ►

C Name of plan sponsor as shown on line 2a of Form 5500

D Employer identification number

Part I Loans or Fixed Income Obligations in Default or Classified as Uncollectible

(a)	(b) Identity and address of obligor	(c) Original amount of loan	(d) Amount of principal received during reporting year	(e) Amount of interest received during reporting year	(f) Unpaid balance at end of year	(g) Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items	(h) Amount of principal overdue	(i) Amount of interest overdue

Part II Leases in Default or Classified as Uncollectible

(a)	(b) Identity of lessor/lessee	(c) Relationship to plan, employer, employee organization or other party-in-interest	(d) Terms and description (type of property, location and date it was purchased, terms regarding rent, taxes, insurance, repairs, expenses, renewal options, date property was leased)	(e) Original cost	(f) Current value at time of lease	(g) Gross rental receipts during the plan year	(h) Expenses paid during the plan year	(i) Net receipts	(j) Amount in arrears

Schedule G (Form 5500) 199X Page 2

Part III **Nonexempt Transactions**

If a nonexempt prohibited transaction occurred with respect to a disqualified person, file Form 5330 with the IRS to pay the excise tax on the transaction.

(a) Identity of party involved	**(b)** Relationship to plan, employer, or other party-in-interest	**(c)** Description to transactions including maturity date, rate of interest, collateral, par or maturity value	**(d)** Purchase price	**(e)** Selling price	**(f)** Lease rental	**(g)** Expenses incurred in connection with transaction	**(h)** Cost of asset	**(i)** Current value of asset	**(j)** Net gain or (loss) on each transaction

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SCHEDULE P (Form 5500)

Department of the Treasury
Internal Revenue Service

Annual Return of Fiduciary of Employee Benefit Trust

▶ **File as an attachment to Form 5500 or 5500-EZ.**

OMB No.

199X

This Form Is Open to Public Inspection.

For trust calendar year 199X or fiscal year beginning , 199X, and ending , 19 .

Please type or print

1a Name of trustee or custodian

b Number, street, and room or suite no. (If a P.O. box, see the instructions for Form 5500 or 5500-EZ.)

c City or town, state, and ZIP code

2a Name of trust

b Trust's employer identification number

3 Name of plan if different from name of trust

4 Have you furnished the participating employee benefit plan(s) with the trust financial information required to be reported by the plan(s)? . . . . ☐ **Yes** ☐ **No**

5 Enter the plan sponsor's employer identification number as shown on Form 5500 or 5500-EZ. . . . . ▶

Under penalties of perjury, I declare that I have examined this schedule, and to the best of my knowledge and belief it is true, correct, and complete.

Signature of fiduciary ▶ **Date ▶**

For the Paperwork Reduction Notice, see page 1 of the Form 5500 instructions. Cat. No. 13504X **Schedule P (Form 5500) 199X**

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SCHEDULE PEN (Form 5500)

Department of the Treasury
Internal Revenue Service
Department of Labor
Pension and Welfare Benefits Administration
Pension Benefit Guaranty Corporation

Pension Plan Information

This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an Attachment to Form 5500.**

OMB No.

199X

Form is Open to Public Inspection.

For calendar year 199X or fiscal plan year beginning , 199X and ending , 19 .

A Name of plan

B Three-digit plan number ▶

C Plan sponsor's name as shown on line 2a of Form 5500

D **Employer Identification Number**

E Is the plan intended to be qualified? . . . . ☐ **Yes** ☐ **No**

Part I Participants

1a	Separated participants receiving benefits	1a	
b	Other separated vested participants (attach Schedule SSA if required)	1b	
c	Active participants as of the end of the plan year.	1c	
d	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	1d	
e	Participants that terminated employment during the plan year with accrued pension benefits	1e	

Part II Distributions

All references to distributions relate only to payments of benefits during the plan year; unless otherwise indicated, the term "participants" includes beneficiaries of deceased participants and alternate payees.

2 Total value of distributions paid in property other than in cash, annuity contracts, or publicly traded employer securities. . . . . **2** $

3 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits).

____ - ____________ ____ - ____________

Profit-sharing plans, ESOPs and stock bonus plans, skip to Part III.

4 Number of participants (living or deceased) to or for whom distributions commenced in any form other than a qualified joint and survivor annuity, qualified preretirement survivor annuity, or life annuity (if unmarried) **4**

Part III Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part)

5 Is the plan administrator making an election under Code section 412(c)(8) or ERISA section 302(c)(8)? . . . . ☐ **Yes** ☐ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

6 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions, and enter the date of the ruling letter granting the waiver. ▶ Month ...... Day ...... Year ......

Complete lines 3, 9, and 10 of Schedule B and skip the remainder of this Part.

7a	Enter the minimum required contribution for this plan year.	7a	$
b	Enter the amount contributed by the employer to the plan for this plan year.	7b	$
c	Subtract the amount in line 7b from the amount in line 7a. Enter the result (enter a negative amount in brackets)	7c	$

Skip if you completed line 7c.

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure providing automatic approval for the change, does the plan sponsor or plan administrator agree with the change? . . . . ☐ **Yes** ☐ **No** ☐ **N/A**

Do not complete line 9, if the plan is a multiemployer plan or a plan with 100 or fewer participants during the prior plan year (see instructions).

9 Is the employer electing to compute minimum funding for this plan year using the transitional rule provided in Code section 412(l)(11) and ERISA section 302(d)(11)? . . . . ☐ **Yes** ☐ **No** ☐ **N/A**

Part IV Amendments

10 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased the value of benefits? (see instructions) . . . . ☐ **Yes** ☐ **No**

For Paperwork Reduction Act Notice, see the Instructions for Form 5500. Cat. No. 24419B **Schedule PEN (Form 5500) 199X**

SCHEDULE Q (Form 5500)

Department of the Treasury
Internal Revenue Service

Qualified Pension Plan Coverage Information

This form is required to be filed under section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No.

199X

Form is Open to Public Inspection.

For calendar year 199X or fiscal plan year beginning 199X and ending , 19 .

A Name of plan	**B** Three-digit plan number ▶
C Name of plan sponsor as shown on line 2a of Form 5500	**D** **Employer identification number**

Note: *If the plan is maintained by:*

- More than one employer and benefits employees who are not collectively-bargained employees, a separate Schedule Q may be required for each employer (see the instruction for line 1), or
- An employer that operates qualified separate lines of business (QSLOBs) under Code section 414(r), a separate Schedule Q may be required for each QSLOB (see the instruction for line 2).

1 If this schedule is being filed to provide coverage information regarding the noncollectively bargained employees of an employer participating in a plan maintained by more than one employer, enter the name and EIN of the participating employer:

1a Name of participating employer	**1b** **Employer identification number**

2 If the employer maintaining the plan operates QSLOBs, enter the following information:

a The number of QSLOBs that the employer operates is ______ .

b The number of such QSLOBs that have employees benefiting under this plan is ______ .

c Does the employer apply the minimum coverage requirements to this plan on an employer-wide rather than a QSLOB basis? . . . . ☐ **Yes** ☐ **No**

d If the entry on line 2b is two or more and line 2c is "NO," identify the QSLOB to which the coverage information given on line 3 or 4 relates ▶

3 Exceptions—Check the box before each statement that describes the plan or the employer. If you check any box, do not complete the rest of this Schedule.

a ☐ The employer employs only highly compensated employees (HCES)

b ☐ The plan benefits only nonhighly compensated employees (NHCES)

c ☐ The plan benefits only collectively bargained employees

d ☐ The plan benefits all nonexcludable NHCES of the employer (as defined in Code sections 414(b), (c), and (m)), including leased employees and self-employed individuals.

4 Enter the date the plan year began for which coverage data is being submitted. Month ____ Day ____ Year ____

a Did any leased employees perform services for the employer at any time during the plan year? . . . . ☐ **Yes** ☐ **No**

b In testing whether the plan satifies the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4), does the employer aggregate plans? . . . . ☐ **Yes** ☐ **No**

c Complete the following:

(1) Total number of employees of the employer (as defined in Code section 414(b), (c) and (m)), including leased employees and self-employed individuals	c(1)	
(2) Number of excludable employees as defined in IRS regulations (see instructions)	c(2)	
(3) Number of nonexcludable employees (Subtract line 4c(2) from line 4c(1))	c(3)	
(4) Number of nonexcludable employees (line 4c(3)) who are HCEs	c(4)	
(5) Number of nonexcludable employees (line 4c(3)) who benefit under the plan	c(5)	
(6) Number of benefiting nonexcludable employees (line 4c(5)) who are HCEs	c(6)	
d Enter the plan's ratio percentage	d	. %

e Identify any disaggregated portion of the plan and enter its ratio percentage:

(1) Portion: __________ Ratio Percentage: . %

(2) Portion: __________ Ratio Percentage: . %

(3) Portion: __________ Ratio Percentage: . %

f This plan satisfies the coverage requirements on the basis of (check one): ☐ the ratio percentage test ☐ average benefit test

If this schedule is being filed to provide coverage information regarding the employees of an employer participating in a plan maintained by more than one employer, the participating employer must complete the signature block below.

Under penalties of perjury, I declare that I have examined this schedule, including accompanying statements, and to the best of my knowledge and belief, it is true, correct, and complete.

Signature of participating employer ______________________ Date __________

Type or print name of individual signing for the participating employer

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SCHEDULE SSA (Form 5500)

Department of the Treasury
Internal Revenue Service

Annual Registration Statement Identifying Separated Participants With Deferred Vested Benefits

Under Section 6057(a) of the Internal Revenue Code

▶ File as an attachment to Form 5500.

▶ For Paperwork Reduction Act Notice, see page 1 of the instructions for Form 5500.

OMB No.

199X

This Form is NOT Open to Public Inspection

For the calendar year 199X or fiscal plan year beginning , 199X, and ending , 19

1a Name of plan sponsor (employer if for a single employer plan)

1b Sponsor's employer identification number (EIN)

2a Name of plan

2b Three digit plan number ▶

3 Enter one of the following Entry Codes in column (a) for each separated participant with deferred vested benefits that:

Code A — has not previously been reported.
Code B — has previously been reported under the above plan number but requires revisions to the information previously reported.
Code C — has previously been reported under *another* plan number but will be receiving their benefits from the plan listed above instead.
Code D — has previously been reported under the above plan number but is no longer entitled to those deferred vested benefits.

	Use with entry code "A", "B", "C", or "D"		*Use with entry code "A" or "B"*					*Use with entry code "C"*	
			Enter code for nature and form of benefit		Amount of vested benefit				
						Defined contribution plan			
(a) Entry code	**(b)** Social security number	**(c)** Name of participant	**(d)** Type of annuity	**(e)** Payment frequency	**(f)** Defined benefit plan—periodic payment	**(g)** Units or shares	**(h)** Total value of account	**(i)** Previous sponsor's employer identification number	**(j)** Previous plan number

☐ Check here if additional participants are shown on attachments. All attachments must include the sponsor's name, EIN, name of plan, plan number, and column identification letter for each column completed for line 3.

☐ Check here if plan is a government, church or other plan that elects to voluntarily file Schedule SSA. If so, complete lines 4 through 5c, and the signature area. Otherwise, complete the signature area only.

4 Plan sponsor's address (number, street, and room or suite no.) (If a P.O. box, see the instructions for line 4.)

City or town, state, and ZIP code

5a Name of plan administrator (if other than sponsor)

5b Administrator's EIN

5c Number, street, and room or suite no. (If a P.O. box, see the instructions for line 4.)

City or town, state, and ZIP code

Under penalties of perjury, I declare that I have examined this report, and to the best of my knowledge and belief, it is true, correct, and complete.

Signature of plan administrator ▶ --

Phone number of plan administrator ▶ ( ) — Date ▶

Cat. No. 13506T **Schedule SSA (Form 5500) (199X)**

Department of the Treasury
Internal Revenue Service

Department of Labor
Pension and Welfare
Benefits Administration

Pension Benefit
Guaranty Corporation

199X

Instructions for Form 5500

Annual Return/Report of Employee Benefit Plan

(Code references are to the Internal Revenue Code. ERISA refers to the Employee Retirement Income Security Act.)

Paperwork Reduction Act Notice

We ask for the information on this form to carry out the law as specified in ERISA and Code sections 6039D, 6047(e), 6057(b), and 6058(a). You are required to give us the information. We need it to determine whether the plan is operating according to the law.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books and records relating to a form or its instructions must be retained as long as their contents may become material in the administration of the Internal Revenue Code or are required to be maintained pursuant to Title I or IV of ERISA. Generally, the Form 5500 return/reports are open to public inspection. However, Schedules E, F, and SSA (Form 5500) are confidential, as required by Code section 6103.

The time needed to complete and file the forms listed below reflects the combined requirements of the Internal Revenue Service, Department of Labor, Pension Benefit Guaranty Corporation, and the Social Security Administration. These times will vary depending on individual circumstances. The estimated average times are:

	Record keeping	**Learning About The Law Or The Form**	**Preparing The Form**	**Copying, Assembling and Sending The Form**
Form 5500 (initial filers)				
Form 5500 (all other filers)				
Schedule A				
Schedule B				
Schedule C				
Schedule D				
Schedule E				
Schedule F				
Schedule FIN				
Schedule FIN-SP				
Schedule G				
Schedule P				
Schedule PEN				
Schedule Q				
Schedule SSA				

If you have comments concerning the accuracy of these time estimates or suggestions for making these forms simpler, we would be happy to hear from you. You can write to the Tax Forms Committee, Western Area Distribution Center, Rancho Cordova, CA 95743-0001. **DO NOT** send any of these forms or schedules to this address. Instead see **Where to File** on page 5.

About The Form 5500

The Annual Return/Report Form 5500 is used to report information concerning employee benefit plans, Direct Filing Entities (DFEs) and fringe benefit plans. See **Who Must File** on page 2, and **When to File** and **Where To File** on page 5.

Any administrator or sponsor of an employee benefit plan subject to ERISA must file information about each plan every year (Code section 6058 and ERISA section 104 and 4065). Every employer maintaining a specified fringe benefit plan as described in Code section 6039D (except Code sections 79, 105, 106, 120, and 129 plans) is also required to file each year.

The Internal Revenue Service (IRS), Department of Labor (DOL), and Pension Benefit Guaranty Corporation (PBGC) have consolidated their returns and report forms to minimize the filing burden for plan administrators and employers. The chart on page 11 gives a brief guide to the annual return/report requirements for the 199X Form 5500. Employers and administrators who comply with these instructions will generally satisfy the annual reporting requirements for the IRS and DOL. Plans covered by the PBGC have special additional requirements, including filing the Annual Premium Payment (PBGC Form 1) and reporting certain transactions directly with that agency. See PBGC's Premium Payment Package (Form 1).

Each Form 5500 must accurately reflect the characteristics and operations of the plan or arrangement being reported. The requirements for completing the Form 5500 vary according to the type of plan or arrangement. Many rejection notices result from making several common mistakes that can be avoided. The section **Lines and Schedules To Complete** on page 7 summarizes what information must be reported for different types of plans and arrangements.

The Form 5500 and attachments are subject to computerized review. The filing may be rejected based upon this review. It is in the filer's best interest that the information provided is complete and accurate. ERISA and the Code provide for the assessment or imposition of penalties for not submitting the required information when due. See **Penalties** on Page 5.

Annual reports filed under Title I of ERISA must be made available by plan administrators to plan participants and by the Department of Labor to the public pursuant to ERISA sections 104 and 106.

Contents

Who Must File

File the applicable return/report every year for any of the following pension benefit plans, welfare benefit plans, fringe benefit plans, or Direct Filing Entities (Code section 6058 and ERISA sections 104 and 4065).

Pension Benefit Plan

Except as provided below in the **Note** and in **Pension and Welfare Plans Excluded From Filing**, all pension benefit plans covered by ERISA are required to file a Form 5500. The return/report is due whether or not the plan is qualified and even if benefits no longer accrue, contributions were not made this play year, or contributions are no longer made and/or benefits no longer accrue. Pension benefit plans required to file include both defined benefit plans and defined contribution plans.

The following are among the pension benefit plans for which a return/report must be filed:

1. Profit-sharing , stock bonus, money purchase, 401(k) plans, etc.

2. Annuity arrangements under Code section 403(b)(1).

3. Custodial accounts established under Code section 403(b)(7) for regulated investment company stock.

4. Individual retirement accounts (IRAs) established by an employer under Code section 408(c).

5. Pension benefit plans maintained outside the United States primarily for nonresident aliens if the employer who maintains the plan is:

a. a domestic employer, or

b. a foreign employer with income derived from sources within the United States (including foreign subsidiaries of domestic employers) if contributions to the plan are deducted on its U.S. income tax return. For this type of plan, enter 3A on Form 5500, Part II, line 6a.

6. Church plans electing coverage under Code section 410(d). Church plans that elect should enter 813000 as the business code on Form 5500, Part II, line 2d.

7. Pension benefit plans that cover residents of Puerto Rico, the U.S. Virgin Islands, Guam, Wake Island, or American Samoa. This includes a plan that elects to have the provisions of section 1022(i)(2) of ERISA apply.

8. Plans that satisfy the Actual Deferral Percentage requirements of Code section 401(k)(3)(A)(ii) by adopting the "SIMPLE" provisions of section 401(k)(11).

See **Lines and Schedules To Complete** on page 7 and **Pension and Welfare Plans Excluded From Filing** on page 4 for more information.

Note: *Plans without employees, as defined in 29 CFR 2510.3-3(b), may be exempt from filing or may be eligible to file a Form 5500-EZ, Annual Return of One-Participant (Owners and Their Spouses) Pension Benefit Plan in lieu of Form 5500. A pension plan without employees is a program that provides deferred compensation for (1) an individual or an individual and his or her spouse who wholly own a trade or business, whether incorporated or unincorporated; or (2) partners, or partners and one or more of the partner's spouses in a partnership.*

A pension plan without employees may file a Form 5500-EZ in lieu of a Form 5500 if the plan: (a) satisfies the minimum coverage requirements of section 410(b) of the Code without being combined with any other plan maintained by the employer; (b) does not cover a business that is a member of a "controlled group" for Form 5500 reporting purposes (i.e., a controlled group of corporations under Code sections 414(b), a group of trades or businesses under common control under Code section 414(c), or an affiliated service group under Code section 414(m)) that includes the business of the owner or partner covered by the plan; and (c) does not cover a business for which leased employees (as defined in Code section 414(n)(2)) perform services.

Neither a Form 5500-EZ or a Form 5500 is required to be filed for a plan year if a plan without employees satisfies the conditions listed above and the plan had assets of $100,000 or less at the end of every plan year beginning on or after 1/1/94, or there are two or more plans that satisfy the above conditions and total assets for the plans are less than or equal to $100,000 at the end of every plan year beginning on or after 1/1/94. For details see the instructions to Form 5500-EZ.

Welfare Benefit Plan

Except as provided below in **Pension and Welfare Plans Excluded From Filing**, a welfare benefit plan is required to file a Form 5500 if it is an employee welfare benefit plan covered by ERISA. Welfare benefit plans provide benefits such as medical, dental, life insurance, apprenticeship and training, scholarship funds, severance pay, disability, etc. See **Lines and Schedules To Complete** on page 7 and **Pension and Welfare Plans Excluded From Filing** on page 4 for more information.

Reminder: *The administrator of an employee welfare benefit plan that provides benefits wholly or partially through a Multiple Employer Welfare Arrangement (MEWA) as defined in ERISA section 3(40) must file a Form 5500, unless otherwise exempt (see page 4).*

Fringe Benefit Plan

Cafeteria plans described in Code section 125 and educational assistance programs described in Code section 127 are considered fringe benefit plans and are required to file the annual information specified by Code section 6039D. However, Code section 127 educational assistance programs that provide only job-related training that is deductible under Code section 162 do not need to file Form 5500.

Note: *Fringe benefit plans often are associated with one or more welfare benefit plans. A single Form 5500 may be filed for the fringe benefit plan and an associated welfare plan if all the required information is completed for both plans.*

See **Lines and Schedules To Complete** on page 7 for more information about what must be completed for fringe benefit plans.

Pension and Welfare Plans Excluded From Filing

Caution: *The exemptions below do not apply to fringe benefit plans. A Form 5500 for a fringe benefit plan must be filed under Code section 6039D even if it is associated with a welfare benefit plan that is exempt from filing under one of the categories below.*

Do Not File A Form 5500 For A Pension Benefit Plan That Is Any Of The Following:

1. An unfunded excess benefit plan. See ERISA section 4(b)(5).

2. An annuity or custodial account arrangement under Code section 403(b)(1) or (7) not established or maintained by an employer as described in 29 CFR 2510.3-2(f).

3. A Savings Incentive Match Plan for Employees of Small Employers (SIMPLE) that involves SIMPLE IRAs under Code section 408(p).

4. A simplified employee pension (SEP) described in Code section 408(k) that conforms to the alternative method of compliance in 29 CFR 2520.104-48 or 2520.104-49. A SEP is a pension plan that meets certain minimum qualifications on eligibility and employer contributions.

5. A church plan not electing coverage under Code section 410(d).

6. A pension plan that is a qualified foreign plan within the meaning of Code section 404A(e) that does not qualify for the treatment provided in Code section 402(e)(5).

7. An unfunded pension plan for a select group of management or highly compensated employees if a timely registration statement was filed with the DOL as required by 29 CFR 2520.104-23.

8. An unfunded dues financed pension benefit plan that meets the alternative method of compliance provided by 29 CFR 2520.104-27.

9. An individual retirement account or annuity not considered a pension plan under 29 CFR 2510.3-2(d).

10. A governmental plan.

Do Not File A Form 5500 For A Welfare Benefit Plan That is Any Of The Following:

1. A welfare benefit plan that covered fewer than 100 participants as of the beginning of the plan year and is unfunded, fully insured, or a combination of insured and unfunded. See 29 CFR 2520.104-20 and DOL Technical Release 92-01.

a. An unfunded welfare benefit plan has its benefits paid as needed directly from the general assets of the employer or employee organization that sponsors the plan (*Plans which are NOT unfunded include those plans that received employee (or former employee) contributions during the plan year and/or used a trust or separately maintained fund (including a Code section 501(c)(9) trust) to hold plan assets or act as a conduit for the transfer of plan assets during the year. However, a welfare plan with employee contributions from a fringe benefit plan under Code section 125 may file as an unfunded plan if the plan satisfies the requirements for an unfunded welfare plan in all other respects. See DOL Technical Release 92-01).*

b. A fully insured welfare benefit plan has its benefits provided exclusively through insurance contracts or policies, the premiums of which must be paid directly to the insurance carrier by the employer or employee organization from its general assets or partly from its general assets and partly from contributions by its employees or members (which the employer or employee organization forwards within 3 months of receipt) (*The insurance contracts or policies discussed above must be issued by an insurance company or similar organization (such as Blue Cross, Blue Shield or a health maintenance organization) that is qualified to do business in any state).*

c. A combination unfunded/insured welfare plan has its benefits provided partially as an unfunded plan and partially as a fully insured plan. An example of such a plan is a welfare benefit plan that provides medical benefits as in **a** above and life insurance benefits as in **b** above.

Caution: *The term "voluntary employees' beneficiary associations," as used in Code section 501(c)(9) (also called "VEBAs"), is not the same as, and should not be confused with, the employer or employee organization that sponsors the plan. Welfare benefit plans that use a Code section 501(c)(9) trust are generally not exempt from the requirement to file an annual return/report. See ERISA section 3(4).*

2. A welfare benefit plan maintained outside the United States primarily for persons substantially all of whom are nonresident aliens.

3. A governmental plan.

4. An unfunded or insured welfare plan for a select group of management or highly compensated employees that meets the terms of 29 CFR 2520.104-24.

5. An employee benefit plan maintained only to comply with workers' compensation, unemployment compensation, or disability insurance laws.

6. A welfare benefit plan that participates in a group insurance arrangement that files a Form 5500 on behalf of the welfare benefit plan as specified in 29 CFR 2520.103-2. See 29 CFR 2520.104-43.

7. An apprenticeship or training plan meeting all of the conditions specified in 29 CFR 2520.104-22.

8. An unfunded dues financed welfare benefit plan exempt by 29 CFR 2520.104-26.

9. A church plan under ERISA section 3(33).

When To File

File the Form 5500, with all required attachments, by the last day of the 7th month after the end of the plan year (not to exceed 12 months in length). File 199X forms for plan years that started in 199X. If the plan year differs from the calendar year, fill in the fiscal year space just under the form title. For a short plan year, file the form and applicable schedules by the last day of the 7th month after the short plan year ends. A short plan year ends on the date of the change in accounting period or upon the complete distribution of the assets of the plan (and when all liabilities for which benefits may be paid under a welfare benefit plan have been satisfied).

Extension of Time To File

Form 5558

A one time extension of time to file (up to 2½ months) may be granted for filing returns/reports if Form 5558, Application for Extension of Time To File Certain Employee Plan Returns, is filed before the normal due date (not including any extensions) of the return/report. A copy of the approved extension must be attached to the Form 5500.

Automatic Extension

Plans are automatically granted an extension of time to file Form 5500 until the due date of the Federal income tax return of the employer if all of the following conditions are met: (1) the plan year and the employer's tax year are the same; (2) the employer has been granted an extension of time to file its Federal income tax return to a date later than the normal due date for filing the Form 5500; and (3) a copy of the application for extension of time to file the Federal income tax return is attached to the Form 5500. An extension granted by using this automatic extension procedure cannot be extended further by filing a Form 5558.

Where To File

File the Form 5500, with any required attachments, at the address indicated below.

[TO BE DETERMINED WITH DEVELOPMENT OF NEW PROCESSING SYSTEM FOR FORM 5500]

Electronic Filing and Reproductions

[TO BE DETERMINED WITH DEVELOPMENT OF NEW PROCESSING SYSTEM FOR FORM 5500]

Penalties

ERISA and the Code provide for the assessment or imposition of penalties for not giving complete information and for not filing statements and returns/reports. Certain penalties are administrative (i.e., they may be imposed or assessed by one of the governmental agencies delegated to administer the collection of the Form 5500 data). Others require a legal conviction.

Administrative Penalties

Listed below are various penalties for not meeting the Form 5500 filing requirements. One or more of the following five administrative penalties may be assessed or imposed in the event of incomplete filings or filings received after the due date unless it is determined that your explanation for failure to file properly is for reasonable cause:

1. A penalty of up to $1,000 a day for each day a plan administrator fails or refuses to file a complete report.

2. A penalty of $25 a day (up to $15,000) for not filing returns for certain plans of deferred compensation, trusts and annuities, and bond purchase plans by the due date(s). This penalty also applies to returns required to be filed under Code section 6039D.

3. A penalty of $1 a day (up to $5,000) for each participant for whom a registration statement (Schedule SSA (Form 5500)) is required but not filed.

4. A penalty of $1,000 for not filing an actuarial statement.

Other Penalties

1. Any individual who willfully violates any provision of Part 1 of Title I of ERISA shall be fined not more than $5,000 or imprisoned not more than 1 year, or both.

2. A penalty up to $10,000, 5 years imprisonment, or both, may be imposed for making any false statement or representation of fact, knowing it to be false, or for knowingly concealing or not disclosing any fact required by ERISA.

Final Return/Report

If all assets under an employee benefit plan (including insurance/annuity contracts) have been distributed to the participants and beneficiaries or distributed to another plan, and when all liabilities for which benefits may be paid under a welfare benefit plan have been satisfied, check the final return/report box (Part I, A(3)) at the top of the Form 5500 filed for such plan. The last year a return/report must be filed for a pension benefit plan is the year in which distribution of all assets is completed. If a trustee is appointed for a terminated defined benefit plan pursuant to ERISA section 4042, the last plan year for which a return/report must be filed is the year in which the trustee is appointed.

Signature and Date

The plan administrator must sign and date all returns/reports filed under Title I of ERISA. This generally includes all plans required to file Form 5500 other than pension plans without employees and fringe benefit plans that are required to file only because of Code section 6039D. Failure to sign the return/report may result in Title I penalties.

A return/report for a pension plan without employees may be signed by either the plan administrator or the employer. Either signature is also sufficient for purposes of meeting ERISA's Title II filing requirements for any plan, other than a fringe benefit plan

When a joint employer-union board of trustees or committee is the plan sponsor or plan administrator, at least one employer representative and one union representative must sign and date the Form 5500.

Note: *Employers participating in certain multiple-employer plans are required to sign a Schedule Q (Form 5500) filed with the plan's Form 5500. See the instructions for the Schedule Q.*

Preparer Information

The name, employer identification number, and preparer classification code of any person paid to prepare the Form 5500 must be provided below the signature line. This information does not need to be provided for someone who prepares the Form 5500 without compensation or for an employee of the plan sponsor or plan administrator.

Preparer Classification Codes

If the name and EIN of a paid preparer is required to be shown on the Form 5500, also enter the classification code that best describes the preparer.

Code	Type of Preparer
1	Attorney, CPA, Enrolled Actuary or Enrolled Agent
2	Benefits Consultant
3	Other

Change In Plan Year

Generally only defined benefit pension plans need to get prior approval for a change in plan year. (See Code section 412(c)(5).) Rev. Proc. 87-27, 1987-1 C.B. 769 explains the procedure for automatic approval of a change in plan year for these pension plans. If a change in plan year for a pension or a welfare plan creates a short plan year, a Form 5500 must be filed for the short plan year. Enter the correct dates on Form 5500, Part I
if the plan year being reported is not the 199X calendar year.

Amended Return/Report

To correct errors and/or omissions on a previously filed annual return/report for the 199X plan year, submit a completed Form 5500 with Part I, box A(2) checked and an original signature. Attach only those schedules being corrected and complete on the schedules only those lines being changed. All corrections made on the Form 5500 should be marked by circling the line numbers that have been changed since the prior submission.

Lines and Schedules To Complete

The applicable schedules and attachments listed below must be completed. Any attachments to the Form 5500 must be properly identified. The Form 5500 reporting requirements vary depending on whether the Form 5500 is being filed for a "large plan," a "small plan," and/or a DFE, and on the particular type of plan or DFE involved (e.g., welfare plan, pension plan, fringe benefit plan, common/collective trust, pooled separate account, master trust investment account, 103-12 IE, or group insurance arrangement).

Definition of small plan or large plan for filing Form 5500 - Generally, a return/report filed for pension benefit plan or welfare benefit plan that covered fewer than 100 participants as of the beginning of the plan year should be completed following the requirements below for a "small plan," and a return/report filed for a plan that covered 100 or more participants as of the beginning of the plan year should be completed following the requirements below for a "large plan."

Exceptions: 80-120 Participant Rule - If the number of participants reported in Part II, line 4a is between 80 and 120, and a return/report was filed for the prior plan year, you may elect to complete the 199X return/report in the same category ("large plan" or "small plan") as was filed for the prior return/report. For example, If a Form 5500-C/R was filed for the prior plan year, and the number entered in Part II, line 4a of the 199X Form 5500 is 100 to 120, you may elect to complete the 199X Form 5500 and schedules in accordance with the instructions for a small plan.

Short Plan Year Rule - If the plan had a short plan year of less than 7 months and elected to defer filing the accountant's report in accordance with 29 CFR 2520.104-50 for the prior year, the 199X Form 5500 must be competed following the requirements for a large plan, including the attachment of the Schedule FIN and the accountant's reports, regardless of the number entered in Part II, line 4a of the Form 5500.

Welfare Benefit Plan

Small welfare plan - Complete the Form 5500, including the signature block. Attach Schedule FIN-SP and, if applicable, Schedules A and D.

Large welfare plan - Complete the Form 5500, including the signature block. Attach, if applicable, Schedules A, C, D, FIN, and G, and the report of an independent qualified public accountant.

Note: *An unfunded, fully insured or combination unfunded/insured welfare plan (as defined on page 4) that covered 100 or more participants as of the beginning of the plan year should not attach the Schedule FIN or an accountant's opinion. See 29 CFR 2520.104-44. However, a welfare benefit plan that uses a "voluntary employees' beneficiary association" (VEBA) under Code section 501(c)(9) is generally not exempt from the requirement of engaging an independent qualified public accountant. ERISA section 3(4).*

Fringe Benefit Plan

Large and small fringe benefit plans - Complete the Form 5500, including the signature block (except Part I, box C, and Part II, lines 4 and 7). Attach Schedule F.

Welfare Plan And Fringe Benefit Plan Filing Together

A single Form 5500 filed for both a welfare plan and a fringe benefit plan - Complete all information required for a welfare benefit plan (see instructions above). In addition, check Form 5500 box 6c and attach Schedule F.

Pension Benefit Plan

Small pension plan - Except as provided in **Limited Pension Plan Reporting** below, complete the Form 5500, including the signature block. Attach, as applicable, Schedules A, B, D, E, FIN-SP, PEN, Q, and SSA. Schedule P may also be filed.

Large pension plan - Except as provided in **Limited Pension Plan Reporting** below, complete the Form 5500, including the signature block, and attach, as applicable, Schedules A, B, C, D, E, FIN, G, PEN, Q and SSA, and the report of an independent qualified public accountant. Schedule P may also be filed.

Limited Pension Plan Reporting

The pension plans or arrangements described below are eligible for limited annual reporting:

1. **403(b) Arrangements:** A pension plan or arrangement using a tax deferred annuity arrangement under Code section 403(b)(1) and/or a custodial account for regulated investment company stock under Code section 403(b)(7) as the sole funding vehicle for providing pension benefits need complete only Part I and Part II, lines 1 through 3, and 6 on the Form 5500.

2. **IRA Plans:** A pension plan utilizing individual retirement accounts or annuities (as described in Code section 408) as the sole funding vehicle for providing pension benefits need complete only Part I and Part II, lines 1 through 3, and 6 on the Form 5500.

Note: *These arrangements and plans do not have to engage an independent qualified public accountant, attach an accountant's opinion to the Form 5500, or attach any schedules to the Form 5500.*

3. **Fully Insured Pension Plan:** A pension benefit plan providing benefits exclusively through an insurance contract or contracts that are fully guaranteed and that meet all of the conditions of 29 CFR 2520.104-44(b)(2) during the entire plan year need not engage an independent qualified public accountant, attach an accountant's opinion to the Form 5500 or complete Schedules FIN or FIN-SP (Form 5500). A pension plan including both insurance contracts of the type described in 29 CFR 2520.104-44 as well as other assets should limit its reporting in Part I of the Schedules FIN or FIN-SP to those other assets (the value of the allocated contracts should not be reflected in Part I of the Schedule FIN or Schedule FIN-SP). if the Form 5500 is being filed for a large plan with assets other than allocated insurance contracts, a Schedule FIN is required and an accountant's report must be attached to the Form 5500 in accordance with the instructions to the Schedule FIN.

Note: *For purposes of the annual return/report and the alternative method of compliance set forth in 29 CFR 2520.104-44, a contract is considered to be* ***"allocated"*** *only if the insurance company or organization that issued the contract unconditionally guarantees, upon receipt of the required premium or consideration, to provide a retirement benefit of a specified amount. This amount must be provided to each participant without adjustment for fluctuations in the market value of the underlying assets of the company or organization, and each participant must have a legal right to such benefits, which is legally enforceable directly against the insurance company or organization. For example, deposit administration, immediate participation guarantee, and guaranteed investment contracts are NOT allocated contracts for purposes of the Form 5500.*

4. **Nonqualified pension benefit plans maintained outside the United States:** Nonqualified pension benefit plans maintained outside the United States primarily for nonresident aliens required to file a return/report (see **Who Must File** on page 2) must complete the Form 5500 (enter 3A in Part II, line 6) and the Schedule PEN (Form 5500), Parts I and II.

Direct Filing Entities (DFEs)

Plans may invest or participate in certain trusts, accounts, and other arrangements (defined in the box on the next page) for which a separate DFE Form 5500 may be filed. The DFE Form 5500 reports information concerning the DFE and its relationship with the participating plans. The filing of the DFE Form 5500 generally provides reporting relief for the investing plans. In the case of CCTs, PSAs, MTIAs, and 103-12 IEs (as described in the chart below), the relief allows investing plans to report more limited information concerning the plan's investment in the DFE on the plan's Form 5500. In the case of GIAs, the relief exempts the participating plans from the requirement to file separate Form 5500s. The following instructions describe the requirements for a Form 5500 filed for a DFE, and special requirements for Form 5500s filed for plans that participate in a DFE.

Note: *Only one DFE Form 5500 should be filed for all plans participating in the DFE. The DFE Form 5500 is an integral part of the annual report of each participating plan and the participating plan's annual report will not be deemed complete (and the administrator will be subject to penalties) unless the DFE Form 5500 is filed no later than the date the plan's Form 5500 is due, including approved extensions. CCTs and PSAs are not required to file a DFE Form 5500 although large plans and MTIAs participating in a CCT or PSA that choose not to file will not be eligible for the DFE reporting relief and will have to file more detailed information about the CCT or PSA on the Form 5500 for the participating plans and MTIAs .*

DIRECT FILING ENTITIES (DFEs) - DEFINITIONS

Common/Collective Trust (CCT) and Pooled Separate Account (PSA): For reporting purposes, (1) "**common/collective trust**" and (2) "**pooled separate account**" are (1) a trust maintained by a bank, trust company, or similar institution and (2) an account maintained by an insurance carrier, both of which are regulated, supervised, and subject to periodic examination by a state or Federal agency for the collective investment and reinvestment of assets contributed thereto from employee benefit plans maintained by more than one employer or controlled group of corporations as that term is used in Code section 1563. See 29 CFR 2520.103-3, 103-4, 103-5, and 103-9 .For reporting purposes, a CCT or PSA is not a DFE until a Form 5500 is filed for the CCT or PSA. A CCT or PSA is not required to file a DFE Form 5500, however, a plan participating in a CCT or PSA for which a Form 5500 has not been filed does not receive the reporting relief afforded to plans participating in a DFE. See the instructions below on page 10-11 pertaining to special requirements for plans which invest in CCTs or PSAs that are not DFEs. ***Note:*** *For reporting purposes, a separate account that is not considered to be holding plan assets pursuant to 29 CFR 2510.3-101(h)(1)(iii) does not constitute a pooled separate account.*

Master Trust Investment Account (MTIA): For reporting purposes, a "**master trust**" is a trust for which a regulated financial institution (as defined below) serves as trustee or custodian (regardless of whether such institution exercises discretionary authority or control with respect to the management of assets held in the trust), and in which assets of more than one plan sponsored by a single employer or by a group of employers under common control are held. A "**regulated financial institution**" means a bank, trust company, or similar financial institution that is regulated, supervised, and subject to periodic examination by a state or Federal agency. "**Common control**" is determined on the basis of all relevant facts and circumstances (whether or not such employers are incorporated). The assets of a master trust are considered to be held in one or more "investment accounts." A "**master trust investment account**" may consist of a pool of assets or a single asset. Each pool of assets held in a master trust must be treated as a separate master trust investment account if each plan that has an interest in the pool has the same fractional interest in each asset in the pool as its fractional interest in the pool, and if each such plan may not dispose of its interest in any asset in the pool without disposing of its interest in the pool. A master trust may also contain assets that are not held in such a pool. Each such asset must be treated as a separate MTIA. **Note:** Under the alternative method of compliance cited below, a Form 5500 must be filed for each MTIA. The administrator of a plan with assets held in an MTIA that consists exclusively of one or more assets of that plan during the entire plan year may elect to report the assets as if they were not in an MTIA. See 29 CFR 2520.103-1(e).

103-12 Investment Entity: For reporting purposes, an entity described below becomes a "**103-12IE**" when a Form 5500 is filed for the entity. 29 CFR 2520.103-12 provides an alternative method of reporting for plans that invest in an entity, other than an MTIA, CCT, or PSA, whose underlying assets include "plan assets" within the meaning of 29 CFR 2510.3-101 of two or more plans that are not members of a "related group" of employee benefit plans. For this reporting purpose, a "**related group**" consists of each group of two or more employee benefit plans (1) each of which receives 10% or more of its aggregate contributions from the same employer or from a member of the same controlled group of corporations (as determined under Code section 1563(a), without regard to Code section 1563(a)(4) thereof); or (2) each of which is either maintained by, or maintained pursuant to a collective-bargaining agreement negotiated by, the same employee organization or affiliated employee organizations. For this purpose, an "**affiliate**" of an employee organization means any person controlling, controlled by, or under common control with such organization. See 29 CFR 2520.103-12.

Group Insurance Arrangement (GIA): 29 CFR 2520.104-43 exempts each welfare benefit plan that is part of a group insurance arrangement from the requirement to file a Form 5500 if a Form 5500 is filed for the group insurance arrangement. A "**group insurance arrangement**" provides benefits to the employees of two or more unaffiliated employers (not in connection with a multiemployer plan or a collectively-bargained multiple-employer plan), fully insures one or more welfare plans of each participating employer, and uses a trust both as the holder of the insurance contracts and the conduit for payment of premiums to the insurance company.

DFE Lines and Schedules to Complete

A Form 5500 filed for a DFE must comply with the Form 5500 instructions for large pension plans not intending to be qualified, substituting the term "DFE" for the word "plan" unless otherwise specified in the instructions.

Note: *Because contributions and benefit payments are considered to be made to/by the plan (not to/by a DFE), a CCT, PSA, MTIA or 102-12 IE should report the total of all transfers of assets to the CCT, PSA, MTIA or 103-12 IE, including those resulting from contributions to participating plans on line 2j(1) of the Schedule FIN, and the total of all* *transfers of assets out of the CCT, PSA, MTIA, or 103-12 IE, including those disbursed as benefit payments by participating plans, on line 2j(2).*

Reporting Requirements For a Common/Collective Trust (CCT) or Pooled Separate Account (PSA) Filing a Form 5500

1. Complete Form 5500 Part I, lines A, B(4) (enter a C or P, as appropriate, in the space provided), and D and Part II, lines 1, 2, 5, and 8;
2. Attach one or more Schedules Ds, as appropriate, to list all plans that participated in the CCT or PSA and all CCTs, PSAs and 103-12 IEs in which the CCT or PSA invested at any time during the CCT or PSA year; and
3. Attach Schedule FIN, with Parts I, II, and III completed, to the Form 5500 to report financial information concerning the CCT or PSA.

Reporting Requirements For A Master Trust Investment Account (MTIA)

1. Complete Form 5500, Part I, lines A, B(4) (enter an M), and D and Part II, lines 1, 2, 5, 7 and 8;
2. Attach one or more Schedule As, as appropriate, to the Form 5500 to report insurance, annuity, and investment contracts held by the MTIA;
3. Attach a Schedule C, if applicable, to list the service providers for the MTIA;
4. Attach one or more Schedule Ds to the Form 5500 to list all plans that participated in the MTIA and any CCTs, PSAs and 103-12 IEs in which the MTIA invested at any time during the MTIA year;
5. Attach Schedule FIN to the Form 5500 to report financial information concerning the MTIA; and
6. Attach one or more Schedule Gs, as appropriate, to list MTIA loans, leases and fixed income obligation in default or uncollectible; and to list MTIA nonexempt transactions;

Reporting Requirements For 103-12 IEs

1. Complete Form 5500, Part I, lines A, B(4) (enter an E), and D and Part II, lines 1, 2, 5, and 8;
2. Attach one or more Schedule As, as appropriate, to the Form 5500 to report insurance, annuity, and investment contracts held by the 103-12 IE;
3. Attach Schedule C (if applicable) to list the service providers for the 103-12 IE and any terminated accountants;
4. Attach one or more Schedule Ds to the Form 5500 to list plans that participated in the 103-12 IE and any CCTs, PSAs and 103-12 IEs in which the 103-12 IE invested at any time during the 103-12 IE year;
5. Attach Schedule FIN to the Form 5500 to report financial information on the 103-12 IE;
6. Attach one or more Schedule Gs to the Form 5500 to list 103-12 IE loans, leases and fixed income obligation in default or uncollectible, and any nonexempt transactions with an employee benefit plan; and
7. Attach the report of an independent qualified public accountant for the 103-12 IE to the Form 5500.

Reporting Requirements For A Group Insurance Arrangement (GIA)

1. Complete Form 5500, Part I, lines A, B(4) (enter a G), and D and Part II, lines 1,2, 5, 7 and 8.
2. Attach one or more Schedule As, as applicable, to the Form 5500 to report insurance contracts held by the GIA;
3. Attach Schedule C, if applicable, to list the service providers for the GIA and any terminated accountants;
4. Attach one or more Schedule Ds, as applicable, to the Form 5500 to list plans that participated in the GIA at any time during the GIA year;
5. Attach a Schedule FIN to the Form 5500 to report financial information concerning the GIA;
6. Attach one or more Schedule Gs to the Form 5500 to list all GIA nonexempt transactions; and
7. Attach the report of an independent qualified public accountant for the GIA to the Form 5500. See 29 CFR 2520.103-2.

Special Requirements for a Form 5500 Filed for a Plan Participating in DFEs, CCTs and/or PSAs

1. Attach one or more Schedule Ds to list all CCTs, PSAs, MTIAs, and 103-12 IEs in which the plan invested during the year.
2. If the Schedule FIN is attached to the Form 5500, enter the dollar value of the plan's interests in DFEs in Part I, lines 1c(9) through 1c(12). Enter the plan's net investment gain or loss from all DFEs in Part II, lines 2b(6) through 2c(9), as appropriate.

Caution: Do not enter an amount in 1c(9) or 1c(10) for CCTs and PSAs for which a Form 5500 has not been filed. Allocate the plan's interest in the underlying assets of these CCTs and PSAs and enter the allocated values in the appropriate asset and liability categories. Do not allocate the income and expenses of these CCTs and PSAs. Enter the plan's net investment gain or loss from all CCTs and PSAs in Part II, lines 2b(6) or 2b(7), as appropriate.

3. If the Schedule FIN-SP is attached to the Form 5500, enter the allocable lines 1 and/or 2, dollar value of the plan's interests in DFEs, CCTs, and PSAs in Part I, as appropriate.

QUICK REFERENCE CHART OF FORM 5500 SCHEDULES AND ATTACHMENTS

This chart is intended to provide only general guidance -- please refer to the specific Form 5500 instructions for complete information on filing requirements (e.g., *Pension and Welfare Plans Excluded From Filing* on page 4 and *Lines and Schedules To Complete* on page 7 10

	Large Pension Plan	Small Pension Plan	Large Welfare Plan	Small Welfare Plan	DFE	Fringe Benefit Plan
Schedule A (Insurance Information)	Must complete if plan has insurance contracts.	Must complete if plan has insurance contracts.	Must complete if plan has insurance contracts.	Must complete if plan has insurance contracts.	Must complete if MTIA, 103-12 IE, or GIA has insurance contracts.	Not required.
Schedule B (Actuarial Information)	Must complete if defined benefit plan and subject to minimum funding standards	Must complete if defined benefit plan and subject to minimum funding standards	Not required.	Not required.	Not required.	Not required.
Schedule C (Service Provider Information)	Must complete if service provider paid $5,000 or more and/or an accountant or actuary was terminated.	Not required.	Must complete if service provider paid $5,000 or more and/or an accountant or actuary was terminated.	Not required.	MTIAs, GIAs and 103-12 IEs must complete Part I if service provider paid $5,000 or more. GIAs and 103-12 IEs must complete Part II if an accountant was terminated.	Not required.
Schedule D (DFE/ Participating Plan Information)	Must complete if plan participates in DFE, CCT, and/or PSA.	Must complete if plan participates in DFE, CCT, and/or PSA.	Must complete if plan participates in DFE, CCT, and/or PSA.	Must complete if plan participates in DFE, CCT, and/or PSA.	Must complete.	Not required.
Schedule E (ESOP Information)	Must complete if ESOP.	Must complete if ESOP.	Not required.	Not required.	Not required.	Not required.
Schedule F (Fringe Benefit Plan Information)	Not required.	Not required.	Not required.	Not required.	Not required.	Must complete.
Schedule FIN (Large Plan and DFE Financial Information)	Must complete.	Not required.	Must complete.	Not required.	Must complete.	Not required.

	Large Pension Plan	Small Pension Plan	Large Welfare Plan	Small Welfare Plan	DFE	Fringe Benefit Plan
Schedule FIN-SP (Small Plan Financial Information)	Not required.	Must complete.	Not required.	Must complete	Not required.	Not required.
Schedule G (Financial Schedules)	Must complete if Schedule FIN, lines 4b, 4c, or 4d are "Yes."	Not required.	Must complete if Schedule FIN, lines 4b, 4c, or 4d are "Yes."	Not required.	Must complete if Schedule FIN, lines 4b, 4c, or 4d for a GIA, MTIA or 103-12 IE are "Yes."	Not required.
Schedule P (Annual Return of Fiduciary)	Voluntary	Voluntary	Not required.	Not required.	Not required.	Not required.
Schedule PEN (Pension Plan Information)	Must complete.	Must complete.	Not required.	Not required.	Not required.	Not required.
Schedule Q (Qualified Pension Plan Information)	Must complete if qualified plan.	Must complete if qualified plan.	Not required.	Not required.	Not required.	Not required.
Schedule SSA (Statement Identifying Separated Participants With Deferred Vested Benefits)	Must complete if plan had separated participants with deferred vested benefits to report.	Must complete if plan had separated participants with deferred vested benefits to report.	Not required.	Not required.	Not required.	Not required.
Accountant's Report	Must attach.	Not required.	Must attach.	Not required.	Must attach for a GIA or 103-12 IE.	Not required.

Form 5500 Line-By-Line Instructions

If the Form 5500 being filed has pre-printed answers, verify the accuracy of the printed responses, strike out any incorrect responses and add any information necessary to provide a complete and accurate response. "Yes/No" questions must be marked "Yes" or "No," but not both. "N/A" is not an acceptable response unless expressly permitted in the instructions for that line.

Part I - Annual Report Identification Information

File Form 5500 with "199X" printed in the upper right hand corner for a plan year that began in 199X. If the plan year is not the 199X calendar year, enter the dates in Part I. A form printed for a prior year may not be used to report for this plan year.

Box A(1). - Check this box if an annual return/report has not been previously filed for this plan. For the purpose of completing box A(1), the Form 5500-EZ is not considered an annual return/report.

Box A(2). - Check this box if this Form 5500 is being submitted to correct errors and/or omissions on a previously filed Form 5500 for the 199X plan year.

Box A(3). - Check this box if this Form 5500 is the last Form 5500 required to be submitted for this plan. (See **Final Return/Report** on page 6)

Note: *Check the "final Form 5500" box (and enter "4R" on line 4b) for a welfare plan that has not been terminated if a Form 5500 is not required to be filed for the next plan year because the welfare plan has* *become eligible for an exemption. For example, certain unfunded and insured welfare plans may be required to file the 199X Form 5500 and be exempt from filing the 1999 Form 5500 if the number of participants covered as of the beginning of the 1999 plan year drops below 100. See* ***Do Not File A Form 5500 For A Plan Providing Welfare Benefits That Is Any Of The Following*** *on page 4. Should the number of participants covered by such a plan increase to 100 or more in a future year, the plan should check the "first Form 5500" box on that year's Form 5500.*

Kinds of Filers

The different types of plan entities that file the Form 5500 are described below. In general, the following rules apply.

1. If one employer or one employee organization maintains a plan, file a separate return/report for the plan. If the employer or employee organization maintains more than one such plan, file a separate return/report for each plan

2. A "controlled group" is considered one employer. A "controlled group" for Form 5500 reporting purposes is a controlled group of corporations under Code sections 414(b), a group of trades or businesses under common control under Code section 414(c), or an affiliated service group under Code section 414(m).

3. If several employers participate in a program of benefits in which the funds attributable to each employer are available to pay benefits only for that employer's employees, each employer must file a separate return/report.

Box B(1) - Check this box if the Form 5500 is filed for a multiemployer plan. A plan is a multiemployer plan if (1) more than one employer is required to contribute, (2) the plan is maintained pursuant to one or more collective bargaining agreements, and (3) an election under section 414(f)(5) and ERISA section 3(37)(E) has not been made. File one Form 5500 for each multiemployer plan. Contributing employers do not file individually for these plans. See Code section 414(f) and 29 CFR 2510.3-37 for details on multiemployer plans.

Box B(2). - Check this box if the Form 5500 is filed for a single employer plan. A single employer plan is an employee benefit plan maintained by one employer or one employee organization. Do not check box B(2) if the Form 5500 is filed for a multiemployer plan or a multiple-employer plan. However, if more than one employer participates in a plan and the plan provides that each employer's contributions are available to pay benefits only for that employer's employees, a separate Form 5500 with box B(2) checked must be filed for each participating employer. These filers are considered separate single employer plans for Form 5500 reporting purposes.

Box B(3). - Check this box if the Form 5500 is being filed for a multiple-employer plan. A multiple-employer plan is a plan that is maintained by more than one employer and is not one of the plans already described. For reporting purposes, a controlled group is considered one employer. Multiple employer plans include plans that are collectively bargained and collectively funded, and that had properly elected before September 27, 1981, not to be treated as a multiemployer plan under Code section 414(f)(5) or ERISA sections 3(37)(E) and 4001(a)(3). File one return/report for each such multiple employer plan.

Note: *Check box B(3) and file a single Form 5500 only if all plan assets are available to pay all plan benefits -- a plan maintained by more than one employer is eligible to file a single Form 5500 only if all plan assets are available to pay all plan benefits.*

Box B(4). - Check this box if the Form 5500 is being filed for a DFE. Identify the type of DFE by entering the appropriate initials as specified below. A Form 5500 filed for a **Direct Filing Entity (DFE)** (see page 9 for definitions) must enter "**MTIA**" for the report of a master trust investment account; "**103-12 IE**" for a 103-12 investment entity; "**CCT**" for a common/collective trust; "**PSA**" for a pooled separate account; or "**GIA**" for a group insurance arrangement.

Note: *If box B(4) is checked, the entry on line 1b must be 501 or higher for a GIA or 801 or higher for any other type of DFE.*

Box C. - Check box C when the contributions to the plan and/or the benefits paid by the plan are subject to the collective bargaining process (even if the plan is not established and administered by a joint board of trustees) and even if only some of the employees covered by the plan are members of a collective bargaining unit that negotiates contributions and/or benefits. The contributions and/or benefits do not have to be identical for all employees under the plan.

Box D. - Check this box if you filed for an extension of time to file this form. Attach a copy of the approved Form 5558 or a copy of the employer's extension of time to file the income tax return if you are using the automatic extension of time to file Form 5500 until the due date of the Federal income tax return of the employer, as described in **When to File** on page 5.

Part II - Basic Plan Information

The number preceding each instruction refers to the item number on the Form 5500.

Line 1a.- Enter the formal name of the plan or DFE or enough information to identify the plan or DFE. If the present name of the plan exceeds 70 characters and spaces, abbreviate it.

Line 1b.- Enter the three-digit plan number (PN) the employer or plan administrator assigned to the plan. The three digit number with the plan sponsor's EIN entered on line 2b, is used by the IRS, DOL and PBGC as a unique 12 digit number to identify the plan or DFE being reported on the Form 5500.

Assign 001 or a higher sequential number to any plan providing pension benefits as illustrated in the table below. Assign 501 or a higher sequential number for welfare and fringe benefit plans and GIAs. Assign 801 or a higher sequential number to DFEs that are not GIAs. Do **not** use 999 on line 1b.

Once you use a plan or DFE number, continue to use it for that plan or DFE on all future filings with the IRS, DOL and PBGC. Do not use it for any other plan or DFE, even if the first plan or DFE is terminated.

For each Form 5500 with the same EIN (line 2b), when ▼	Assign Plan Number ▼
Part II, box 6a is checked	001 to the first plan. Consecutively number others as 002, 003...
Part II, box 6b and/or 6c is checked **or** a G is entered on Part I, line B(4).	501 to the first plan or GIA. Consecutively number others as 502, 503...
Part I, box B(4) checked for a DFE other than a GIA.	801 to the first DFE. Consecutively number others as 802, 803...

Exception: *If the 333 (or a higher number in a sequence beginning with 333) was previously assigned to the plan, and box 6a is checked, that number may continue to be entered in line 1b.*

Line 1c.- Enter the date the plan first became effective.

Line 2a.- Enter the name and address of the plan sponsor or, in the case of a Form 5500 filed for a DFE, the name and address of the insurance company, financial institution or other sponsor of the DFE (the trust or other entity that holds the insurance contract for a group insurance arrangement). If the plan covers only the employees of one employer, enter the employer's name. If the Post Office does not deliver mail to the street address and the sponsor has a P.O. box, show the box number with the street address.

The term "plan sponsor" means -

- The employer, for an employee benefit plan that a single employer established or maintains, and for a fringe benefit plan;
- The employee organization in the case of a plan of an employee organization; or
- The association, committee, joint board of trustees, or other similar group of representatives of the parties who establish or maintain the plan, if the plan is established or maintained jointly by one or more employers and one or more employee organizations, or by two or more employers.

Include enough information on line 2a to describe the sponsor adequately. For example, "Joint Board of Trustees of Local 187 Machinists" rather than just "Joint Board of Trustees." A plan of a controlled group of corporations whose sponsor is more than one of the members of the controlled group should insert the name of only one of the sponsoring members.

Line 2b.- Enter the nine-digit employer identification number (EIN) assigned to the plan sponsor/employer. For example, 00-1234567.

Employers and plan administrators who do not have an EIN should apply for one on **Form SS-4**, Application for Employer Identification Number. Form SS-4 can be obtained at most IRS or Social Security Administration (SSA) offices.

A plan of a controlled group of corporations whose sponsor is more than one of the members of the controlled group should insert the EIN of the sponsoring member named in 2a.

If the plan sponsor is a group of individuals, get a single EIN for the group. When you apply for a number, enter on line 1 of Form SS-4 the name of the group, such as "Joint Board of Trustees of the Local 187 Machinists' Retirement Plan." EINs may be obtained by filing Form SS-4 as explained above.

Note: *Although EINs for funds (trusts or custodial accounts) associated with plans are generally not required to be furnished on the Form 5500, the IRS will issue EINs for such funds for other trust reporting purposes. EINs may be obtained by filing Form SS-4 as explained above.*

Plan sponsors should use the trust EIN described in the **Note** above when opening a bank account or conducting other transactions for a trust that require an EIN.

Line 2d.- Enter the business code that best describes the nature of the plan sponsor's business from the list of business codes located at the end of these instructions. If more than one employer or employee organization is involved, enter the business code for the main business activity of the employers and/or employee organizations.

Line 3a.- Enter the name and address of the plan administrator, unless (a) the administrator is the sponsor identified in item 2, or (b) Part I, box B(4) is checked because the Form 5500 is submitted as the report of a DFE. If (a) or (b) applies, the word "Same" should be entered on line 3a and lines 3b and 3c should be blank. Plan administrator means—

- The person or group of persons specified as the administrator by the instrument under which the plan is operated;
- The plan sponsor/employer if an administrator is not so designated; or
- Any other person prescribed by regulations if an administrator is not designated and a plan sponsor cannot be identified.

Line 3b.- Enter the plan administrator's nine-digit EIN. A plan administrator must have an EIN for Form 5500 reporting purposes. If thee plan administrator does not have an EIN, apply for one as explained in the instructions for line 2b. One EIN should be entered for a group of individuals who are, collectively, the plan administrator.

Note: *Employees of the plan sponsor who perform administrative functions for the plan are generally not the plan administrator unless specifically designated in the plan document. If an employee of the plan sponsor is designated as the plan administrator, that employee must get an EIN.*

Line 4.- The description of "participant" in the instructions below is only for purposes of line 4 of this form.

Plans providing only welfare benefits should determine the number of participants by reference to 29 CFR 2510.3-3(d). Include former employees who are receiving group health continuation coverage benefits pursuant to Part 6 of ERISA who are covered by the employee welfare benefit plan. Dependents are considered to be neither participants nor beneficiaries in a welfare plan.

To determine the number of participants in a pension plan for purposes of line 4, count all active participants; retired or separated participants receiving or entitled to future benefits; and deceased participants whose beneficiaries are receiving or are entitled to receive benefits.

The term "active participant" includes all individuals who are currently in employment covered by a plan and are earning or retaining credited service under a plan. This term includes individuals who are covered by the plan, but are not currently accruing a benefit. For example, count individuals who are eligible to elect to have the employer make payments to a Code section 401(k) qualified cash or deferred arrangement, regardless of whether an election was made. The term "active participant" also includes any nonvested individuals who are earning or retaining credited service under a plan.

This term does not include nonvested former employees who have incurred the break in service period specified in the plan.

Deceased participants include all deceased individuals who had one or more beneficiaries who are receiving or are entitled to receive benefits under the plan.

Participants receiving or entitled to benefits include all individuals who are retired or separated from employment covered by the plan and are currently receiving benefits or are entitled to receive benefits under the plan in the future.

Note: *Do not include any individual who (1) is an "alternate payee" entitled to pension benefits under a qualified domestic relations order; (2) received an irrevocable commitment from an insurance company to pay all the benefits to which the individual is entitled under the plan; (3) is a nonvested former employee who incurred the break in service period specified in the plan; (4) is a child who is an "alternate recipient" entitled to health benefits under a qualified medical child support order; (5) is a former employees who received a distribution or deemed distribution of his or her entire nonforfeitable account balance.*

Line 5.- If the plan sponsor's name and EIN have changed since the last return/report was filed for this plan enter the name, EIN and plan number as it appeared on the last return/report filed for this plan.

Line 6.- Benefits Provided Under the Plan. Check the appropriate boxes to indicate the types of benefit provided by the plan. On the lines provided, enter all applicable codes from the table below that describe the characteristics of the plan being reported.

Examples: 1. A Form 5500 filed for a qualified defined benefit pension plan guaranteed by the PBGC which provides benefits that are primarily pay related with an offset arrangement should check box 6a and enter the codes "1A", "1D" and "1G".
2. A Form 5500 filed for a welfare plan providing health insurance, life insurance, dental insurance, and eye examinations to its employees should check 6b and enter the codes "4A", "4B", "4D", and "4E".
3. A Form 5500 for a prototype qualified employee benefit plan providing defined benefit pension benefits guaranteed by the PBGC that are primarily pay related, life insurance, and voluntary employee contributions allocated to separate accounts should check boxes 6a and 6b and enter the codes "1A", "1G","2K", "3E" and "4B".

Code	Plan Characteristics - Check box 6a and/or 6b and enter all codes that appear in the left column below on the lines provided if the plan characteristics and explanation below apply to the plan being reported.
	Pension benefit features - Box 6a - Defined Benefit Pension Feature Codes 1A to 1H - A defined benefit plan provides benefits based on a specific formula that is not based on the value of the assets and earnings of the plan.
1A	Benefits are primarily pay related
1B	Benefits are primarily flat dollar
1C	Cash balance plan - Plan benefits are based on hypothetical accounts with guaranteed asset earning rates.
1D	Offset arrangement - Plan benefits are subject to offset for retirement benefits provided in another plan or arrangement of the employer.
1E	401(h) arrangement - Plan contains separate accounts under Code section 401(h) to provide employee health benefits.
1F	414(k) arrangement - Benefits are based partly on the balance of the separate account of the participant (also include appropriate defined contribution pension feature codes).
1G	Covered by PBGC - Plan is covered under the PBGC insurance program (see ERISA section 4021).
1H	Terminated for PBGC purposes - Plan has terminated for PBGC purposes under ERISA sections 4041 or 4042 and the plan termination date is on or before the last day of the plan year.
	Box 6a - Defined Contribution Pension Feature Codes 2A to 2P
2A	Allocations based upon age, service, or age and service

2B	Target benefit plan
2C	Money purchase (other than target benefit)
2D	Offset plan - Plan benefits are subject to offset for retirement benefits provided in another plan or arrangement of the employer.
2E	Profit-sharing
2F	404(c) Plan -- This plan is intended to meet the conditions of 29 CFR 2550.404c-1.
2G	Participant-Directed Account Plan - Total - Participants have the opportunity to direct the investment of all the assets allocated to their individual accounts.
2H	Participant-Directed Account Plan - Part - Participants have the opportunity to direct the investment of a portion of the assets allocated to their individual accounts.
2I	Stock bonus
2J	401(k) feature - A cash or deferred arrangement described in Code section 401(k) that is part of a qualified defined contribution plan that provides for an election by employees to defer part of their compensation or receive these amounts in cash.
2K	401(m) arrangement - Employee contributions are allocated to separate accounts under the plan or employer contributions are based, in whole or in part, on employee deferrals or contributions to the plan.
2L	403(b)(1) arrangement - See the instructions on page 2 for Code section 403(b)(1) arrangements for certain exempt organizations
2M	403(b)(7) accounts - See the instructions on page 2 for Code section 403(b)(7) custodial accounts for regulated investment company stock for certain exempt organizations
2N	408 accounts and annuities - See the instructions on page 2 for pension plan utilizing individual Code section 408 retirement accounts or annuities as the funding vehicle for providing benefits.
2O	An ESOP other than a leveraged ESOP - A completed Schedule E must be attached to a Form 5500 filed for an Employee Stock Ownership Plan (ESOP).
2P	Leveraged ESOP - An ESOP that acquires employer securities with borrowed money or other debt-financing techniques. A completed Schedule E must be attached to a Form 5500 filed for an ESOP..
	Box 6a - Other Pension Benefit Feature Codes 3A to 3I
3A	Non-U.S. plan - Pension Plan maintained outside the United States primarily for nonresident aliens
3B	Plan covering Self-Employed individuals
3C	Plan not intended to be qualified - A plan not intended to be qualified under Code sections 401, 403, or 408.
3D	Master plan - A pension plan that is made available by a sponsoring organization for adoption by employers; that is the subject of a favorable opinion letter under Revenue Procedure 89-9, 1989-1 C.B. 780, as modified by Rev. Proc. 90-21, 1990-1 C.B. 499; and for which a single funding medium (for example, a trust or custodial account) is established for the joint use of all adopting employers. For this purpose, sponsoring organizations include banks, IRS-approved nonbank trustees, insurance companies, regulated investment companies, certain trade or professional associations, and other organizations described in section 3.07 of Revenue Procedure 89-9, as modified.
3E	Prototype plan - A pension plan that is made available by a sponsoring organization for adoption by employers; that is the subject of a favorable opinion letter under Revenue Procedure 90-21, 1990-1 C.B. 780, as modified by Rev. Proc. 90-21, 1990-1 C.B. 499; and under which a separate funding medium (for example, a separate trust or custodial account) is established for each adopting employer. See the preceding paragraph regarding the meaning of "sponsoring organization."
3F	Regional Prototype plan - A pension plan that is made available by a regional sponsor for adoption by employers and that is the subject of a favorable notification letter under Rev. Proc. 89-13, 1989-1 C.B. 801, as modified by Rev. Proc. 90-21, 1990-1 C.B. 499. For this purpose, regional sponsors include individuals and organizations, other than organizations that are permitted to sponsor master or prototype plans.
3G	One- participant plan - A plan without employees as defined in 29 CFR 2510.3-3(b).
3H	Plan is sponsored by a controlled group (Code sections 414(b), (c), or (m)).
3I	Other
	Box 6b - Welfare Benefit Codes 4A to 4R
4A	Health (other than dental or vision)
4B	Life Insurance

4C	Supplemental unemployment
4D	Dental
4E	Vision
4F	Temporary disability (accident and sickness)
4G	Prepaid legal
4H	Long-term disability
4I	Severance pay
4J	Apprenticeship and training
4K	Scholarship (funded)
4L	Death benefits (other than life insurance, including travel accident)
4P	Taft-Hartley Financial Assistance for Employee Housing Expenses
4Q	Other
4R	Report of unfunded, fully insured, or combination unfunded/insured welfare plan that will not file a Form 5500 for next plan year in accordance with 29 CFR 2520.104-20.

Line 7.- Funding and Benefit Arrangements. Check all boxes that apply to indicate the funding and benefit arrangements used during the plan year. The funding arrangement is the method for the receipt, holding, investment, and transmittal of plan assets prior to the time the plan actually provides benefits. The benefit arrangement is the method by which benefits are actually provided to participants by the plan. For the purposes of line 7:

"Insurance" means the plan has an account, contract, or policy with, and/or used the investment services of, an insurance company. Do not check "insurance" if the sole function of the insurance company was to provide administrative services.

Code section 412(i) insurance contracts are contracts that provide retirement benefits under a plan that are guaranteed by an insurance carrier. In general, such contracts must provide for level premium payments over the individual's period of participation in the plan (to retirement age), premiums must be timely paid as currently required under the contract, no rights under the contract may be subject to a security interest and no policy loans may be outstanding. If a plan is funded exclusively by the purchase of such contracts, the otherwise applicable minimum funding requirements of section 412 of the Code and section 302 of ERISA do not apply for the year and a Schedule B is not required to be filed.

"Trust" includes any fund or account which receives, holds, transmits, or invests plan assets other than an account or policy of an insurance company.

"General assets of the sponsor" means the plan either had no assets or some assets were commingled with the general assets of the plan sponsor prior to the time the plan actually provided the benefits promised.

"Other" means the plan used a method to either fund or provide benefits under the plan without using an insurance company, Code section 412(i) insurance contract, trust, or the general assets of the plan sponsor.

Example: If the plan invested all of its assets in banks, registered investment companies, or other non-insurance company investments until it purchased annuities to provide the benefits promised under the plan, boxes 7a(3) and 7b(1) should be checked.

Note: At least one Schedule A must be attached to the Form 5500 if 7a(1), 7a(2), 7b(1), and/or 7b(2) is checked. See the instructions to the Schedule A and enter the number of Schedules A on line 8, if applicable.

Line 8.- Form 5500 Schedules.

All attachments to the Form 5500, including schedules, must include both the plan sponsor's EIN and the plan number entered on lines 2b and 1b of the Form 5500. Check the boxes on line 8 to indicate the Schedules being filed and, where lines are provided, enter the number of schedules attached to the Form 5500. The Schedules are described below.

Pension Schedules

Schedule PEN (Pension Plan Information) must be completed if the Form 5500 is being filed for a pension benefit plan unless otherwise specified under **Limited Pension Plan Reporting** on page 8. See the instructions for the Schedule PEN (Form 5500).

Schedule Q (Qualified Pension Plan Coverage Information) must be completed for a pension benefit plan that is intended to be qualified under Code section 401(a) or section 403(a). See the instructions for the Schedule Q (Form 5500).

Schedule B (Actuarial Information) is required for certain plans, in accordance with the instructions for the Schedule B. See the instructions for the Schedule B (Form 5500). Also see the instructions for Part III of the Schedule PEN.

Schedule E (ESOP Annual Information) is required for all pension benefit plans with ESOP benefits. See the instructions for Schedule E.

Schedule SSA (Annual Registration Statement Identifying Separated Participants With Deferred Vested Benefits) may be needed to report separated participants. See **When to Report a Separated Participant** in the instructions for Schedule SSA.

Fringe Benefit Schedule

Schedule F (Fringe Benefit Plan Annual Information) must be attached to the Form 5500 for all fringe benefit plans. See the instructions for the Schedule F (Form 5500).

Financial Schedules

Schedule FIN (Financial Information) is required for all pension benefit plans and welfare benefit plans filing as "large plans," unless the plan is exempt as an insured or unfunded plan or under **Limited Pension Plan Reporting** on page 8. Schedule FIN is also required for all DFE filers (CCTs, PSAs, MTIAs, 103-12 IEs, and GIAs). See the instructions for the Schedule FIN (Form 5500).

Schedule FIN-SP (Financial Information - Small Plan) is required for all pension benefit plans and welfare benefit plans filing as "small plans," unless the plan is exempt as an insured or unfunded plan or under **Limited Pension Plan Reporting** on page 8. See the instructions for the Schedule FIN-SP (Form 5500).

Schedule A (Insurance Information) is required if any benefits under an employee benefit plan are provided by an insurance company, insurance service or other similar organization (such as Blue Cross, Blue Shield, or a health maintenance organization. This includes investment contracts with insurance companies such as guaranteed investment contracts and pooled separate accounts. Schedule A information is required to be reported for the plan year. If the contract began after the beginning of the plan year, the information should cover from the commencement of the contract to the end of the plan year. If the contract terminated before the end of the plan year, the information should cover from the beginning of the plan year to the termination of the contract. The information may not cover a period of more than 12 months in length. See the instructions for the Schedule A (Form 5500).

Note: *Do not file Schedule A to report Administrative Services Only (ASO) contracts. Do not file Schedule A if a Schedule A is filed for the contract as part of the Form 5500 filed directly by a master trust investment account or 103-12 IE. Do not file Schedule A if the plan covers only: (1) an individual or an individual and his or her spouse who wholly own a trade or business, whether incorporated or unincorporated; or (2) partners, or partners and one or more of the partner's spouses in a partnership.*

ERISA Section 103(a)(2) requires an insurance company (or similar organization) to provide the plan administrator with the information needed to complete the annual report. Contact the insurance company (or similar organization) if the required information is not received in a timely manner. If the information is missing on the Schedule A (Form

5500) due to a refusal of the insurance company to provide the information, note this on Schedule A.

Schedule C (Service Provider Information) is required when the Form 5500 is filed for a large plan, MTIA, 103-12 IE or GIA and (1) any service provider who rendered services to the plan during the plan year received $5,000 or more in compensation, directly or indirectly from the plan or (2) an accountant and/or actuary has been terminated. For additional information, see the Schedule C instructions.

Schedule D (Participating Plan/DFE Schedule) is required when the Form 5500 is filed for an employee benefit plan with investments in one or more DFEs; or for a Form 5500 filed for a DFE. See the instructions for the Schedule D (Form 5500).

Schedule G. (Financial Transaction Schedules). **Parts I and II** (Loans, Leases, and Fixed Income Obligations) is required when the Form 5500 is filed for a large plan, MTIA, 103-12 IE or GIA and the Schedule FIN requires the reporting of certain loans, leases, and fixed income obligations in default or determined to be uncollectible. **Part III** (Non-Exempt Transactions) is required for large plans, MTIAs, and GIAs to report non-exempt transactions. See the instructions for the Schedule G (Form 5500).

Schedule P (Annual Return of Fiduciary of Employee Benefit Trust) is required, for the plan year in which the trust year ends, by any fiduciary (trustee or custodian) of an organization that is qualified under Code section 401(a) and exempt from tax under Code section 501(a) who wants to protect the organization under the statute of limitations provided in Code section 6501(a). See the instructions for the Schedule P (Form 5500).

ERISA COMPLIANCE QUICK CHECKLIST

Compliance with the Employee Retirement Income Security Act (ERISA) begins with knowing the rules. Plan administrators and other plan officials can use this checklist as a quick diagnostic tool for assessing a plan's compliance with certain important ERISA rules; it is not a complete description of all ERISA's rules and it is not a substitute for a comprehensive compliance review. Use of this checklist is voluntary, and it should not be filed with your Form 5500.

If you answer "No" to any of the questions below, you should review your plan's operations because you may not be in full compliance with ERISA's requirements.

1. Have you provided plan participants with a summary plan description, summaries of any material modifications of the plan, and annual summary financial reports that tell participants what the plan provides and how it operates?
2. Do you maintain copies of plan documents at the principal office of the plan administrator for examination by participants and beneficiaries?
3. Do you respond to written participant inquiries for copies of plan documents and information within 30 days?
4. Does your plan include written procedures for making benefit claims and appealing denied claims, and are you complying with those procedures?
5. Is your plan covered by a fidelity bond against losses due to fraud or dishonesty?
6. Are the plan's investments diversified so as to minimize the risk of large losses?
7. If the plan permits participants to select the investments in their plan accounts, has the plan provided them with enough information to make informed decisions?
8. Has a plan official determined that the investments are prudent and solely in the interest of the plan's participants and beneficiaries, and evaluated the risks associated with plan investments before making the investments?
9. Did the employer or other plan sponsor send participant contributions to the plan on a timely basis?
10. Did the plan pay participant benefits on time and in the correct amounts?

If you answer "Yes" to any of the questions below, you should review your plan's operations because you may not be in full compliance with ERISA's requirements.

1. Has the plan engaged in any financial transactions with persons related to the plan or any plan official, for example, has the plan made a loan to or participated in an investment with the employer, company officer, or plan trustees?
2. Has any plan official used the assets of the plan for his/her own interest?
3. Have plan assets been used to pay expenses that were not authorized in the plan document, were not necessary to the proper administration of the plan, or were more than reasonable in amount?

If you need help answering these questions or want additional guidance about ERISA requirements, a plan official should contact the U.S. Department of Labor Pension and Welfare Benefits Administration office in your region or consult with the plan's legal counsel or professional employee benefit advisor.

Codes for Principal Business Activity and Principal Product or Service These industry titles and definitions are based, in general, on the **Proposed NAICS-based industry coding structure for Corporations** authorized by the Regulatory and Statistical Analysis Division, Office of Information and Regulatory Affairs, Office of Management and Budget, to classify enterprises by type of activity in which they are engaged. (*indicates a pseudo-code (combination))

Code	
Agriculture, Forestry, Fishing & Hunting	
111000	Crop Production
112000	Animal Production
115000	Support Activities for Agriculture & Forestry
116000*	Forestry & Logging, Fishing, Hunting & Trapping
Mining	
211110	Oil & Gas Extraction
212110	Coal Mining
212200	Metal Ore Mining
Non-Metallic Mineral Mining and Quarrying	
212310	Stone Mining & Quarrying
212320	Sand, Gravel, Clay, & Ceramic & Refractory Minerals Mining & Quarrying
212390	Other Non-Metallic Mineral Mining & Quarrying
213110	Support Activities for Mining
Utilities	
221100	Electric Power Generation, Transmission & Distribution
221210	Natural Gas Distribution
221300	Water, Sewage & Other Systems
Construction	
233110	Land Subdivision and Land Development
233200	Residential Building Construction
233300	Nonresidential Building Construction
234000	Heavy Construction
Special Trade Contractors	
235110	Plumbing, Heating & Air-Conditioning Contractors
235310	Electrical Contractors
236000*	All Other Special Trade Contractors
Manufacturing	
Food Manufacturing	
311110	Animal Food Mfg
311200	Grain & Oilseed Milling
311300	Sugar & Confectionery Product Mfg
311400	Fruit & Vegetable Preserving & Specialty Food Mfg
311500	Dairy Product Mfg
311600	Meat Product Mfg
311700	Seafood Product Preparation & Packaging
311800	Bakeries & Tortilla Mfg
311900	Other Food Mfg
Beverage and Tobacco Product Manufacturing	
312110	Soft Drink & Ice Mfg
312150*	Alcoholic Beverage Mfg (Breweries, Wineries, and Distilleries)
312200	Tobacco Mfg
Textile Mills and Textile Mill Products	
313000	Textile Mills
314000	Textile Product Mills
Apparel Manufacturing	
315100	Apparel Knitting Mills
315220	Men's & Boys' Cut & Sew Apparel Mfg
315230	Women's & Girls' Cut & Sew Apparel Mfg
315280*	Other Cut & Sew Apparel Mfg and Contractors
315900	Apparel Accessories & Other Apparel Mfg
Leather and Allied Product Manufacturing	
316210	Footwear Mfg
316800*	Leather Tanning & Other Leather & Allied Product Mfg

Code	
Wood Product Manufacturing	
321110	Sawmills & Wood Preservation
321210	Veneer, Plywood, & Engineered Wood Product Mfg
321900	Other Wood Product Mfg
Paper Manufacturing and Printing	
322100	Pulp, Paper, & Paperboard Mills
322200	Converted Paper Product Mfg
323100	Printing & Related Support Activities
Petroleum and Coal Products Manufacturing	
324110	Petroleum Refineries
324180*	Other Petroleum & Coal Products Mfg, except Petroleum Refineries
Chemical Manufacturing	
325100	Basic Chemical Mfg
325200	Resin, Synthetic Rubber, & Artificial & Synthetic Fibers & Filaments Mfg
325300	Pesticide, Fertilizer & Other Agricultural Chemical Mfg
325410	Pharmaceutical & Medicine Mfg
325500	Paint, Coating, Adhesive, & Sealant Mfg
325600	Soap, Cleaning Compound & Toilet Preparation Mfg
325900	Other Chemical Product Mfg
Plastics and Rubber Products Manufacturing	
326100	Plastics Product Mfg
326200	Rubber Product Mfg
Non-Metallic Mineral Product Manufacturing	
327100	Clay Product & Refractory Mfg
327210	Glass & Glass Product Mfg
327300	Cement & Concrete Product Mfg
327800*	Lime, Gypsum & Other Nonmetallic Mineral Product Mfg
Primary Metal Manufacturing	
331500	Foundries (ferrous and nonferrous)
331600*	Ferrous Metal & Ferroalloy Mfg
331700*	Nonferrous Metal Production & Processing
Fabricated Metal Product Manufacturing	
332110	Forging & Stamping
332300	Architectural & Structural Metals Mfg
332400	Boiler, Tank, & Shipping Container Mfg
332700	Machine Shops, Turned Product, & Screw, Nut & Bolt Mfg
332810	Coating, Engraving, Heat Treating, & Allied Activities
332980*	Cutlery & Hand Tool, Hardware, Spring & Wire Products & Other Fabricated Metal Product Mfg
Machinery Manufacturing	
333100	Agriculture, Construction, & Mining Machinery Mfg
333200	Industrial Machinery Mfg
333310	Vending, Commercial Laundry, Office, Photographic, Photocopying & Other Service Industry & Commercial Machinery Mfg
333410	Ventilation, Heating, Air-Conditioning & Commercial Refrigeration Equip Mfg
333510	Metalworking Machinery Mfg
333610	Engine, Turbine & Power Transmission Equip Mfg
333900	Other General Purpose Machinery Mfg

Code	
Computer and Electronic Product Manufacturing	
334110	Computer & Peripheral Equip Mfg
334410	Semiconductor & Other Electronic Component Mfg
334510	Navigational, Measuring, Medical, & Control Instruments Mfg
334610	Mfg & Reproducing Magnetic & Optical Media
334800*	Communication, Audio and Video Equip Mfg
Electrical Equipment, Appliance and Component Manufacturing	
335200	Household Appliance Mfg
335800*	All Other Electrical Equip & Component Mfg
Transportation Equipment Manufacturing	
336410	Aerospace Product & Parts Mfg
336610	Ship & Boat Building
336700*	Motor Vehicles, Trailer, and Parts Mfg
336800*	Railroad Rolling Stock and Other Transportation Equip Mfg
Furniture and Related Product Manufacturing	
337000	Furniture & Related Product Mfg
Miscellaneous Manufacturing	
339110	Medical Equipment & Supplies Mfg
339900	Other Misc Mfg
Wholesale Trade	
Durable Goods	
421100	Motor Vehicle & Motor Vehicle Part & Supplies Wholesalers
421200	Furniture & Home Furnishing Wholesalers
421300	Lumber & Other Construction Materials Wholesalers
421400	Professional & Commercial Equip & Supplies Wholesalers
421500	Metal & Mineral (except Petroleum) Wholesalers
421600	Electrical Goods Wholesalers
421700	Hardware, & Plumbing & Heating Equip & Supplies Wholesalers
421800	Machinery, Equip & Supplies Wholesalers
421900	Misc Durable Goods Wholesalers
Nondurable Goods	
422100	Paper & Paper Product Wholesalers
422210	Drug, Drug Proprietaries & Druggists' Sundries Wholesalers
422300	Apparel, Piece Goods, & Notions Wholesalers
422400	Grocery & Related Product Wholesalers
422500	Farm Product Raw Material Wholesalers
422600	Chemical & Allied Products Wholesalers
422700	Petroleum & Petroleum Products Wholesalers
422800	Beer, Wine, & Distilled Alcoholic Beverage Wholesalers
422900	Misc Nondurable Goods Wholesalers
Retail Trade	
441100	Automobile Dealers
441200	Other Motor Vehicle Dealers
441300	Automotive Parts, Accessories & Tire Stores
442000	Furniture & Home Furnishings Stores
443100	Electronics & Appliance Stores
444000	Building Material & Garden Equip & Supplies Dealers
445100	Grocery Stores
445200	Specialty Food Stores
445300	Beer, Wine & Liquor Stores
446100	Health & Personal Care Stores
447100	Gasoline Stations

Code	
448000	Clothing, Shoe, Jewelry, Luggage and Leather Goods Stores
451000	Sporting Goods, Hobby, Book & Music Stores
452000	General Merchandise Stores
453000	Misc Store Retailers
454000	Nonstore Retailers (includes Mail-Order, Electronic Shopping, Vending Machines, and Fuel Dealers)

Transportation & Warehousing

481000	Air Transportation
482110	Rail Transportation
483000	Water Transportation
484000	Truck Transportation
485000	Transit & Ground Passenger Transportation
486000	Pipeline Transportation
487000	Scenic & Sightseeing Transportation
488000	Support Activities for Transportation
492000	Couriers & Messengers
493100	Warehousing & Storage Facilities

Information

Publishing Industries

511110	Newspaper Publishers
511120	Periodical Publishers
511130	Book Publishers
511180*	Database, Directory, Greeting Cards, and Other Publishers
511210	Software Publishers

Motion Picture and Sound Recording Industries

512100	Motion Picture & Video Industries
512200	Sound Recording Industries

Broadcasting and Telecommunications

513100	Radio & Television Broadcasting
513200	Cable Networks & Program Distribution
513300	Paging, Cellular, Satellite, and Other Telecommunications
514000	News Syndicates, Libraries, On-Line Information & Data Processing Services

Finance & Insurance

Depository Credit Intermediation

522120	Savings Institutions
522130	Credit Unions
522180*	Commercial, Private and Industrial Banking

Non-Depository Credit Intermediation

522210	Credit Card Issuing
522220	Sales Financing
522292	Real Estate Credit
522297*	Consumer Lending, International Trade Financing and Other Non-Depository Credit Intermediation
522300	Activities Related to Credit Intermediation

Securities, Commodity Contracts & Other Intermediation & Related Activities

523300*	Securities Brokers & Dealers, Portfolio Management, and Related Activities
523400*	Commodities Brokers & Dealers
523800*	All Other Financial Investment Activities & Exchanges

Insurance Carriers & Related Activities

524140*	Direct Life, Health, and Medical Insurance & Reinsurance Carriers
524150*	Direct Insurance & Reinsurance (except Life, Health & Medical) Carriers
524200	Agencies, Brokerages & Other Insurance Related Activities

Funds, Trusts & Other Financial Vehicles (U.S. Only)

Code	
525910	Open-End Investment Funds
525930	Real Estate Investment Trusts
525800*	All Other Funds, Trusts, & Other Financial Vehicles

Real Estate & Rental & Leasing

Real Estate

531100	Lessors of Real Estate
531210	Offices of Real Estate Agents & Brokers
531300	Real Estate Property Managers, Appraisers, & Other Activities Related to Real Estate

Rental and Leasing Services

532000	Rental & Leasing Services
533110	Owners & Lessors of Other Non-Financial Assets

Professional, Scientific & Technical Services

541100	Legal Services
541211	Offices of Certified Public Accountants
541218*	Tax Preparation, Bookkeeping, Payroll and Other Accounting Services
541300	Architectural, Engineering & Related Services
541500	Computer Systems Design & Related Services
541600	Management, Scientific & Technical Consulting Services
541800	Advertising & Related Services
542100*	Interior, Industrial, & Graphic Design, Scientific & Marketing Research, Photographic, Veterinary & Other Professional, Scientific & Technical Services

Holding Companies

551111	Offices of Bank Holding Companies
551112	Offices of Other Holding Companies

Administrative & Support, Waste Management & Remediation Services

561000	Administrative & Support Services
562000	Waste Management & Remediation Services

Educational Services

611000	Educational Services

Health Care & Social Assistance

621110	Offices of Physicians
621210	Offices of Dentists
621300	Offices of Other Health Practitioners
621480*	Outpatient Care Centers (except HMO Medical Centers)
621491	HMO Medical Centers
621510	Medical & Diagnostic Laboratories
621800*	Other Ambulatory and Home Health Care Services
622000	Hospitals
623000	Nursing & Residential Care Facilities
624000	Social Assistance (including Child Day Care Services)

Arts, Entertainment & Recreation

711000	Performing Arts, Spectator Sports & Related Industries
712100	Museums, Historical Sites & Similar Institutions
713000	Amusement, Gambling & Recreation Industries

Accommodation & Foodservices

721000	Accommodation
722000	Foodservices & Drinking Places

Other Services (except Public Administration)

Repair and Maintenance

Code	
811100	Automotive Repair & Maintenance
811800*	All Other Repair & Maintenance
812000	Personal & Laundry Services
813000	Religious, Grantmaking, Civic, & Professional & Similar Organizations

Unclassified Establishments

999999	Unclassified Establishments

Department of Labor
Pension and Welfare
Benefits Administration

199X

Instructions for Schedule A (Form 5500)

Insurance Information

"ERISA" refers to the Employee Retirement Income Security Act of 1974.

General Instructions

Who Must File

The Schedule A must be attached to the Form 5500 for every defined benefit pension plan, defined contribution pension plan, welfare benefit plan, and DFE (except CCT or PSA) where any benefits under the plan or DFE are provided (or investments are managed) by an insurance company, insurance service, or other similar organization during the plan or DFE year. See the Form 5500 instructions for **Direct Filing Entities (DFEs)**.

Check the appropriate box on Part II, line 8 of the Form 5500 and enter the total number, if any Schedules A have been attached.

Specific Instructions

Lines A, B, C and D. - This information should be the same as reported in Part II of the Form 5500 to which this Schedule A is attached.

Include only the contracts issued to the plan or DFE for which this return/report is being filed. Information on the Schedule A must be for the plan year reported on the Form 5500 (including a short plan year) unless the contract began or ended within the plan year, in which case the information should pertain to the period within the plan year during which the contract was effective.

Caution: *Do not enter Schedule A information for the insurance contract or policy year.*

Part I - Summary of All Insurance Contracts

Column 1(c). - Enter the number assigned by the National Association of Insurance Commissioners (NAIC) to the insurance company. If none, enter "0000".

Column 1(e). - Since coverage may fluctuate during the year, the administrator should estimate the number of persons that were covered by the policy or contract at the end of the plan year. Where contracts covering individual employees are grouped, compute entries as of the end of the plan year.

Column 2(c). - Report all sales commissions regardless of the identity of the recipient. Do not report override commissions, salaries, bonuses, etc., paid to a general agent or manager for managing an agency, or for performing other administrative functions.

Column 2(d). - Fees to be reported represent payments by insurance carriers to agents, brokers and other persons for items other than commissions (e.g., service fees, consulting fees, and finders fees). Fees paid by insurance carriers to persons other than agents and brokers should be reported here, **NOT** in Parts II and III on Schedule A as acquisition costs, administrative charges, etc

Note: *For purposes of item 2, commissions and fees include amounts paid by an insurance company on the basis of the aggregate value (e.g, .policy amounts, premiums) of contracts or policies (or classes thereof) placed or retained. The amount (or pro rata share of the total) of such commissions or fees attributable to the contract or policy placed with or retained by the plan must be reported in column (c) or (d), as appropriate.*

Caution: *For plans and DFEs required to file Schedule C, fees paid by employee benefit plans or DFEs to agents, brokers, and other persons are also to be reported on Schedule C (Form 5500).*

Column 2(e). - Enter the most appropriate code:

1 - Bank, Savings & Loan Association, Credit Union or other similar financial institution
2 - Trust company
3 - Insurance Agent or Broker
4 - Agent or Broker other than insurance
5 - Third party administrator
6 - Investment Company/Mutual Fund
7 - Investment Manager/Adviser
8 - Labor union
9 - Foreign entity (e.g., an agent or broker, bank, insurance company, etc. not operating within the jurisdictional boundaries of the United States)
0 - Other

Part II - Investment and Annuity Contract Information

Line 3. - Enter the current value for an investment contract identified on item 6, e.g., a deposit administration (DA), immediate participation guarantee (IPG), or guaranteed investment contract (GIC).

Exception: This line may be left blank if (1) the Schedule A is filed for a defined benefit pension plan and the contract was entered into before March 20, 1992, or (2) the Schedule A is filed for a defined contribution pension plan and the contract is a fully benefit-responsive contract, i.e., it provides a liquidity guarantee by a financially responsible third party of principal and previously accrued interest for liquidations, transfers, loans, or hardship withdrawals initiated by plan participants exercising their rights to withdraw, borrow, or transfer funds under the terms of a defined contribution plan that do not include substantial restrictions to participants' access to plan funds.

Line 5a. - The rate information called for here may be furnished by attaching the appropriate schedules of current rates filed with the appropriate state insurance department or by providing a statement regarding the basis of the rates.

Lines 6b through 6f. - Show deposit fund amounts rather than experience credit records when both are maintained.

Part III - Welfare Benefit Contract Information

Line 7i. - Report a stop-loss insurance policy whose claims are paid to the plan or which is otherwise an asset of the plan. ***Note:*** *Employers sponsoring welfare plans that provide benefits exclusively out of the employer's general assets may purchase a stop loss policy for the employer to facilitate the employer in managing its risk associated with its liabilities under the plan. These employer contracts generally are not plan assets and are not reportable on Schedule A.*

Department of the Treasury
Internal Revenue Service

Department of Labor
Pension and Welfare Benefits Administration

Pension Benefit Guaranty Corporation

199X

Instructions for Schedule B (Form 5500)

Actuarial Information

"ERISA" refers to the Employee Retirement Income Security Act of 1974.
"Code" refers to the Internal Revenue Code.

General Instructions

Who Must File

The employer or plan administrator of a defined benefit plan that is subject to the minimum funding standards (see Code section 412 and Part 3 of Title I of ERISA) must file this schedule as an attachment to the Form 5500 or Form 5500-EZ. The Schedule B does not have to be filed if Form 5500-EZ is not required to be filed (in accordance with the instructions for Form 5500-EZ); however, the funding standard account for the plan must continue to be maintained, even if the Schedule B is not filed.

Check the appropriate box on Part II, line 8 of the Form 5500 if a Schedule B is attached.

Lines A through E and G (most recent enrollment number) must be completed for ALL plans. If the Schedule B is attached to a Form 5500, lines A, B, C and D should include the same information as reported in Part II of the Form 5500.

Check the box in line F if the plan has 100 or fewer participants in the prior plan year. A plan has 100 or fewer participants in the prior plan year only if there were 100 or fewer participants (both active and nonactive participants) on each day of the preceding plan year, taking into account participants in all defined benefit plans maintained by the same employer (or any member of such employer's controlled group) who are also employees of that employer or member. Nonactive participants include vested terminated and retired employees.

All defined benefit plans, regardless of size or type, must complete and file Part I. Part II must be filed for all plans other than those specified in 1 and 2 below:

1. Part II should not be filed for multiemployer plans for which box 2 in line E is checked.
2. Part II should not be filed for plans that have 100 or fewer participants in the prior plan year as described above.

In addition, please note that RPA '94 refers to the Retirement Protection Act of 1994 and that OBRA '87 refers to the Omnibus Budget Reconciliation Act of 1987.

Note: *(1) For split-funded plans, the costs and contributions reported on Schedule B should include those relating to both trust funds and insurance carriers. (2) For plans with funding standard account amortization charges and credits see the instructions for lines 9c, 9j, 12j, and 13i, as applicable, regarding attachment.*

Statement by Enrolled Actuary

An enrolled actuary must sign Schedule B. The signature of the enrolled actuary may be qualified to state that it is subject to attached qualifications. See Income Tax Regulations section 301.6059-1(d) for permitted qualifications. If the actuary has not fully reflected any final or temporary regulation, revenue ruling or notice promulgated under the statute in completing the Schedule B, check the box on the last line of page 1. If this box is checked, indicate on an attachment whether an accumulated funding deficiency or a contribution that is not wholly deductible would result if the actuary had fully reflected such regulation, revenue ruling or notice. A stamped or machine produced signature is not acceptable. The most recent enrollment number must be entered in line G. In addition, the actuary may offer any other comments related to the information contained in Schedule B.

Specific Instructions

Part I

Line 1. - All entries must be reported as of the valuation date.

Line 1a. - Actuarial Valuation Date. - The valuation for a plan year may be as of any date in the plan year, including the first or last day of the plan year. Valuations must be performed within the period specified by ERISA section 103(d) and Code section 412(c)(9).

Line 1b(1). - Current Value of Assets. - Enter the current value of assets as of the valuation date. The current value is the same as the fair market value. Do not adjust for items such as the existing credit balance or the outstanding balances of certain amortization bases. Contributions designated for 199X should not be included in this amount. Note that this entry may be different than the entry in line 2a. Such a difference may result, for example, if the valuation date is not the first day of the plan year, or if insurance contracts are excluded from assets reported on line 1b(1) but not on line 2a.

Assets that are not available to provide defined benefits under the plan, such as rollover amounts, other assets held in individual accounts, and assets held in Code section 401(h) accounts that are irrevocably committed to pay health benefits, should not be included on line 1(b)(1) regardless of whether they are reported on the Form 5500, Schedule FIN or FIN-SP, or the Form 5500-EZ. Additionally, asset and liability amounts must be determined in a consistent manner. Therefore, if the value of any insurance contracts has been excluded from the amount reported on line 1b(1), liabilities satisfied by such contracts should also be excluded from the liability values reported on lines 1c(1), 1c(2), 1d(2), and 1d(3).

Line 1b(2). - Actuarial Value of Assets. - Enter the value of assets determined in accordance with Code section 412(c)(2) or ERISA section 302(c)(2). Do not adjust for items such as the existing credit balance or the outstanding balances of certain amortization bases, and do not include contributions designated for 199X in this amount.

Line 1c(1). - Accrued Liability for Immediate Gain Methods. Complete this line only if you use an immediate gain method (see Rev. Rul. 81-213, 1981-2 C.B. 101, for a definition of immediate gain method).

Lines 1c(2)(a), (b), and (c). - Information for Plans Using Spread Gain Methods. - Complete these lines only if you use a spread gain method (see Rev. Rul. 81-213 for a definition of spread gain method).

Line 1c(2)(a). - Unfunded Liability for Methods with Bases. Complete this line only if you use the frozen initial liability or attained age normal cost method.

Lines 1c(2)(b) and (c). - Entry Age Normal Accrued Liability and Normal Cost. - For spread gain methods, the full funding limitation is calculated using the entry age normal method (see Rev. Rul. 81-13, 1981-1 C.B. 229).

Line 1d(1). - Amount Excluded from Current Liability. - In computing current liability for purposes of Code section 412(l) (but not for purposes of Code section 412(c)(7)), certain service is disregarded under Code section 412(l)(7)(D) and ERISA section 302(d)(7)(D). If the plan has participants to whom those provisions apply, only a percentage of the years of service before such individuals became participants in the plan is taken into account. Enter the amount excluded from RPA '94 current liability. If an employer has made an election under Code section 412(l)(7)(D)(iv) not to disregard such service, enter zero. Note that such an election, once made, cannot be revoked without the consent of the Secretary of the Treasury.

Lines 1d(2)(a) and 1d(3)(a) - RPA '94 Current Liability and OBRA '87 Current Liability. - All plans regardless of the number of participants must provide the information indicated in accordance with these instructions. The interest rate used to compute the RPA '94 current liability must be in accordance with guidelines issued by the IRS, using the 90% to 10X% interest rate corridor of Code section 412(l)(7)(C)(i) for plan years beginning in 199X. The RPA '94 current liability must be computed using the 1983 G.A.M. mortality table for non-disabled lives published in Rev. Rul. 95-28, 1995-1 C.B. 74, and may be computed taking into account the mortality table for disabled lives published in Rev. Rul. 96-7, 1996-1 C.B. 59. The OBRA '87 current liability is the current liability as defined in Code section 412(l)(7), but computed without regard to the limitation on the interest rate and prescribed mortality tables provided in section 412(l)(7)(C) as enacted by RPA '94. See Q&A-9(1) of Rev. Rul. 96-21, 1996-1 C.B. 64, for the specific circumstances under which the OBRA '87 current liability interest rate may be different from the RPA '94 current liability interest rate.
Each other actuarial assumption used in calculating the RPA '94 and OBRA '87 current liabilities must be the same assumptions used for calculating other costs for the funding standard account. See Notice 90-11, 1990-1 C.B. 319. The actuary must take into account rates of early retirement and the plan's early retirement and turnover provisions as they relate to benefits, where these would significantly affect the results. Regardless of the valuation date, RPA '94 and OBRA '87 current liabilities are computed taking into account only credited service through the end of the prior plan year. No salary

scale projections should be used in these computations. Do not include the expected increase in current liability due to benefits accruing during the plan year reported in lines 1d(2)(b) and 1d(3)(b) in these computations.

Lines 1d(2)(b) and 1d(3)(b). - Expected Increase in Current Liability. - Enter the amounts by which the RPA '94 and OBRA '87 current liabilities are expected to increase due to benefits accruing during the plan year on account of credited service and/or salary changes for the current year. One year's salary scale may be reflected.

Line 1d(2)(c). - Current Liability Computed at Highest Allowable Interest Rate. - Enter the current liability computed using the highest allowable interest rate. All other assumptions used should be identical to those used for lines 1d(2)(a) and (b). It is not necessary to complete line 1d(2)(c) if the plan is a multiemployer plan or if the plan had 100 or fewer participants in the prior plan year. Whether or not a plan had 100 or fewer participants in the prior plan year is determined in accordance with the instructions under **Who Must File** on page 1. This line need not be completed if the actuarial value of assets (line 1b(2)) divided by the RPA '94 current liability (line 1d(2)(a)) is greater than or equal to 90%. However, if this line is not completed, sufficient records should be retained so that the current liability amount that would otherwise have been entered on this line can be computed at a later time if required.

Lines 1d(2)(d) and 1d(3)(c). - Do not complete these lines if Code section 412(l) does not apply to the plan for this plan year under Code sections 412(l)(1), 412(l)(6), or 412(l)(9).

Line 1d(2)(d). - Expected Release from RPA '94 Current Liability for the Plan Year. - If applicable, enter the expected release from RPA '94 current liability on account of disbursements (including single sum distributions) from the plan expected to be paid after the valuation date but prior to the end of the plan year (see also Q&A-7 of Rev. Rul. 96-21). This line is applicable if the employer has elected the Transition Rule of Code section 412 (l)(11) for the plan year.

Line 1d(3)(c). - Expected Release from OBRA '87 Current Liability for the Plan Year. - If applicable, enter the expected release from OBRA '87 current liability on account of disbursements (including single sum distributions) from the plan expected to be paid after the valuation date but prior to the end of the plan year (see also Q&A-7 of Rev. Rul. 96-21).

Line 1d(4). - Expected Plan Disbursements. - Enter the amount of plan disbursements expected to be paid for the plan year (see also Q&A-8 of Rev. Rule 96-21 for plans for which the Transition Rule of section 412(l)(11) is elected).

Line 2. - All entries must be reported as of the beginning of the 199X plan year. Lines 2a and 2b should include all assets and liabilities under the plan except for assets and liabilities attributable to: (1) rollover amounts or other amounts in individual accounts which are not available to provide defined benefits, or (2) benefits for which an insurer has made an irrevocable commitment as defined in 29 CFR 4001.2.

Line 2a. - Current Value of Assets. - Enter the current value of net assets as of the first day of the plan year. Except for plans with excluded assets as described above, this entry should be the same as reported on the Form 5500 or Form 5500-EZ. Note that contributions designated for the 199X plan year are not included on those lines.

Line 2b. - RPA '94 Current Liability (beginning of year). - Enter the RPA '94 current liability as of the first day of the plan year. Do not include the expected increase in current liability due to benefits accruing during the plan year. See the instructions for lines 1d(2)(a) and 1d(3)(a) for actuarial assumptions used in determining RPA '94 current liability.

Column (1) - Enter the number of participants and beneficiaries as of the beginning of the plan year. If the current liability figures are derived from a valuation that follows the first day of the plan year, the participant and beneficiary count entries should be derived from the counts used in that valuation in a manner consistent with the derivation of the current liability reported in columns (2) and (3).

Column (2) - Include only the portion of the current liability attributable to vested benefits.

Column (3) - Include the current liability attributable to all benefits, both vested and nonvested.

Line 2c. - This calculation is required under ERISA section 103(d)(11). Do not complete if line 2a divided by line 2b(4), column (3), is 70% or greater.

Line 3. - Contributions Made to Plan. - Show all employer and employee contributions for the plan year. Include employer contributions made not later than 2 months (or the later date allowed under Code section 412(c)(10) and ERISA section 302(c)(10)) after the end of the plan year. Show only contributions actually made to the plan by the date Schedule B is signed. Certain employer contributions must be made in quarterly installments; see Code section 412(m). Note that contributions that are made to meet the liquidity requirement of Code section 412(m)(5) should be reported.

Add the amounts in both columns (b) and (c) and enter both results on the total line. All contributions must be credited toward a particular plan year.

Line 4a. - Quarterly Contributions. - In accordance with RPA '94, only plans that have a funded current liability percentage (as provided in Rev. Rul. 95-31, 1995-1 C.B. 76) for the preceding plan year of less than 100 percent are subject to the quarterly contribution requirement of Code section 412(m) and ERISA section 302(e). For 1997, the funded current liability percentage for the preceding plan year is equal to line 1b(2) (actuarial value of assets) divided by line 1d(2)(a) (RPA '94 current liability), both lines as reported on the previous year's Schedule B (Q&A-3,4 and 5 of Rev. Rul. 95-31, also provide guidance on this computation).

Line 4b. - Multiemployer plans, plans with funded current liability percentages (as provided in Code section 412(m)(1)) of 100 percent or more for the preceding plan year, and plans that on every day of the preceding plan year had 100 or fewer participants (as defined under **Who Must File**) are not subject to the liquidity requirement of Code section 412(m)(5) and ERISA section 302(e)(5) and should not complete this line. See Q&A's 7 through 17 of Rev. Rul. 95-31 for guidance on the liquidity requirement. Note that a certification by the enrolled actuary must be attached if the special rule for nonrecurring circumstances is used (see Code section 412(m)(5)(E)(ii)(II) and Q&A-13 of Rev. Rul. 95-31).

If the plan has a liquidity shortfall for any quarter of the plan year (see Q&A-10 of Rev. Rul. 95-31), enter the amount of the liquidity shortfall for each such quarter. If the plan was subject to the liquidity requirement, but did not have a liquidity shortfall, enter zero. File Form 5330 with the IRS to pay the 10% excise tax(es) if there is a failure to pay the liquidity shortfall by the required due date, unless a waiver of the 10% tax under Code section 4971(f) has been granted.

Line 5. - Actuarial Cost Method. - Enter only the primary method used. If the plan uses one actuarial cost method in one year as the basis of establishing an accrued liability for use under the frozen initial liability method in subsequent years, answer as if the frozen initial liability method was used in all years. The projected unit credit method is included in the Accrued benefit (unit credit) category of line 5c. If a method other than a method listed in lines 5a through 5g is used, check the box for line 5h and specify the method. For example, if a modified individual level premium method for which actuarial gains and losses are spread as a part of future normal cost is used, check the box for 5h and describe the cost method. For the shortfall method, check the appropriate box for the underlying actuarial cost method used to determine the annual computation charge.

Changes in funding methods include changes in actuarial cost method, changes in asset valuation method, and changes in the valuation date of plan costs and liabilities or of plan assets. Changes in the funding method of a plan include not only changes to the overall funding method used by the plan but also changes to each specific method of computation used in applying the overall method. Generally, these changes require IRS approval. If the change was made pursuant to Rev. Proc. 95-51, 1995-2 C.B. 430, check yes in line 5j. If approval was granted by either an individual ruling letter or a class ruling letter for this plan, enter the date of the applicable ruling letter in line 5k.

Line 6. - Actuarial Assumptions. - If gender-based assumptions are used in developing plan costs, enter those rates where appropriate in line 6. Note that requests for gender-based cost information do not suggest that gender-based benefits are legal. If unisex tables are used, enter the values in both Male and Female lines. Complete all blanks. Enter N/A if not applicable.

Attach a statement of actuarial assumptions (if not fully described by line 6), and actuarial methods used to calculate the figures shown in lines 1 and 9 (if not fully described by line 5).

Also attach a summary of the principal eligibility and benefit provisions on which the valuation was based, an identification of benefits not included in the valuation, a description of any significant events that occurred during the year, a summary of any changes in principal eligibility or benefit provisions since the last valuation, a description (or reasonably representative sample) of plan early retirement factors, and any change in actuarial assumptions or cost methods and justifications for any such change (see section 103(d) of ERISA).

Also, include any other information needed to fully and fairly disclose the actuarial position of the plan.

Line 6a(1). - RPA '94 Current Liability Interest Rate. - Enter the interest rate used to determine RPA '94 current liability. For plan years beginning in 199X, the interest rate used must not fall outside the corridor of 90% to 10X% of the weighted average interest rate (see Code section 412(l)(7)(C)(i)). The rate used must be in accordance with the guidelines issued by the IRS. See Notice 90-11 and Rev. Rul. 96-21. Enter rate to the nearest .01 percent.

Line 6a(2). - OBRA '87 Current Liability Interest Rate. - Enter the interest rate used to determine OBRA '87 current liability. The interest rate used must not fall outside the corridor of 90% to 110% of the weighted average interest rate. The rate used must be in accordance with the guidelines issued by the IRS. See Notice 90-11 and Rev. Rul. 96-21. Enter rate to the nearest .01 percent.

Line 6b. - Weighted Average Retirement Age. - If each participant is assumed to retire at his/her normal retirement age, enter the age specified in the plan as normal retirement age. If the normal retirement age differs for individual participants, enter the age that is the weighted average normal retirement age; do not enter NRA. Otherwise, enter the assumed retirement age. If the valuation uses rates of retirement at various ages, enter the nearest whole age that is the weighted average retirement age. On an attachment to Schedule B, list the rate of retirement at each age and describe the methodology used to compute the weighted average retirement age, including a description of the weight applied at each potential retirement age.

Line 6c. - Check Yes, if the rates in the contract were used (e.g., purchase rates at retirement).

Line 6d. - Mortality Table. - The 1983 G.A.M. mortality table published in Rev. Rul. 95-28 must be used in the calculation of RPA '94 current liability for non-disabled lives. The 1983 G.A.M. mortality table published in Rev. Rul. 96-7 may be used in the calculation of RPA '94 current liability for disabled lives. Enter the mortality table code for non-disabled lives used for OBRA '87 current liability (see instructions for lines 1d(2)(a) and 1d(3)(a)) and for valuation purposes as follows:

Mortality Table	Code
1951 Group Annuity	1
1971 Group Annuity Mortality (G.A.M.)	2
1971 Individual Annuity Mortality (I.A.M.)	3
UP-1984	4
1983 I.A.M	5
1983 G.A.M	6
1983 G.A.M. (solely per Rev. Rul. 95-28)	7
UP-1994	8
Other	9
None	0

Code 6 includes all sex-distinct versions of the 1983 G.A.M. table other than the table published in Rev. Rul. 95-28. Thus, for example, Code 6 also would include the 1983 G.A.M. male-only table used for males, where the 1983 G.A.M. male-only table with a 6-year setback is used for females. Code 9 includes mortality tables other than those listed in Codes 1 through 8, including any unisex version of the 1983 G.A.M. table including the table published by the Service in Rev. Rul. 95-6, 1995-1 C.B. 80.

Where an indicated table consists of separate tables for males and females, add F to the female table (e.g., 1F). When a projection is used with a table, follow the code with "P" and the year of projection (omit the year if the projection is unrelated to a single calendar year); the identity of the projection scale should be omitted. When an age setback or set forward is used, indicate with "-" or "+" and the number of years. For example, if for females the 1951 Group Annuity Table with Projection C to 1971 is used with a 5-year setback, enter " 1P71-5." If the table is not one of those listed, enter "9" with no further notation. If the valuation assumes a maturity value to provide the post-retirement income without separately identifying the mortality, interest and expense elements, under " post-retirement," enter on line 6d the value of $1.00 of monthly pension beginning at the age shown on line 6b, assuming the normal form of annuity for an unmarried person; in this case enter "N/A" on lines 6e and 6f.

Line 6e. - Valuation Liability Interest Rate. - Enter the assumption as to the expected interest rate (investment return) used to determine all the calculated values with the exception of current liability and liabilities determined under the alternative funding standard account (see instructions for line 8b). If the assumed rate varies with the year, enter the weighted average of the assumed rate for 20 years following the valuation date. Enter rates to the nearest .01 percent.

Line 6f. - Expense Loading. - If there is no expense loading, enter -0-. For instance, there would be no expense loading attributable to investments if the rate of investment return on assets is adjusted to take investment expenses into account. If there is a single expense loading not separately identified as pre-retirement or post-retirement, enter it under pre-retirement and enter "N/A" under post-retirement. Where expenses are assumed other than as a percentage of plan costs or liabilities, enter the assumed pre-retirement expense as a percentage of the plan's normal cost, and enter the post-retirement expense as a percentage of plan liabilities. If the normal cost of the plan is zero, enter the assumed pre-retirement expense as a percentage of the sum of the lines 9c(1) and 9c(2), minus line 9j. Enter rates to the nearest .1 percent.

Line 6g. - Annual Withdrawal Rates. - Enter rates to the nearest .01 percent. Enter the rate assumed for a new entrant to the plan at the age shown. Enter "S" before the rate if that rate is different for participants with the same age but longer service. Enter "U" before the rate if all participants of that age are assumed to experience the same withdrawal rates, regardless of service. Enter "C" before the rate if criteria other than service apply to the rates used.

Line 6h. - Salary Scale. - If a uniform level annual rate of salary increase is used, enter that annual rate. Otherwise, enter the level annual rate of salary increase that is equivalent to the rate(s) of salary increase used. Enter the annual rate as a percentage to the nearest .01 percent, used for a participant from age 25 to assumed retirement age. If the plan's benefit formula is not related to compensation, enter N/A.

Line 6i. - Estimated Investment Return. - Enter the estimated rate of return on the actuarial value of plan assets for the 1-year period ending on the valuation date. For this purpose, the rate of return is determined by using the formula $2I/(A + B - I)$, where I is the dollar amount of the investment return under the asset valuation method used for the plan, A is the actuarial value of the assets one year ago, and B is the actuarial value of the assets on the current valuation date. Enter rates to the nearest .1 percent, with negative amounts in parentheses.

Note: *Use the above formula even if the actuary feels that the result of using the formula does not represent the true estimated rate of return on the actuarial value of plan assets for the 1-year period ending on the valuation date. The actuary may attach a statement showing both the actuary's estimate of the rate of return and the actuary's calculations of that rate.*

Line 7. - New Amortization Bases Established. - List all new amortization bases established in the current plan year (prior to the combining of bases, if bases were combined). Use the following table to indicate the type of base established, and enter the appropriate code under "Type of Base." Put negative numbers (i.e., credit bases) in parentheses (e.g., ($20,000)). List amortization bases and charges and/or credits as of the valuation date. Bases that are considered fully amortized because there is a credit for the plan year on line 9l(4) should be listed.

Code	Type of Amortization Base
1	Experience gain or loss
2	Shortfall gain or loss
3	Change in unfunded liability due to plan amendment
4	Change in unfunded liability due to change in actuarial assumptions
5	Change in unfunded liability due to change in actuarial cost method
6	Waiver of the minimum funding standard
7	Switchback from alternative funding standard account
8	Initial unfunded liability (for new plan)
9	150% current liability full funding limitation base

Line 8a. - Funding Waivers or Extensions. - If a funding waiver or extension request is approved after the Schedule B is filed, an amended Schedule B should be filed with Form 5500 to report the waiver or extension approval (also see instructions for line 9m(1)).

Line 8b. - Alternative Methods or Rules. - Enter the appropriate code from the table below if one or more of the alternative methods or rules were used for this plan year.

Code	Method or Rule
1	Shortfall method
2	Alternative funding standard account (AFSA)
3	Shortfall method used with AFSA
4	Plan is in reorganization status
5	Shortfall method used when in reorganization status

Shortfall Method: Only certain collectively bargained plans may elect the shortfall funding method (see regulations under Code section 412). Advance approval from the IRS for the election of the shortfall method of funding is NOT required if it is first adopted for the first plan year to which Code section 412 applies. However, advance approval from the IRS is required if the shortfall funding method is adopted at a later time, if a specific computation method is changed, or if the shortfall method is discontinued.

Alternative Minimum Funding Standard Account: A worksheet must be attached if the alternative minimum funding standard account is used. The worksheet should show:

1. The prior year alternate funding deficiency (if any).

2. Normal cost.

3. Excess, if any, of the value of accrued benefits over the market value of assets.

4. Interest on **1**, **2**, and **3** above.

5. Employer contributions (total from columns (b)) of line 3 of Schedule B.

6. Interest on **5** above.

7. Funding deficiency: if the sum of **1** through **4** above is greater than the sum of **5** and **6** above, enter the difference.

If the entry age normal cost method was not used as the valuation method, the plan may not switch to the alternative minimum funding standard account for this year. Additionally, in line **3** of the worksheet, the value of accrued benefits should exclude benefits accrued for the current plan year. The market value of assets should be reduced by the amount of any contributions for the current plan year.

Reorganization Status: Attach an explanation of the basis for the determination that the plan is in reorganization for this plan year. Also, attach a worksheet showing for this plan year:

1. The amounts considered contributed by employers,

2. Any amount waived by the IRS,

3. The development of the minimum contribution requirement (taking into account the applicable overburden credit, cash-flow amount, contribution bases and limitation on required increases on the rate of employer contributions), and

4. The resulting accumulated funding deficiency, if any, that is to be reported on line 9p.

Line 8c. - All multiemployer plans check "No". Plans other than multiemployer plans check "Yes" only if the plan is covered by Title IV of ERISA. If line 8c is "Yes" attach a schedule of the active plan participant data used in the valuation for this plan year. Use the same size paper as the Schedule B and the format shown above and label the schedule " Line 8c Schedule of Active Participant Data."

Expand this schedule by adding columns after the "5 to 9" column and before the "40 & up" column for active participants with total years of credited service in the following ranges: 10 to 14; 15 to 19; 20 to 24; 25 to 29; 30 to 34; and 35 to 39. For each column, enter the number of active participants with the specified number of years of credited service divided according to age group. For participants with partial years of credited service, round the total number of years of credited service to the next lower whole number.

Plans reporting 1,000 or more active participants on line 2b(3) must also provide average compensation data. For each grouping, enter the average compensation of the active participants in that group. For this purpose, compensation is the compensation taken into account for each participant under the plan's benefit formula, limited to the amount defined under Code section 401(a)(17). Years of credited service are the years credited under the plan's benefit formula. Do not enter the average compensation in any grouping that contains fewer than 20 participants.

If the plan is a multiple-employer plan, complete one or more schedules of active-participant data in a manner consistent with the computations for the funding requirements reported on line 9. See the specific instructions for **Lines 9a through 9q.** For example, if the funding requirements are computed as if each participating employer maintained a separate plan, attach a separate schedule for each participating employer in the multiple-employer plan.

Line 9. - **Shortfall Method.** - Under the shortfall method of funding, the normal cost in the funding standard account is the charge per unit of production (or per unit of service) multiplied by the actual number of units of production (or units of service) that occurred during the plan year. Each amortization installment in the funding standard account is similarly calculated.

Lines 9a through 9q. - **Multiple Employer Plans.** - If the plan is a multiple employer plan subject to the rules of Code section 413(c)(4)(A) for which minimum funding requirements are to be computed as if each employer were maintaining a separate plan, complete one Schedule B for the plan. Also submit an attachment completed in the same format as lines 9a through 9q showing, for this plan year, for each individual employer maintaining the plan, the development of the minimum contribution requirement (taking into account the applicable normal cost, amortization charges and credits, and all other applicable charges or credits to the funding standard account that would apply if the employer were maintaining a separate plan). Compute the entries on Schedule B, except for the entries on lines 9a, 9h, 9o, and 9p, as the sum of the appropriate individual amounts computed for each employer. Compute the entry on line 9a as the sum of the prior year's funding deficiency, if any, for each individual employer and the entry on line 9p as the sum of the separately computed funding deficiency, if any, for the current year for each employer. Credit balance amounts on lines 9h and line 9o are separately computed in the same manner. (Note that it is possible for the Schedule B to show both a funding deficiency and a credit balance for section 413(c) plans. This could not appear for other plans.)

Lines 9c and 9j. - Amortization Charges and Credits. - If there are any amortization charges or credits, attach a maintenance schedule of funding standard account bases. The attachment should clearly indicate the type of base (i.e., original unfunded liability, amendments, actuarial losses, etc.), the outstanding balance of each base, the number of years remaining in the amortization period, and the amortization amount. If bases were combined in the current year, the attachment should show information on bases both prior to and after the combining of bases. The outstanding balance and amortization charges and credits must be calculated as of the valuation date for the plan year.

Line 9c(1). - 150% Current Liability Full Funding Limitation Base. - If a credit was entered on line 9l(5) on the prior year's Schedule B, establish a new base equal to the amount of the credit (increased with interest to the current valuation date at the valuation rate) and amortize the base over a 10-year period at the valuation rate.

Line 9c(2). - Amortization for funding waivers must be based on the interest rate provided in Code section 412(d) ("mandated rate").

Line 9d. - Interest as Applicable. - Interest as applicable should be charged to the last day of the plan year. The mandated rates must be used when calculating interest on any amortization charges for funding waivers.

Line 9e. - If the funded current liability percentage for the preceding year reported in line 4a is at least 100%, quarterly contributions are not required for the current plan year. Interest is charged for the entire period of underpayment. Refer to IRS Notice 89-52, 1989-1 C.B. 692, for a description of how this amount is calculated.

Note: *Notice 89-52 was issued prior to the amendment of section 412(m)(1) by the Revenue Reconciliation Act of 1989. Rather than using the rate in the Notice, the applicable interest rate for this purpose is the greater of:*

1. 175% of the Federal mid-term rate at the beginning of the plan year, or

2. The rate used to determine the "RPA '94" current liability.

All other descriptions of the additional interest charge contained in Notice 89-52 still apply.

Line 9f. - Enter the required additional funding charge from line 12u. Enter **"N/A"** if line 12 is not applicable.

Line 9h. - Note that the credit balance or funding deficiency at the end of " Year X" should be equal to the credit balance or funding deficiency at the beginning of "Year X + 1." If such credit balances or funding deficiencies are not equal, attach an explanation. For example, if the difference is because contributions for a prior year which were not previously reported are received this plan year, attach a listing of the amounts and dates of such contributions.

Line 9l(1). - ERISA Full Funding Limitation. - Instructions for this line are reserved pending published guidance.

Line 9l(2). - 150% Current Liability Full Funding Limitation. - Instructions for this line are reserved pending published guidance.

Line 9l(3). - RPA '94 Override. - Instructions for this line are reserved pending published guidance.

Line 9l(4). - Full Funding Credit before reflecting OBRA '87 Full Funding Limitation. - Enter the excess of (1) the accumulated funding deficiency, disregarding the credit balance and contributions for the current year, if any, over (2) the greater of lines 9l(1) or 9l(3).

Line 9l(5). - Additional Credit due to OBRA '87 Full Funding Limitation. - Enter (1) the excess, if any, of the accumulated funding deficiency, disregarding the credit balance and contributions for the current plan year, over the greater of lines 9l(2) or 9l(3), minus (2) the amount in line 9l(4). If the result is negative, enter zero.

Line 9m(1). - Waived Funding Deficiency Credit. - Enter a credit for a waived funding deficiency for the current plan year (Code section 412(b)(3)(C)). If a waiver of a funding deficiency is pending, report a funding deficiency. If the waiver is granted after Form 5500 is filed, file Form 5500, page one only with an amended Schedule B to report the funding waiver.

Line 9m(2). - Other Credits. - Enter a credit in the case of a plan for which the accumulated funding deficiency is determined under the funding standard account if such plan year follows a plan year for which such deficiency was determined under the alternative minimum funding standard.

Line 9q. - Reconciliation Account. - The reconciliation account is made up of those components that upset the balance equation of Income Tax Regulations section 1.412(c)(3)-1(b). Valuation assets should not be adjusted by the reconciliation account balance when computing the required minimum funding.

Line 9q(1). - The accumulation of additional funding charges for prior plan years must be included. Enter the sum of line 9q(1) (increased with interest at the valuation rate to the first day of the current plan year) and line 9f, both from the prior year's Schedule B (Form 5500).

Line 9q(2). - The accumulation of additional interest charges due to late or unpaid quarterly installments for prior plan years must be included. Enter the sum of line 9q(2) (increased with interest at the valuation rate to the first day of the current plan year) and line 9e, both from the prior year's Schedule B (Form 5500).

Line 9q(3)(a). - If a waived funding deficiency is being amortized at an interest rate that differs from the valuation rate, enter the prior year's reconciliation waiver outstanding balance increased with interest at the valuation rate to the current valuation date and decreased by the year end amortization amount based on the mandated interest rate. Enter the amounts as of the valuation date.

Line 9q(4). - Enter the sum of lines 9q(1), 9q(2), and 9q(3)(b) (each adjusted with interest at the valuation rate to the current valuation date, if necessary).

Note: *The net outstanding balance of amortization charges and credits minus the prior year's credit balance minus the amount on line 9q(4) (each adjusted with interest at the valuation rate, if necessary) must equal the unfunded liability.*

Line 10. - Contribution Necessary to Avoid Deficiency. - Enter the amount from line 9p. However, if the alternative funding standard account is elected and the accumulated funding deficiency under that method is smaller than line 9p, enter such amount (also see instructions for line 8b). For multiemployer plans in reorganization, see the instructions for line 8b. File Form 5330 with the IRS to pay the 10% excise tax (5% in the case of a multiemployer plan) on the funding deficiency.

Line 11. - In accordance with ERISA section 103(d)(3), attach a justification for any change in actuarial assumptions for the current plan year. The preceding sentence applies for all plans.
The following instructions are applicable only to changes in current liability assumptions for plans (other than multiemployer plans) subject to Title IV of ERISA which resulted in a decrease in the unfunded current liability (UCL). If the current liability assumptions (other than a change in the assumptions required under Code section 412(l)(7)(C)) were changed for the current plan year and such change resulted in a decrease in UCL, approval for such a change may be required. However, if one of the following three conditions is satisfied with respect to a change in assumptions for a plan year, then the plan sponsor is not required to obtain approval from the IRS for such change(s):

Condition 1: Aggregate Unfunded Vested Benefits
The aggregate unfunded vested benefits as of the close of the plan year preceding the year in which assumptions were changed (as determined under section 4006(a)(3)(E)(iii) of ERISA) for the plan, and all other plans maintained by contributing sponsors (as defined in section 4001(a)(13) of ERISA) and members of such sponsor's controlled group (as defined in section 4001(a)(14) of ERISA) which are covered by Title IV of ERISA (disregarding plans with no unfunded vested benefits) is less than or equal to $50 million.

Condition 2: Amount of Decrease in UCL
The change in assumptions (other than a change required under Code section 412(l)(7)(C)) resulted in a decrease in the UCL of the plan for the plan year in which the assumptions were changed of less than or equal to $5 million.

Condition 3: Amount of Decrease in UCL, and CL Before Change in Assumptions

Although the change in assumptions (other than a change required under Code section 412(l)(7)(C)) resulted in a decrease in the UCL of the plan for the plan year in which the assumptions were changed which was greater than $5 million and less than or equal to $50 million, the decrease was less than five percent of the current liability of the plan before such change.

If the current liability assumptions for the plan have been changed, and such change requires approval of the Service, enter on an attachment the date(s) of the ruling letter(s) granting approval.

If the current liability assumptions for the plan have been changed, and such change would have required approval in the absence of satisfaction of one of the conditions outlined above, enter on an attachment the number of the applicable condition and the plan year for which it applies. If condition 1 or 2 applies, also enter the amount of the decrease in UCL. Note that only one of the conditions needs to be entered.

Specific Instructions for Part II

Line 12. - Additional Required Funding Charge. - There is no additional funding charge for plans that have 100 or fewer participants in the prior plan year (as defined under **Who Must File**). Do not complete Part II for such plans.

Line 12a. - A plan's "Gateway %" is equal to the actuarial value of assets (line 1b(2), unreduced by any credit balance) divided by the current liability computed with the highest allowable interest rate (line 1d(2)(c)). If line 1d(2)(c) is not completed in accordance with instructions for that line, use RPA '94 current liability reported on line 1d(2)(a). There is no additional funding charge for plan years beginning in 1997 if the Gateway % is at least 90%. In such cases, enter -0- on line 12u. There is no additional funding charge for plan years beginning in 199X if (a) the Gateway % is at least 80% but less than 90%, and (b) the Gateway for the plan year beginning in 1995 was at least 90, and (c) for the plan year beginning in 1994, at least one of the following four conditions is met (in such case, enter -0- on line 12u):

Condition Code	Condition
1	The full funding limitation was equal to zero.
2	The plan had no additional funding requirement as defined in Code section 412(l).
3	The plan would have had no additional funding requirement as defined in Code section 412(l) if current liability were computed using the highest allowable current liability interest rate for such year, and without reducing the assets by the credit balance.
4	The plan's additional funding requirement did not exceed the lesser of (a) ½ of 1% of current liability as reported in line 13a of the Schedule B of the applicable year, or (b) $5,000,000.

Line 12c. - Enter the actuarial value of assets (line 1b(2)), reduced by the prior year's credit balance (line 9h). If line 9h was determined at a date other than the valuation date, adjust the credit balance for interest at the valuation rate to the current valuation date before subtracting. Do not add a prior year's funding deficiency to the assets.

Line 12d. - Current Liability Percentage. - Enter the actuarial value of the assets expressed as a percentage of RPA '94 current liability. Enter the result to the nearest .01% (e.g., 28.72%).

Line 12f. - Enter the liability for any unpredictable contingent event (other than events that occurred before the first plan year beginning after 1988) that was included in line 12b, whether or not such unpredictable contingent event has occurred.

Line 12g. - Enter the outstanding balance of the unfunded old liability as of the valuation date. The unfunded old liability for 1996 includes the DRC base, if any, established by a plan for the 1995 plan year. The unfunded old liability (and therefore all its components) will be considered fully amortized in accordance with Q&A-7 of Rev. Rul. 96-20, 1996-1 C.B. 62.

Note: *In the case of a collectively bargained plan, this amount must be increased by the unamortized portion of any unfunded existing benefit increase liability in accordance with Code section 412(l)(3)(C).*

Line 12h. - This amount is the unfunded new liability. It is recomputed each year. If a negative result is obtained, enter zero.

Line 12i. - If the unfunded new liability is zero, enter zero for the unfunded new liability amount. If the unfunded new liability is greater than zero, first calculate the amortization percentage as follows:

If the funded current liability percentage (line 12d) is less than or equal to 60%, the amortization percentage is 30%.

If the current liability percentage exceeds 60%, the amortization percentage is determined by reducing 30% by the product of 40% and the amount of such excess. Enter the resulting amortization percentage to the nearest 0.01 percent.

The unfunded new liability amount is equal to the above-calculated percentage of the unfunded new liability.

Line 12j. - Enter the amortization amount for line 12g based on the RPA '94 current liability interest rate (line 6a(1)) in effect for the plan year and the following amortization period:

Special rule: *In the case of a collectively bargained plan, the amortization amount must be increased by the amortization of any unfunded existing benefit increase liability in accordance with Code section 412(l)(3)(C)(ii). For any such amortization, the amortization period is equal to the remainder of the* *original 18-year period that applied when the amortization began.*

Base maintenance: On a separate attachment, show the initial amount of each DRC amortization base (as defined in Rev. Rul. 96-20) being amortized under the general or special rule, the outstanding balance of each DRC amortization base, the number of years remaining in the amortization period, and the amortization amount (with the valuation date as the due date of the amortization amount). It is not necessary to separately list the unfunded old liability base and the additional unfunded old liability base. Do not enter base maintenance required for line 13 here. See instructions for line 13(i) only if applicable.

Line 12l. - Enter the result determined by subtracting the amortization credits (line 9j) from the sum of the normal cost and the amortization charges (lines 9b, 9c(1) and 9c(2)). Use the valuation date as the due date for the amortization amounts. A negative result should be entered in parentheses.

Note: *Any amortization installments established under Code section 412(b) for plan years beginning after December 31, 1987, and before January 1, 1993, by reason of nonelective changes under the frozen initial liability method shall not be included in the calculation of the offset for the first 5 plan years beginning after December 31, 1994.*

Line 12m. - Unpredictable Contingent Event Amount. - Line 12m does not apply to the unpredictable contingent event benefits (and related liabilities) for an event that occurred before the first plan year beginning after December 31, 1988.

Line 12m(1). - Enter the total of all benefits paid during the plan year that were paid solely because an unpredictable event occurred.

Line 12m(5). - Amortization of All Unpredictable Contingent Event Liabilities. - Amortization should be based on the RPA '94 current liability interest rate (line 6a(1)), using the valuation date as the due date. The initial amortization period for each base established in a plan year is generally 7 years; however, see Code section 412(l)(5) for special rules.

Note: *An alternative calculation of an unpredictable contingent amount is available for the first year of amortization. Refer to Code section 412(l)(5)(D) for a description. If this alternative calculation is used, include an attachment describing the calculation.*

Line 12m(6). - RPA '94 Additional Amount. - Subtract line 12g from line 12e. If the result is zero or less than zero, enter -0-. If the result is a positive number, multiply the result by the percentage used to calculate line 12i. Enter the excess, if any, of this amount over the amount on line 12i.

Line 12n. - Preliminary charge. - Adjust with interest using the RPA '94 current liability interest rate.

Line 12o. - Contributions needed to increase current liability percentage to 100. - This amount is calculated in the same manner as the target amount except that 100 percent is substituted for the target percentage (see Announcement 96-18, 1996-15 I.R.B. 15). Instructions for computing the target amount are provided at line 14c.

Lines 12q, 12r, and 12s. - Complete only the one applicable line.

Line 12u. - If the plan had 150 or more participants on each day of the preceding plan year, enter 100%. If the plan had less than 150 participants but more than 100 participants on each day of the preceding plan year, enter the applicable percentage. The same participant aggregation rule described in the instructions for line 12 applies. The applicable percentage is calculated as follows: (1) Determine the greatest number of participants on any day during the preceding plan year in excess of 100. (2) The applicable percentage is 2% times the number of such participants in excess of 100. The percentage should not exceed 100%. The amount on line 12u is also the amount entered on line 9f.

Line 13. - Additional Funding Charge under Prior Law (for Use with the Optional and/or Transition Rules). - The line is completed if the plan sponsor elected in 1995 to use the Optional rule under Code section 412(l)(3)(E) or is using the Transition rule under Code section 412(l)(11) in 199X. Do not complete line 13 for plans that are not subject to section 412(l) in 199X (i.e., plans that entered zero on line 12u immediately after completing the Gateway in line 12a). All calculations in line 13 must be done using the law pertaining to the additional funding charge as it existed prior to RPA '94 (see Q&A-9 of Rev. Rul. 96-21).

Line 13a. - Enter the OBRA '87 current liability as of the valuation date.

Line 13b. - Enter the actuarial value of assets (line 1b(2)), reduced by the prior year's credit balance (line 9h). If line 9h was determined at a date other than the valuation date, adjust the credit balance for interest at the valuation rate to the current

valuation date before subtracting. Do not add a prior year's funding deficiency to the assets.
Line 13c. - Enter the adjusted actuarial value of assets expressed as a percentage of current liability. Round off to two decimal places (e.g., 59.41%).

Line 13e. - Enter the outstanding balance of the unfunded old liability as of the valuation date. To compute the outstanding balance, lines 13e and 13i from the previous year's Schedule B should be used.

Line 13f. - Enter the liability for any unpredictable contingent event benefit that was included on line 13a, whether or not such event has occurred.

Line 13g. - This amount is the unfunded new liability. It will be recalculated each year. If the result is negative, enter -0-.

Line 13h. - If the unfunded new liability is zero, enter -0- for the unfunded new liability amount. If the unfunded new liability is greater than zero, first calculate the amortization percentage as follows:

1. If the funded current liability percentage (line 13c) is less than or equal to 35%, the amortization percentage is 30%.
2. If the funded current liability percentage exceeds 35%, the amortization percentage is determined by reducing 30% by the product of 25% and the amount of such excess. Enter the resulting amortization percentage to the nearest 0.01 percent.

The unfunded new liability amount is equal to the above-calculated percentage of the unfunded new liability.

Line 13i. - Enter the amortization of the outstanding balance of the unfunded old liability as of the valuation date (line 13e). In the case of a collectively bargained plan, the unfunded old liability amount to enter on line 13i must include the amortization of any unfunded existing benefit increase liability calculated in accordance with Code section 412(l)(3)(C)(ii). On a separate attachment, show the breakdown of the various liabilities being amortized, the outstanding balance of each liability, the number of years remaining in the amortization period, and the amortization amount. Any such amortization amount must be determined based on:

1. The OBRA '87 current liability interest rate in effect at the beginning of the plan year, and
2. The valuation date as the due date of the amortization payment.

The amortization period must be the remainder of the original 18-year period that applied when the amortization began.

Any such amortization amount must be redetermined each year based on the outstanding balance (line 13e). If the plan becomes fully funded on a current liability basis, the unfunded old liability (including any liability arising from collectively bargained plans) will be considered fully amortized (see Q&A-7 of Rev. Rul. 96-20).

Line 13j. - Deficit Reduction Contribution. - Enter the sum of lines 13h and 13i. This amount is the deficit reduction contribution at the valuation date.

Line 13k. - When entering the net amortization amounts for certain bases include only charges (included on line 9c) and credits (included on line 9j) attributable to original unfunded liability, amendments, funding waivers, and charges resulting from a switchback from the alternative minimum account to the funding standard account.

If a base resulted from combining and/or offsetting pre-existing bases among which were bases not designated in the preceding paragraph, and such base was not uncombined in 1989 in accordance with Announcement 90-87, 1990-30 I.R.B. 23, then such resulting base may not be included in this line 13k.

Line 13l. - Line 13l does not apply to the unpredictable contingent event benefits (and the attributable liabilities) for an event that occurred before the first plan year beginning after December 31, 1988.

Line 13l(1). - Enter the total of all benefits paid during the plan year which were paid solely because the unpredictable contingent event occurred.

Line 13l(5). - Amortization should be based on the OBRA '87 current liability interest rate and should assume beginning of the year payments for a 7-year period.

Note: *Alternative calculation of an unpredictable contingent event amount is available for the first year of amortization. Refer to Code section 412(l)(5)(D) for a description. If this alternative calculation is used, include an attachment describing the calculation.*

Line 13p. - Enter the applicable amount of interest, based on the OBRA '87 current liability interest rate, to bring the additional funding charge (line 13o) to the end of the plan year.

Line 14. - Transition Rule. - The Transition rule of Code section 412(l)(11) provides an alternative method of computing the additional required funding charge. The rule may be elected by the employer as part of Form 5500 in any year up to the year 2001. The charge for a year is the amount necessary to increase the funded current liability percentage to the target percentage preset for that year, with adjustments to meet the two following conditions: (1) the charge must not be less than the additional funding charge under the law as it existed prior to RPA '94, and (2) in any event, the charge under the Transition rule must not be greater than the charge under present law (ignoring the effect of the Transition rule).

The Transition rule of Code section 412(l)(11) may only be elected by the employer sponsoring an eligible plan (see Q&A-2 of Rev. Rul. 96-21).

Note: *In accordance with Q&A-2 of Rev. Rul. 96-21, a plan that was not in existence in 1995 is not eligible to use the Transition rule.*

Line 14b. - Transition Rule Target Percentage. - If the initial funded current liability percentage, line 14a, is X% or less, enter the sum of line 14a and X. If line 14a is less than or equal to X% and greater than X, enter the sum of (1) X of line 14a, and (2) X. If line 14a is less than X and greater than X, enter the sum of (1) X of line 14a, and (2) X. If line 14a is less than X and greater than or equal to X, enter the sum of (1) X of line 14a, and (2) X. If line 14a is greater than or equal to X, enter the sum of line 14a and X.

Line 14c. - Target Amount. - The target amount is the additional amount necessary to increase the funded current liability percentage to the target percentage of line 14b . The target amount is equal to the excess, if any, of the product of line 14b and the adjusted current liability, over the adjusted assets. The adjusted current liability is computed in accordance with Q&A-7 of Rev. Rul. 96-21, and is equal to the excess of (1) the sum of lines 1d(2)(a) and 1d(2)(b), over (2) line 1d(2)(d), each adjusted to the end of the plan year using the RPA '94 current liability interest rate. The adjusted assets are computed in accordance with Q&A-8 of Rev. Rul. 96-21.

Department of Labor
Pension and Welfare
Benefits Administration

199X

Instructions for Schedule C (Form 5500)

Service Provider Information

"ERISA" refers to the Employee Retirement Income Security Act of 1974.

General Instructions

The Schedule C (Form 5500) is required to be attached to the Form 5500 for certain plans required to attach the *Schedule FIN* to the Form 5500, MTIAs, 103-12IEs, and GIAs to report information concerning service providers.

Check the appropriate box on Part II, line 8 of the Form 5500 if a Schedule C is attached.

Specific Instructions

Lines A, B, C and D. - This information should be the same as reported in Part II of the Form 5500 to which this Schedule C is attached.

Part I - Service Provider Information

Complete Part I of the Schedule C (Form 5500), to report the top 40 most highly compensated persons receiving, directly or indirectly, $5,000 or more in compensation for services rendered to the plan during the year except:

1. Employees of the plan whose only compensation in relation to the plan was less than $1,000 for each month of employment during the plan year;
2. Employees of the plan sponsor who received no direct or indirect compensation from the plan;
3. Employees of a business entity (e.g., corporation, partnership, etc.), other than the plan sponsor, who provided services to the plan; or
4. Persons whose only compensation in relation to the plan consists of insurance fees and compensation listed in a Schedule A attached to this Form 5500.

Generally, indirect compensation would not include compensation that would have been received had the service not been rendered and that cannot be reasonably allocated to the services performed. Indirect compensation includes, among other things, payment of "finder's fees" or other fees and commissions by a service provider to an independent agent or employee for a transaction or service involving the plan.

Note: *The compensation listed should only reflect the amount of compensation received by the service provider from the plan or DFE filing the Form 5500, not the aggregate amount received for providing services to several plans or DFEs.*

If this Schedule C is attached to a Form 5500 filed for a plan, do not include service providers whose compensation is reported on a Schedule C attached to a DFE Form 5500.

Line 1. - Enter the total dollar amount of compensation received by all persons who provided services to the plan who are not listed in item 2 (except for those persons described in **2, 3, or 4** above.)

Example: A plan had service providers, A, B, C, and D, who received $12,000, $6,000, $4,500, and $430, respectively, from the plan. Service providers A and B must be identified on separate lines in line 2 by name, EIN, official plan position, etc. As service providers C and D each received less than $5,000, the amount they received must be combined and $4,930 entered in line 1.

Line 2. - On row (1) include the contract administrator, if any. A contract administrator is any individual, trade or business (whether incorporated or unincorporated) responsible for managing the clerical operations of the plan on a contractual basis (e.g., handling membership rosters, claims payment, maintaining books and records), except for salaried staff or employees of the plan or banks or insurance carriers. On the remaining rows ((2) through (40)) list the top 39 most highly compensated persons who provided services to the plan, starting with the most highly compensated and ending with the lowest compensated.

Column (b).-- An EIN must be entered in column (b). If an individual is listed in column (a), the EIN to be entered in column (b) should be the EIN of the individual's employer.

Column (c).-- For example, employees, trustee, accountant, attorney, etc.

Column (d).-- For example, employee, vice-president, union president, etc.

Column (e) and (f).-- Include the plan's share of amounts of compensation for services paid during the year to a master trust investment account or 103-12 IE trustee, and to persons providing services to the master trust investment account or 103-12 IE, if such compensation is not subtracted from the gross income of the MTIA or 103-12 IE in determining the net investment gain (or loss). Amounts of compensation subtracted from gross income in determining the net investment gain (or loss) of the MTIA or 103-12 IE must be included as part of the report of the MTIA or 103-12 IE.

Include brokerage commissions or fees only if the broker is granted some discretion (see 29 CFR 2510.3-21 paragraph (d), regarding "discretion"). Include all other commissions and fees on investments.

Column (g).-- Select the code that best describes the nature of services provided, and enter the number. If more than one service was provided, enter only the code of the primary service.

Code	Service
10	Accounting (including auditing)
11	Actuarial
12	Contract administrator
13	Administration
14	Brokerage (real estate)
15	Brokerage (stocks, bonds, commodities)
16	Computing, tabulating, ADP, etc.
17	Consulting (general)
18	Custodial (securities)
19	Insurance agents and brokers
20	Investment advisory
21	Investment management
22	Legal
23	Printing and duplicating
24	Recordkeeping
25	Trustee (individual)
26	Trustee (corporate)
27	Pension insurance adviser
28	Valuation services (appraisals, etc.)
29	Investment evaluations
30	Medical
31	Legal services to participants
99	Other (specify)

Note: *Do not list PBGC or IRS as a service provider on Part I of Schedule C.*

Part II - Termination Information on Accountants and Enrolled Actuaries

An explanation of the reasons for the termination of an accountant or enrolled actuary must be provided in Part II. Include a description of any material disputes or matters of disagreement concerning the termination, even if resolved prior to the termination. If an individual is listed, the EIN to be entered should be the EIN of the individual's employer. The plan administrator must also provide the terminated accountant or enrolled actuary with a copy of the explanation for the termination provided in Part II of the Schedule C, with a completed copy of the notice below:

Model Notice To Terminated Accountant Or Enrolled Actuary

I, as plan administrator, verify that the explanation that is reproduced below or attached to this notice is the explanation concerning your termination reported on the Schedule C (Form 5500) attached to the 199X Annual Return/Report Form 5500 for the ______________________ (enter name of plan).
This Form 5500 is identified in line 2b by the nine-digit EIN __ - __________ (enter sponsor's EIN), and in line 1b by the three-digit PN _____ (enter plan number).

Signed
Dated

You have the opportunity to comment to the Department of Labor concerning any aspect of this explanation. Comments should include the name, EIN, and PN of the plan and be submitted to: Office of Enforcement, Pension and Welfare Benefits Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

Department of Labor
Pension and Welfare
Benefits Administration

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Instructions for Schedule D (Form 5500)

D

DFE/Participating Plan Information

General Instructions

Who Must File

The Schedule D must be attached to a Form 5500 filed for an employee benefit plan that participated in one or more master trust investment accounts (MTIAs), common/collective trusts (CCTs), pooled separate accounts (PSAs), or 103-12 IEs at any time during the plan year. The Schedule D must be attached to a Form 5500 filed for a DFE.

More than one Schedule D may be required to be attached to the Form 5500 in order to list all participating plans and/or DFEs. Enter on Part II, line 8 of the Form 5500 the total number of Schedules D attached.

Purpose of Schedule

The Schedule D attached to a plan's Form 5500 reports information about a plan's participation in DFEs, CCTs and PSAs. The Schedule D attached to a DFE's Form 5500 reports information about plans that participated in a DFE, and any CCTs, PSAs, and/or 103-12 IEs that were investments of the DFE for which this Schedule D (Form 5500) is being filed.

Specific Instructions

Lines A, B, C and D. - This information entered on these lines should be the same as the information entered on Part II, lines 1a, 1b, 2a, and 2b, respectively, on the Form 5500 to which this Schedule D is attached.

Column (a) - List the name of each MTIA, CCT, PSA, and 103-12 IE that the plan participated in at any time during the plan year if the Schedule D is attached to a Form 5500 filed for an employee benefit plan.

List the name of each plan that participated in the DFE, and the name of each CCT, PSA, and/or 103-12 IE that this DFE invested in at any time during the DFE year if the Schedule D is attached to a Form 5500 filed for a DFE.

Enter only one plan or DFE on any line.

Column (b) - Enter the sponsor of the plan, DFE, CCT or PSA named in column (a).

Column (c) - Enter the nine-digit EIN and the three-digit plan number reported on lines 2b and 1b of the Form 5500 filed for the plan or DFE named in column (a). If a plan or DFE invested in a CCT or PSA for which a Form 5500 was not filed, list the CCT or PSA, enter the EIN, and assign plan number 999. *Do not use 999 as a plan number for any other purpose.*

Column (d) - Enter one of the following letters to identify the type of MTIA, CCT, PSA, or 103-12 IE listed. If a plan is listed on the line, leave blank.

On each line that lists a ▼	Enter this letter in column (d) ▼
MTIA	M
CCT	C
PSA	P
103-12 IE	E

Column (e) - Enter on each line under column (e) the dollar interest of the plan or DFE named on line A as of the end of the plan or DFE year in each MTIA, CCT, PSA, or 103-12 IE listed on that line in column (a).

Examples: If an MTIA is named on the first line in column (a), the name of the MTIA sponsor should be listed in column (b), the nine-digit number EIN and the three digit PN used on the MTIA's Form 5500 should be entered in column (c), such as: 123456789-801; an "M" should be entered in column (d); and the dollar value of the plan's interest in the MTIA should be entered in column (e).

If a CCT for which a Form 5500 was not filed is named on the second line under column (a), the name of the sponsoring financial institution should be entered in column (b); the nine-digit number EIN for the CCT followed by 999 should be entered on the second line under column (c), such as: 123456789-999; a "C" should be entered in column (d); and the dollar value of the plan or DFE's interest in the CCT should be entered in column (e).

Department of the Treasury
Internal Revenue Service

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Instructions for Schedule E (Form 5500)

ESOP Annual Information

"Code" refers to the Internal Revenue Code.

General Instructions

Purpose of Form

Use this schedule to satisfy the requirements under Code section 6047(e) for an annual information return for an employee stock ownership plan (ESOP).

Who Must File

Every employer or plan administrator of a pension benefit plan that contains ESOP benefits must file a Schedule E (Form 5500).

How To File

File Schedule E (Form 5500) annually as an attachment to Form 5500 or 5500-EZ.

Check the appropriate box on Part II, line 8 of the Form 5500 if a Schedule E is attached.

Note: *The Small Business Job Protection Act repealed the partial interest exclusion of Code section 133 effective, in general, with respect to loans made after August 20, 1996. However, Schedule E (Form 5500) must be filed for securities acquisition loans made to ESOPs before August 21, 1996, loans made pursuant to a written binding contract in effect before June 10, 1996, and at all times thereafter before the loan was made, and certain loans made after August 20, 1996, to refinance a securities acquisition loan originally made on or before August 20, 1996.*

Specific Instructions

Lines A, B, C and D. - This information should be the same as reported in Part II of the Form 5500 to which this Schedule E is attached.

Lines 6 through 11.--A "securities acquisition loan" is an exempt loan to an ESOP to the extent that the proceeds are used to acquire employer securities for the plan.

Line 6.--A" back to back loan" is a securities acquisition loan from a lender to an employer corporation followed by a loan from the corporation to the ESOP maintained by the employer corporation. A "back to back loan" constitutes a "securities acquisition loan" under Code section 133 if the following requirements are satisfied:

1. The loan from the employer corporation to the ESOP qualifies as an exempt loan under Excise Tax Regulations sections 54.4975-7 and 54.4975-11;

2. The repayment terms of the loan from the corporation to the ESOP are "substantially similar" (as defined in Temporary Income Tax Regulations section 1.133-1T) to the repayment terms of the loan from the corporation to the lender; and

3. If the loan from the corporation to the ESOP provides for more rapid repayment of principal and interest, the allocations under the ESOP attributable to such repayments do not discriminate in favor of highly compensated employees (within the meaning of Code section 414(q)).

Line 7.--An immediate allocation loan is any loan to an employer corporation to the extent that, within 30 days, employer securities are transferred to the ESOP maintained by the corporation in an amount equal to the proceeds of the loan and the securities are allocable to the accounts of plan participants within one year of the date of the loan. (See Code section 133(b)(1)(B).)

Line 8c.-- The transition rules of Act section 7301(f)(2) through (6) of the Omnibus Budget Reconciliation Act of 1989 (OBRA), P.L. 101-239, provide that the amendments made to Code section 133 by OBRA will not apply to certain loans that satisfy the requirements of those paragraphs. In general, the amendments made by OBRA will not apply to:

1. Loans made pursuant to a binding written commitment in effect on June 6, 1989, and at all times thereafter before the loan was made, or pursuant to a written binding contract (or tender offer registered with the Securities and Exchange Commission (SEC)) in effect on June 6, 1989, and at all times thereafter before such securities were acquired.

2. If subparagraph 1 does not apply, loans made pursuant to a binding written commitment in effect on July 10, 1989, and at all times thereafter before the loan was made, but only to the extent that the proceeds were used to acquire employer securities pursuant to a certain binding written contract (or tender offer registered with the SEC) in effect on July 10, 1989, and at all times thereafter before the securities are acquired.

3. Any loan made on or before July 10, 1992, pursuant to a written agreement entered into before July 10, 1989, if the agreement evidences the intent of the borrower to enter, on a periodic basis, into securities acquisition loans described in Code section 133(b)(1)(B) (as in effect before December 19, 1989). This rule applies only if one or more securities acquisition loans were made to the borrower on or before July 10, 1989.

See Act section 7301(f)(2) to determine the specific requirements of the transition rules described above. See Act section 7301(f)(3) through (6) for additional transition rules on refinancings, collective-bargaining agreements, filings with the United States, and the 30% test for certain loans.

Line 9.-- If the loan is a back to back loan or an immediate allocation loan, enter the amount of interest paid by the employer corporation to the lender(s) during the plan year.

Line 15, column (d).-- In determining the dividend rate for a class of common stock, use the percentage of the average dividends paid on the class of common stock during the plan year over the average value of the class of common stock during the plan year. In determining the dividend rate for a class of preferred stock, use the dividend rate stated in the terms of the stock, or if a dividend rate is not stated, use the percentage of the average dividends paid on the class of preferred stock during the plan year over the par value of the class of preferred stock.

Department of the Treasury
Internal Revenue Service

199X

Instructions for Schedule F (Form 5500)

Fringe Benefit Plan Annual Information Return

"Code" refers to the Internal Revenue Code.

General Instructions

The Small Business Job Protection Act of 1996 retroactively extends Code section 127, which had previously expired on December 31, 1994. The exclusion will expire again for taxable years beginning after May 31, 1997. Also, for taxable years beginning in 1997, the exclusion allowed by Code section 127 will not be applicable to any course beginning after June 30, 1997. The educational assistance exclusion is not applicable to graduate level courses starting after June 30, 1996. See section 5 of Pub.15-A for more information. Employers who have questions about the retroactive extension of this provision, including how to file for a refund for any 1995 or 1996 overpaid social security, medicare, and unemployment taxes can call 1-800-829-1040 for assistance. Also get **Circular E**, Employer's Tax Guide, for additional information.

Check the appropriate box on Part II, line 8 of the Form 5500 if a Schedule F is attached.

Purpose of Form

File Schedule F for the following fringe benefit plans: (a) a cafeteria plan described in Code section 125. or (b) an educational assistance program described in Code section 127.

Note: *Do not file Schedule F for an educational assistance program that provides only job-related training deductible as an ordinary and necessary business expense under Code section 162.*

Specific Instructions

Lines A, B, C and D. - This information should be the same as reported in Part II of the Form 5500 to which this Schedule F is attached.

The annual information return of a fringe benefit plan (to satisfy the requirements of Code section 6039D) consists of completing Form 5500, Part I, boxes A, B and D, Part II, lines 1 through 3, 5, 6 (check box c), and 8, and attach Schedule F.

Do not file any other schedules if the Form 5500 is being filed **only** for the fringe benefit plan. You may file a single Form 5500 for a fringe benefit plan and an associated welfare plan by completing all information required for the welfare plan, checking box 6c, and attaching the Schedule F.

Line 4. For purposes of Code section 6039d , fringe benefit plan "participant" means any individual who, for a plan year, has had at least $1 excluded from income by reason of Code section 125 or 127.

Line 5. The total cost of the fringe benefit plan includes:

1. The amount employees elect to have an employer contribute to provide for the benefits under the plan. For a Code section 125 cafeteria plan, enter the amount of the salary reductions and other employer contributions. Do not subtract benefits paid out from the plan and amounts forfeited.
2. Administrative expenses including any legal, accounting, or consulting fees attributable to the plan, whether paid directly by the employer or through the plan. Overhead expenses such as utilities and photocopying costs are not to be included for this reporting purpose.

Line 6. Complete this line if the Form 5500 is filed for a fringe benefit plan that terminated during this plan year.

Department of the Treasury
Internal Revenue Service

Department of Labor
Pension and Welfare Benefits Administration

Pension Benefit Guaranty Corporation

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Instructions for Schedule FIN (Form 5500)

Financial Information for Large Plans and DFEs

"ERISA" refers to the Employee Retirement Income Security Act of 1974.

"Code" refers to the Internal Revenue Code.

FIN

General Instructions

Who Must File

The Schedule FIN (Form 5500) must be attached to a Form 5500 filed for pension benefit plans and welfare benefit plans that covered 100 or more participants as of the beginning of the plan year.

The Schedule FIN must also be attached to a Form 5500 filed for DFEs (CCTs, PSAs, MTIAs, 103-12s, and GIAs). See the instructions for ***Direct Filing Entities (DFEs)*** on page X of the Form 5500 instructions.

Exceptions: Certain insured, unfunded or combination unfunded/insured welfare plans and fully insured pension plans are exempt from completing the Schedule FIN. In addition, if a Form 5500-C/R was filed for the plan for the prior plan year and the plan covered fewer than 121 participants as of the beginning of the plan year, the Schedule FIN-SP may be completed instead of a Schedule FIN. See the Form 5500 instructions for ***Lines and Schedules To Complete*** on page Y for more information.

Check the appropriate box on Part II, line 8 of the Form 5500 if a Schedule FIN is attached.

Specific Instructions

Lines A, B, C and D. - This information should be the same as reported in Part II of the Form 5500 to which this Schedule FIN is attached.

Use either the cash, modified cash, or accrual basis for recognition of transactions in Parts 1 and 2, as long as you use one method consistently. Round off all amounts reported on the Schedule FIN to the nearest dollar. Any other amounts are subject to rejection. Check all subtotals and totals carefully.

Caution: *Do not mark through the printed line descriptions and insert your own description as this may cause additional correspondence due to a computerized review of the Schedule FIN.*

If the assets of two or more plans are maintained in one fund other than a DFE, such as when an employer has two plans that are funded through a single trust, complete Parts 1 and 2 by entering the plan's allocable part of each line item. If assets of one plan are maintained in two or more trust funds, report the combined financial information in Parts 1 and 2.

Current value means fair market value where available. Otherwise, it means the fair value as determined in good faith under the terms of the plan by a trustee or a named fiduciary, assuming an orderly liquidation at time of the determination. See ERISA section 3(26).

Part I - Asset and Liability Statement

Columns (a) and (b) - Enter the current value on each line as of the beginning and end of the plan year.

Note: *Amounts reported in column (a) must be the same as reported for the end of the plan year for corresponding line items on the 1997 return/report for the plan. Do not include contributions designated for the 199X plan year in column (a).*
Line 1a.- Total noninterest bearing cash includes, among other things, cash on hand or cash in a noninterest bearing checking account.

Line 1b(1).- Noncash basis filers should include contributions due the plan by the employer but not yet paid. Do not include other amounts due from the employer such as the reimbursement of an expense or the repayment of a loan.

Line 1b(2).- Noncash basis filers should include contributions withheld by the employer from participants and amounts due directly from participants that have not yet been received by the plan. Do not include the repayment of participant loans.

Line 1b(3).- Noncash basis filers should include amounts due to the plan which are not includable in lines 1b(1) or 1b(2). These amounts may include investment income earned but not yet received by the plan and other amounts due to the plan such as amounts due from the employer or another plan for expense reimbursement or from a participant for the repayment of an overpayment of benefits.

Line 1c(1).- Include all assets that earn interest in a financial institution account such as interest bearing checking accounts, passbook savings accounts, or in a money market accounts.

Line 1c(2).- Include securities issued or guaranteed by the U.S. Government or its designated agencies such as U.S. Savings Bonds, Treasury bonds, Treasury bills, FNMA, and GNMA.

Line 1c(3).- Include investment securities (other than employer securities defined in 1d(1) below) issued by a corporate entity at a stated interest rate repayable on a particular future date such as most bonds, debentures, convertible debentures, commercial paper and zero coupon bonds. Short-term corporate debt instruments mature in less than one year from date of issue. Do not include debt securities of governmental units that should be reported on line 1c(2) or 1c(15).

Line 1c(4)(A).- Include stock issued by corporations (other than employer securities defined in 1d below) which is accompanied by preferential rights such as the right to share in distributions of earnings at a higher rate or has general priority over the common stock of the same entity. Include the value of warrants convertible into preferred stock.

Line 1c(4)(B).- Include any stock (other than employer securities defined in 1d below) that represents regular ownership of the corporation and is not accompanied by preferential rights plus the value of warrants convertible into common stock.

Line 1c(5).- Include the value of the plan's participation in a partnership or joint venture if the underlying assets of the partnership or joint venture are not considered to be plan assets under 29 CFR 2510.3-101. Do not include the value of a plan's interest in a partnership or joint venture that is a 103-12 IE. Include the value of a 103-12 IE in 1c(12).

Line 1c(6).- Include the current value of both income and non-income producing real property owned by the plan. Do not include the value of property that is employer real property or property used in plan operations that should be reported on lines 1d and 1e, respectively.

Line 1c(7).- Enter the current value of all loans to participants including residential mortgage loans that are subject to Code section 72(p). Include the sum of the value of the unpaid principal balances, plus accrued but unpaid interest, if any, for participant loans made under an individual account plan with investment experience segregated for each account made in accordance with 29 CFR 2550.408b-1 and which are secured solely by a portion of the participant's vested accrued benefit. When applicable, combine this amount with the current value of any other participant loans.

Line 1c(8).- Include all loans made by the plan, except participant loans reported on line 1c(7). These include loans for construction, securities loans, mortgage loans (either by making or participating in the loans directly or by purchasing loans originated by a third party), and other miscellaneous loans. Include on this line residential mortgage loans that are not subject to Code section 72(p).

Lines 1c(9), (10), (11), and (12).- Enter the total current value of the plan's interest in DFEs as of the beginning and end of the plan year. Each DFE must be listed on Schedule D (Form 5500) with the value of the plan's interest in the DFE reported under column (e) of the Schedule D.

Note: *If a 199X Form 5500 has not been submitted for the CCT or PSA, do not enter the net interest in the CCT or PSA on line 1c(9) or 1c(10). Report the plan's interest in the underlying investments of the CCT or PSA on a line-by-line basis. See 29 CFR 2520.103-3 and 2520.103-4.*

Line 1c(14).- Use the same method for determining the value of the insurance contracts reported here as you used for line 3 of Schedules A (Form 5500), or, if line 3 is not required, line 6.

Line 1c(15).- Include all other investments not includable in lines 1c(1) through (14), such as options, index futures,repurchase agreements, state and municipal securities, collectibles, and other personal property.

Line 1d(1).- An employer security is any security issued by an employer (including affiliates) of employees covered by the plan. These may include common stocks, preferred stocks, bonds, zero coupon bonds, debentures, convertible debentures, notes and commercial paper.

Line 1d(2).- The term "employer real property" means real property (and related personal property) that is leased to an employer of employees covered by the plan, or to an affiliate of such employer. For purposes of determining the time at which a plan acquires employer real property for purposes of this line, such property shall be deemed to be acquired by the plan on the date on which the plan acquires the property or on the date on which the lease to the employer (or affiliate) is entered into, whichever is later.

Line 1e.- Include the current (not book) value of the buildings and other property used in the operation of the plan. Buildings or other property held as plan investments should be reported in 1c(6) and 1d(2).

Do not include the value of future pension payments on lines 1g, h, i, j or k.

Line 1g.- Noncash basis plans should include the total amount of benefit claims which have been processed and approved for payment by the plan.

Line 1h.- Noncash basis plans should include the total amount of obligations owed by the plan which were incurred in the normal operations of the plan and have been approved for payment by the plan but have not been paid.

Line 1i.- "Acquisition indebtedness", for debt-financed property other than real property, means the outstanding amount of the principal debt incurred:

1. By the organization in acquiring or improving the property;

2. Before the acquisition or improvement of the property if the debt was incurred only to acquire or improve the property; or

3. After the acquisition or improvement of the property if the debt was incurred only to acquire or improve the property and was reasonably foreseeable at the time of such acquisition or improvement. For further explanation, see Code section 514(c).

Line 1j.- Noncash basis plans should include amounts owed for any liabilities that would not be classified as benefit claims payable, operating payables, or acquisition indebtedness.

Line 1l.- Column (b) must equal the sum of column (a) plus lines 2i, 2j(1), and 2j(2).

Part II - Income and Expense Statement

Line 2a.- Include the total cash contributions received and/or (for accrual basis plans) due to be received.

Note: *Plans using the accrual basis of accounting should not include contributions designated for the year before the 199X plan year on line 2a.*

Line 2a(1)(B). - Report all participant contributions, including, for welfare plans, elective contributions under a cafeteria plan (Code section 125), and, for pension plans, elective contributions under a qualified cash or deferred arrangement (Code section 401(k)).

Line 2a(2).- Use the current value, at date contributed, of securities or other noncash property.

Line 2b(1)(A).- Enter interest earned on interest-bearing cash, including earnings from sweep accounts, STIF accounts, money market accounts, certificates of deposit, etc.

Line 2b(1)(B).- Enter interest earned on U.S. Government Securities. This is the interest earned on the investments that are reported on line 1c(2).

Line 2b(1)(C).- Generally, this is the interest earned on securities that are reported on lines 1(c)(3)(A) and (B) and 1d(1).

Line 2b(2).- Generally, the dividends are for investments reported on line 1c(4)(A) and (B) and 1d(1). For accrual basis plans, include any dividends declared for stock held on the date of record, but not yet received as of the end of the plan year.

Line 2b(3).- Generally, rents represent the income earned on the real property that is reported in items 1c(6) and 1d(2). Rents should be entered as a "Net" figure. Net rents are determined by taking the total rent received and subtracting all expenses directly associated with the property. If the real property is jointly used as income producing property and for the operation of the plan, that

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portion of the expenses attributable to the income producing portion of the property should be netted against the total rents received.

Line 2b(4).- Enter in column (b), the total of net gain (loss) on sale of assets. This equals the sum of the net realized gain (or loss) on each asset held at the beginning of the plan year which was sold or exchanged during the plan year, and on each asset that was both acquired and disposed of within the plan year.

Note: *As current value reporting is required for the Form 5500, assets are revalued to current value at the end of the plan year. For purposes of this form, the increase or decrease in the value of assets since the beginning of the plan year (if held on the first day of the plan year) or their acquisition date (if purchased during the plan year) is reported in line 2b(5) below, with two exceptions: (1) the realized gain (or loss) on each asset that was disposed of during the plan year is reported in 2b(4) (NOT on line 2b(5)), and (2) the net investment gain (or loss) from DFEs and registered investment companies is reported in lines 2b(6) through (10).*

The sum of the realized gain (or loss) of assets sold or exchanged during the plan year is to be calculated as follows:

1. Enter in 2b(4)(A) the sum of the amount received for these former assets;

2. Enter in 2b(4)(B), column (a), the sum of the current value of these former assets as of the beginning of the plan year and the purchase price for assets both acquired and disposed of during the plan year; and

3. Enter in 2b(4)(C), column (b), the result obtained when 2b(4)(B) is subtracted from 2b(4)(A). A negative figure should be placed in parentheses.

Note: *Bond write-offs should be reported as realized losses.*

Line 2b(5).- Subtract the current value of assets at the beginning of the year plus the cost of any assets acquired during the plan year from the current value of assets at the end of the year to obtain this figure. A negative figure should be placed in parentheses. Do not include the value of assets reportable in items 2b(6) through 2b(10).

Lines 2b(6), (7), (8), and (9).- Report on these lines all earnings, expenses, gains or losses, and unrealized appreciation or depreciation that were included in computing the net investment gain (or loss) for the DFE(s).

The net investment gain (or loss) allocated to the plan for the plan year from the plan's investment in DFEs is equal to:

a. The sum of the current value of the plan's interest in each DFE at the end of the plan year,

b. Minus the current value of the plan's interest in each DFE at the beginning of the plan year,

c. Plus any amounts transferred out of each DFE by the plan during the plan year, and

d. Minus any amounts transferred into each DFE by the plan during the plan year.

Caution: *Allocate the value of the plan's interest in the underlying investments of any fund that is not a DFE (e.g., CCTs or PSAs that do not file a Form 5500) and report the plan's share of the fund's earnings, expenses, and gains (losses) on a line-by-line basis on lines 1c(1) through 1c(8), 1c(15) or 1d.*

Line 2b(10). - Enter net investment gain (loss) from registered investment companies here. Compute in the same manner as discussed above for DFEs for which a Form 5500 has been filed. Enter the net gain as a positive number or the net loss in parenthesis.

Line 2c.- Include all other plan income earned that is not included in 2a or 2b. Do not include transfers from other plans that should be reported in line 2j.

Line 2e - If distributions include securities or other property, use the current value at date distributed.

Line 2e(1).- Include the current value of all cash, securities, or other property at the date of distribution.

Line 2e(2).- Include payments to insurance companies and similar organizations such as Blue Cross, Blue Shield and health maintenance organizations for the provision of plan benefits (e.g., paid-up annuities, accident insurance, health insurance, vision care, dental coverage, stop-loss insurance whose claims are paid to the plan (or which is otherwise an asset of the plan)), etc.

Line 2e(3).- Include all eligible rollover distributions as defined in Code section 401(a)(31)(C) that have been paid at the participant's election to an eligible retirement plan (including an IRA within the meaning of section 401(a)(31)(D)).

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Line 2e(4).- Include all payments made to other organizations or individuals providing benefits. Generally, these are individual providers of welfare benefits such as legal services, day care services, training and apprenticeship services.

Line 2f.- Interest expense is a monetary charge for the use of money borrowed by the plan. This amount should include the total of interest paid or to be paid (for accrual basis plans) during the plan year.

Line 2g.- Report all administrative expenses (by specified category) paid by or charged to the plan, including those that were not subtracted from the gross income of DFEs in determining their net investment gain(s) or loss(es). Expenses incurred in the general operations of the plan are classified as administrative expenses.

Line 2g(1).-Include the total fees paid (or in the case of accrual basis plans; costs incurred during the plan year but not paid as of the end of the plan year) by the plan for outside accounting, actuarial, legal, and valuation/appraisal services. Include fees for the annual audit of the plan by an independent qualified public accountant; for payroll audits; for accounting/bookkeeping services; for actuarial services rendered to the plan, and to a lawyer for rendering legal opinions, litigation, and advice (but not for providing legal services as a benefit to plan participants). Include the fee(s) for valuations or appraisals to determine the cost, quality, or value of an item such as real property, personal property (gemstones, coins, etc.), and for valuations of closely held securities for which there is no ready market. Do not include amounts paid to plan employees to perform bookkeeping/accounting functions which should be included in 2g(4).

Line 2g(2).- Enter the total fees paid (or in the case of accrual basis plans, costs incurred during the plan year but not paid as of the end of the plan year) to a contract administrator for performing administrative services for the plan. For purposes of the return/report, a contract administrator is any individual, partnership or corporation, responsible for managing the clerical operations (e.g., handling membership rosters, claims payments, maintaining books and records) of the plan on a contractual basis. Do not include salaried staff or employees of the plan or banks or insurance carriers.

Line 2g(3).- Enter the total fees paid (or in the case of accrual basis plans, costs incurred during the plan year but not paid as of the end of the plan year) to an individual, partnership or corporation (or other person) for advice to the plan relating to its investment portfolio. These may include fees paid to manage the plan's investments, fees for specific advise on a particular investment; and fees for the evaluation of the plan's investment performance.

Line 2g(4), Column (a).- Other expenses are those that cannot be included in 2g(1) through 2g(3). These may include plan expenditures such as salaries and other compensation and allowances (e.g., payment of premiums to provide health insurance benefits to plan employees), expenses for office supplies and equipment, cars, telephone, postage, rent, expenses associated with the ownership of a building used in the operation of the plan, and trustees' fees and reimbursement of expenses associated with trustees such as lost time, seminars, travel, meetings, etc.

Line 2j.- Include in these reconciliation figures the value of all transfers of assets or liabilities into or out of the plan resulting from, among other things, mergers and consolidations. A transfer of assets or liabilities occurs when there is a reduction of assets or liabilities with respect to one plan and the receipt of these assets or the assumption of these liabilities by another plan. A transfer is not a shifting of one plan's assets or liabilities from one investment to another. Transfers out at the end of the year should be reported as occurring during the plan year.

Note: *A transfer of all or part of an individual participant's account balance that is reportable on Form 1099-R should not be included on line 2j.*

Part III - Accountant's Opinion

Line 3.- Employee benefit plans, 103-12 IEs, and GIAs completing the Schedule FIN must engage an independent qualified public accountant pursuant to ERISA 103(a)(3)(A) and 29 CFR 2520.103-1(b). The accountant's report **must** be attached to the Form 5500 if a Schedule FIN (Form 5500) is attached and box 3b(1) or 3b(2) on the Schedule FIN is not checked.

29 CFR 2520.103-1(b) requires that any separate financial statements prepared in order for the independent qualified public accountant to form the opinion and notes to these financial statements must be attached to the Form 5500. Any separate statements must include the information required to be disclosed in lines 1 and 2 of the Schedule FIN; however, they may be aggregated into categories in a manner other than that used on the Schedule FIN. The separate statements should be either typewritten or printed and consist of reproductions of lines 1 and 2 or statements incorporating by references lines 1 and 2. See ERISA section 103(a)(3)(A), and the DOL regulations 29 CFR

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2520.103-1(a)(2) and (b), 2520.103-2, and 2520.104-50.

If the required accountant's report is not attached to the Form 5500, the filing is subject to rejection as incomplete and penalties may be assessed.

Caution: *A welfare benefit plan that uses a Code section 501(c)(9) trust, is generally not exempt from the requirement to engage an independent qualified public accountant. See page X of the Form 5500 instructions under **Lines and Schedules To Complete.***

Lines 3a(1) through 3a(4) - These boxes identify the type of opinion offered by the accountant. Enter the name and EIN of the accountant in the space provided.

Line 3a(1).- Check if an unqualified opinion was issued. Generally, an unqualified opinion is issued when the auditor concludes that the plan's financial statements present fairly, in all material respects, the financial status of the plan as of the end of the period audited, and the changes in its financial status for the period under audit are in conformity with generally accepted accounting principles.

Line 3a(2).- Check if a qualified opinion was issued. Generally a qualified opinion is issued by an independent qualified public accountant when the plan's financial statements present fairly, in all material respects, the financial position of the plan as of the end of the audit period and the results of its operations for the audit period in conformity with generally accepted accounting principles, except for the effects of one or more matters that are described in the opinion.

Line 3a(3).- Check if a disclaimer of opinion was issued. A disclaimer of opinion is issued when the independent qualified public accountant does not express an opinion on the financial statements because he or she has not performed an audit sufficient in scope to enable him or her to form an opinion of the financial statements.

Line 3a(4).- Check if the plan received an adverse accountant's opinion. Generally an adverse opinion is issued by an independent qualified public accountant when the plan's financial statements do not present fairly, in all material respects, the financial position of the plan as of the end of the audit period and the results of its operations for the audit period in conformity with generally accepted accounting principles.

Line 3b(1).- Check this box only if the Schedule FIN is being filed for a CCT, PSA, or MTIA.

Line 3b(2).- Check this box if the plan has elected to defer attaching the accountant's opinion for the first of 2 consecutive plan years, one of which is a short plan year of 7 months or less. The Form 5500 for the first of the 2 years must be complete and accurate, with all attachments except for the accountant's report; and the Form 5500 for the second year must include: (a) financial schedules and statements for both plan years; (b) a report of an independent qualified public accountant with respect to the financial schedules and statements for each of the 2 plan years (regardless of the number of participants covered at the beginning of each plan year); and (c) a statement identifying any material differences between the first plan year Form 5500's unaudited financial information, and the audited financial information filed for the first year. See 29 CFR 2520.104-46 and 29 CFR 2520.104-50.

Line 3c.- Check this box only if the scope of the plan's audit was limited pursuant to DOL regulations 29 CFR 2520.103-8 and 2520.103-12(d) because the examination and report of an independent qualified accountant did not extend to: (a) information prepared and certified to by a bank or similar institution or by an insurance carrier which is regulated and supervised and subject to periodic examination by a state or Federal agency, or (b) information included with the Form 5500 filed for a 103-12 IE. See 29 CFR 2520.103-8 and 2520.103-12(d).

Note: *These regulations do not exempt the plan administrator from engaging an accountant or from attaching the accountant's report to the Form 5500.*

Part IV - Transactions During Plan Year

Line 4a.- Amounts paid by a participant or beneficiary to an employer and/or withheld by an employer for contribution to the plan are participant contributions that become plan assets as of the earliest date on which such contributions can reasonably be segregated from the employer's general assets (see 29 CFR 2510.3-102). An employer holding these assets after that date commingled with its general assets will have engaged in a prohibited use of plan assets (see ERISA section 406). If such a nonexempt prohibited transaction occurred with respect to a disqualified person (see Code section 4975(e)(2)), file Form 5330 with the IRS to pay any applicable excise tax on the transaction. If no participant contributions were received or withheld by the employer during the plan year, answer "No."

Line 4b.- Plans that check "Yes" must enter the amount and complete Part I of Schedule G. The

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due date, payment amount and conditions for determining default in the case of a note or loan are usually contained in the documents establishing the note or loan. A loan by the plan is in **default** when the borrower is unable to pay the obligation upon maturity. Obligations that require periodic repayment can default at any time. Generally loans and fixed income obligations are considered **uncollectible** when payment has not been made and there is little probability that payment will be made. A fixed income obligation has a fixed maturity date at a specified interest rate.

Line 4c.- Plans that check "Yes" must enter the amount and complete Part II of Schedule G. A lease is an agreement conveying the right to use property, plant or equipment for a stated period. A lease is in default when the required payment(s) has not been made. An uncollectible lease is one where the required payments have not been made and for which there is little probability that payment will be made.

Line 4d.- Plans that check "Yes" must enter the amount and complete Part III of Schedule G. Check "Yes" if any non exempt transaction with a party-in-interest occurred regardless of whether the transaction is disclosed in the accountant's report, unless the transaction is: (1) statutorily exempt under Part 4 of Title I of ERISA, (2) administratively exempt under ERISA section 408(a) or exempt under Code sections 4975(c) and 4975(d), or (3) a transaction of a 103-12 IE with parties other than the plan. You may indicate that an application for an administrative exemption is pending. See the instructions for Part III of the Schedule G (Form 5500) concerning non-exempt transactions and party-in-interest. If you are unsure as to whether a transaction is exempt or not, you should consult with either the plan's independent qualified public accountant or legal counsel or both.

Line 4e.- If "Yes" is checked enter the full amount of the loss. If the full amount of the loss has not yet been determined, provide and disclose that the figure is an estimate, such as "Approximately $1,000." Generally, every plan official of an employee benefit plan who "handles" funds or other property of such plan must be bonded. Generally, a person shall be deemed to be "handling" funds or other property of a plan, so as to require bonding, whenever his other duties or activities with respect to given funds are such that there is a risk that such funds could be lost in the event of fraud or dishonesty on the part of such person, acting either alone or in collusion with others. Section 412 of ERISA and DOL regulations 29 CFR 2580 provide the bonding requirements, including the definition of "handling" (29 CFR 2580.412-6), the permissible forms of bonds (29 CFR 2580.412-10), the amount of the bond (29 CFR 2580, subpart C), and certain exemptions such as the exemption for unfunded plans, certain banks and insurance companies (ERISA section 412), and the exemption allowing plan officials to purchase bonds from surety companies authorized by the Secretary of the Treasury as acceptable reinsurers on Federal bonds (29 CFR 2580.412-23).

Note: *Willful failure to report is a criminal offense. See ERISA section 501.*

Line 4f. - An accurate assessment of fair market value is essential to a plan's ability to comply with the requirements set forth in the Code (e.g., the exclusive benefit rule of Code section 401(a)(2), the limitations on benefits and contributions under Code section 415, and the minimum funding requirements under Code section 412.) Examples of assets that may not have a readily determinable value on an established market include real estate, nonpublicly traded securities, shares in a limited partnership, and collectibles. Do not check "Yes" on line 4f if the plan is a defined contribution plan and the only assets the plan holds, that do not have a readily determinable value on an established market, are: (1) participant loans not in default, or (2) assets over which the participant exercises control within the meaning of section 404(c) of ERISA. Although the fair market value of plan assets must be determined each year, there is no requirement that the assets (other than certain nonpublicly traded employer securities held in ESOPS) be valued every year by independent third-party appraisers.

Enter in the amount column the fair market value of the assets referred to on line 4f that were not valued by an independent third-party appraiser in the plan year. See Revenue Ruling 59-60, 1959-1 C.B. 237, for guidance on determining fair market value.

Line 4i. - Check "Yes" if all plan assets were used to buy individual annuity contracts and the contracts were distributed to the participants, or if all plan assets were legally transferred to the control of another plan or brought under the control of PBGC.

Line 5a. - Check "Yes" if a resolution to terminate the plan was adopted during this or any prior plan year, unless the termination was revoked and no assets reverted to the employer. If "Yes" is checked, enter the amount of plan assets that reverted to the employer during the plan year in connection with the implementation of such termination. Enter "-0-" if no reversion occurred during the current plan year.

Caution: *A Form 5500 must be filed for each year the plan has assets, and, in the case of a welfare benefit plan, if the plan is still liable to pay benefits for claims which were incurred prior to the termination date, but not yet paid. See 29 CFR 2520.104b-2(g)(2)(ii).*

Line 5b.- Enter information concerning assets and/or liabilities transferred from this plan to another plan(s) (including spin-offs) during the plan year. A transfer of assets or liabilities occurs when there is a reduction of assets or liabilities with respect to one plan and the receipt of these assets or the assumption of these liabilities by another plan. Enter the name, PN, and EIN of the other plan(s) involved on Lines 5b(1), (2) and (3).

Note: *A transfer of all or part of an individual participant's account balance that is reportable on Form 1099-R should not be included on line 5b but must be included in plan expenses and benefit payments reported in Part II.*

Caution: *Form 5310-A, Notice of Merger or Consolidation, Spinoff, or Transfer of Plan Assets or Liabilities; Notice of Qualified Separate Lines of Business, must be filed at least 30 days before any plan merger or consolidation or any transfer of plan assets or liabilities to another plan. There is a penalty for not filing Form 5310-A on time. In addition, a transfer of benefit liabilities involving a plan covered by PBGC insurance may be reportable to the PBGC (see PBGC Form 10 and Form 10-Advance).*

FIN

Department of the Treasury
Internal Revenue Service

Department of Labor
Pension and Welfare Benefits Administration

Pension Benefit Guaranty Corporation

199X

Instructions for Schedule FIN-SP (Form 5500)

Financial Information for Small Plans

"ERISA" refers to the Employee Retirement Income Security Act of 1974.
"Code" refers to the Internal Revenue Code.

FIN-SP

General Instructions

Who Must File

The Schedule FIN-SP (Form 5500) must be attached to a Form 5500 filed for pension benefit plans and welfare benefit plans that covered fewer than 100 participants as of the beginning of the plan year. If a Form 5500-C/R was filed for the plan for the 1997 plan year and the plan covered fewer than 121 participants as of the beginning of this plan year, the Schedule FIN-SP may be completed instead of a Schedule FIN.

Exception: Certain insured, unfunded or combination unfunded/insured welfare plans are exempt from filing the Form 5500 and the Schedule FIN-SP. In addition, certain fully insured pension plans are exempt from completing the Schedule FIN-SP. See the Form 5500 instructions for ***Pension and Welfare Plans Excluded From Filing*** on page X and ***Limited Pension Plan Reporting*** on page Y for more information.

Check the appropriate box on Part II, line 8 of the Form 5500 if a Schedule FIN-SP is attached.

Specific Instructions

Lines A, B, C and D. - This information should be the same as reported in Part II of the Form 5500 to which this Schedule FIN-SP is attached.

Use either the cash, modified cash, or accrual basis for recognition of transactions, as long as you use one method consistently. Round off all amounts reported on the Schedule FIN-SP to the nearest dollar. Any other amounts are subject to rejection. Check all subtotals and totals carefully.

Caution: *Do not mark through the printed line descriptions and insert your own description as this may cause additional correspondence due to a computerized review of the Schedule FIN-SP.*

If the assets of two or more plans are maintained in one fund other than a DFE, such as when an employer has two plans that are funded through a single trust, include the plan's allocable part of each line item. If assets of one plan are maintained in two or more trust funds, report the combined financial information.

Current value means fair market value where available. Otherwise, it means the fair value as determined in good faith under the terms of the plan by a trustee or a named fiduciary, assuming an orderly liquidation at time of the determination. See ERISA section 3(26).

Part I - Small Plan Financial Information

Total plan assets at the beginning of the plan year plus the net income (loss) and any net transfers for the plan year must equal the total plan assets at the end of the plan year.

Plan Assets and Liabilities

Amounts reported on line 1a, 1b, and 1c for the beginning of the plan year must be the same as reported for the end of the plan year for corresponding line items on the 1997 return/report. Do not include contributions designated for the 199X plan year in column (a).

Line 1a.- Enter the total plan assets at the beginning and end of the plan year. Plan assets may include, among other things:

1. Cash, including both interest and noninterest bearing. This includes all cash on hand or in a financial institution including money market accounts;

2. Receivables, including all contributions due to the plan from the employer and participants, income earned, but not yet received by the plan, and receivables from any other source; and

3. Investments including securities (stocks, bonds, U.S. Government obligations, municipal obligations, etc.); real property (e.g., land, buildings), personal property (e.g., gold, collectibles); loans (mortgages, promissory notes, etc.); and all other investments (certificates of deposit, repurchase agreements, land contracts, units of participation in common/collective trusts and pooled separate accounts, shares of mutual funds, interests in master trusts and 103-12 IEs, etc).

A plan with assets held in common/collective trusts, pooled separate accounts, master trust investment accounts, and/or 103-12 IEs must also attach Schedule D (Form 5500).

Use the same method for determining the value of the insurance contracts reported here as you used for line 3 of Schedules A (Form 5500), or, if line 3 is not required, line 6.

Do not include contributions designated for the 199X plan year in the total assets at the beginning of the plan year entered on Line 1a.

Line 1b.- Enter the total liabilities at the beginning and end of the plan year. Liabilities to be entered here do not include the value of future pension payments to plan participants; however, the amount to be entered in line 1b for accrual basis filers includes, among other things:

1. Benefit claims that have been processed and approved for payment by the plan but have not been paid;
2. Accounts payable obligations owed by the plan that were incurred in the normal operations of the plan but have not been paid; and
3. Other liabilities such as acquisition indebtedness and any other amount owed by the plan.

Line 1c.- Enter the net assets as of the beginning and end of the plan year. (Subtract line 1b from 1a.)

Income, Expenses, and Transfers In The Plan Year

Line 2a.- Include the total cash contributions received and/or (for accrual basis plans) due to be received.

Line 2a(1) - Plans using the accrual basis of accounting should not include contributions designated for the year before the 199X plan year on line 2a(1).

Line 2a(2). - For welfare plans, report all employee contributions, including all elective contributions under a cafeteria plan (Code section 125). For pension plans, participant contributions, for purposes of this item, also include elective contributions under a qualified cash or deferred arrangement (Code section 401(k).

Line 2b. Use the current value, at date contributed, of securities or other noncash property.

Line 2c.- Enter the total of all cash contributions (line 2a(1) through (3)), noncash contributions (2b), and other plan income during the plan year. A negative figure should be placed in parenthesis. Plan income received and/or receivable may include, among other things:

1. Interest on investments (including money market accounts, sweep accounts, STIF accounts, etc.).
2. Dividends. (Accrual basis plans should include dividends declared for all stock held by the plan even if the dividends have not been received as of the end of the plan year.)
3. Rents from income-producing property owned by the plan.
4. Royalties.
5. Net gain or loss from the sale of assets.
6. Other income such as unrealized appreciation (depreciation) in plan assets. To compute this amount subtract the current value of all assets at the beginning of the year plus the cost of any assets acquired during the plan year from the current value of all assets at the end of the year minus assets disposed of during the plan year.

Line 2d.- Include:

1. Payments made (and for accrual basis filers payments due) to or on behalf of participants or beneficiaries in cash, securities, or other property (including rollovers of an individual's accrued benefit or account balance);
2. Payments to insurance companies and similar organizations such as Blue Cross, Blue Shield, and health maintenance organizations for the provision of plan benefits (e.g., paid-up annuities, accident insurance, health insurance, vision care, dental coverage, etc.); and
3. Payments made to other organizations or individuals providing benefits. Generally, the payments discussed in (3) are made to individual providers of welfare benefits such as legal services, day care services, and training and apprenticeship services. If securities or other property are distributed to plan participants or beneficiaries, include the current value on the date of distribution. These benefits are to be included in the amount of the expenses entered in line 2e.

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Line 2e.- Enter the total of all benefits paid or due as reported on line 2d and all other plan expenses during the year. Expenses (paid and/or payable) may include, among others:

1. Salaries to employees of the plan;
2. Expenses for accounting, actuarial, legal, and investment services.
3. Fees and expenses for trustees including reimbursement for travel, seminars, and meeting expenses; and
4. Fees paid for valuations and appraisals.

Line 2f.- Enter the net income (loss). Subtract line 2d from line 2b. If the result is a negative number, enter it in parentheses.

Line 2g. - Enter the net value of all assets transferred to and from the plan during the plan year including those resulting from mergers and spin-offs. A transfer of assets or liabilities occurs when there is a reduction of assets or liabilities with respect to one plan and the receipt of these assets or the assumption of these liabilities by another plan. Transfers out at the end of the year should be reported as occurring during the plan year. If the result is a negative number, enter it in parentheses.

Note: A transfer of all or part of an individual participant's account balance that is reportable on Form 1099-R should not be included on line 2g but must be included in plan expenses and benefit payments reported on line 2d.

Specific Assets

Line 3a.- Enter the value of the plan's participation in a partnership or joint venture, unless the partnership or joint venture filed a Form 5500 as a 103-12 IE. See page X.

Line 3b. - The term "employer real property" means real property (and related personal property) that is leased to an employer of employees covered by the plan, or to an affiliate of such employer. For purposes of determining the time at which a plan acquires employer real property for purposes of this line, such property shall be deemed to be acquired by the plan on the date on which the plan acquires the property or on the date on which the lease to the employer (or affiliate) is entered into, whichever is later.

Line 3d.- An employer security is any security issued by an employer (including affiliates) of employees covered by the plan. These may include common stocks, preferred stocks, bonds, zero coupon bonds, debentures, convertible debentures, notes and commercial paper.

Line 3e. - Enter on this line all loans to participants including residential mortgage loans that are subject to Code section 72(p). Include the sum of the value of the unpaid principal balances, plus accrued but unpaid interest, if any, for participant loans made under an individual account plan with investment experience segregated for each account made in accordance with 29 CFR 2550.408b-1 and which are secured solely by a portion of the participant's vested accrued benefit. When applicable, combine this amount with the current value of any other participant loans.

Line 3f.- Enter all loans made by the plan except participant loans reported on line 1c(7). These include loans for construction, securities loans, mortgage loans (either by making or participating in the loans directly or by purchasing loans originated by a third party), and other miscellaneous loans. Include on this line residential mortgage loans that are not subject to Code section 72(p).

Line 3g.- Include all property that has concrete existence and is capable of being processed, such as goods, wares, merchandise, furniture, machines, equipment, animals, automobiles, etc. This includes collectibles, such as works of art, rugs, antiques, metals, gems, stamps, coins, alcoholic beverages, musical instruments, and historical objects (documents, clothes, etc.). Do not include the value of a plan's interest in property reported on lines 3a through 3f, or intangible property, such as patents, copyrights, goodwill, franchises, notes, mortgages, stocks, claims, interests, or other property that embodies intellectual or legal rights.

Part II - Transactions During Plan Year

Line 4a.- Amounts paid by a participant or beneficiary to an employer and/or withheld by an employer for contribution to the plan are participant contributions that become plan assets as of the earliest date on which such contributions can reasonably be segregated from the employer's general assets (see 29 CFR 2510.3-102). An employer holding these assets after that date commingled with its general assets will have engaged in a prohibited use of plan assets (see ERISA section 406). If such a nonexempt prohibited transaction occurred with respect to a disqualified person (see Code section 4975(e)(2)), file Form 5330 with the IRS to pay any applicable excise tax on the transaction. If no participant contributions were received or withheld by the employer during the plan year, answer "No."

Line 4b.- Plans that check "Yes" must enter the amount. The due date, payment amount and conditions for determining default in the case of a note or loan are usually contained in the documents

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establishing the note or loan. A loan by the plan is in **default** when the borrower is unable to pay the obligation upon maturity. Obligations that require periodic repayment can default at any time. Generally loans and fixed income obligations are considered **uncollectible** when payment has not been made and there is little probability that payment will be made. A fixed income obligation has a fixed maturity date at a specified interest rate.

Line 4c.- Plans that check "Yes" must enter the amount. A lease is an agreement conveying the right to use property, plant or equipment for a stated period. A lease is in default when the required payment(s) has not been made. An uncollectible lease is one where the required payments have not been made and for which there is little probability that payment will be made.

Line 4d.- Plans that check "Yes" must enter the amount. Check "Yes" if any non exempt transaction with a party-in-interest occurred regardless of whether the transaction is disclosed in the accountant's report, unless the transaction is: (1) statutorily exempt under Part 4 of Title I of ERISA, (2) administratively exempt under ERISA section 408(a) or exempt under Code sections 4975(c) and 4975(d), or (3) a transaction of a 103-12 IE with parties other than the plan. You may indicate that an application for an administrative exemption is pending. If you are unsure as to whether a transaction is exempt or not, you should consult with either the plan's independent qualified public accountant or legal counsel or both.

Party-in-Interest - For purposes of this form, **party-in-interest** is deemed to include a disqualified person—see Code section 4975(e)(2). The term "party-in-interest" means, as to an employee benefit plan—

A. any fiduciary (including, but not limited to, any administrator, officer, trustee or custodian), counsel, or employee of the plan;

B. a person providing services to the plan;

C. an employer, any of whose employees are covered by the plan;

D. an employee organization, any of whose members are covered by the plan;

E. an owner, direct or indirect, of 50% or more of—(1) the combined voting power of all classes of stock entitled to vote, or the total value of shares of all classes of stock of a corporation, (2) the capital interest or the profits interest of a partnership, or (3) the beneficial interest of a trust or unincorporated enterprise that is an employer or an employee organization described in **C** or **D**;

F. a relative of any individual described in **A, B, C,** or **E**;

G. a corporation, partnership, or trust or estate of which (or in which) 50% or more of: (1) the combined voting power of all classes of stock entitled to vote or the total value of shares of all classes of stock of such corporation, (2) the capital interest or profits interest of such partnership, or (3) the beneficial interest of such trust or estate is owned directly or indirectly, or held by, persons described in **A, B, C, D,** or **E**;

H. an employee, officer, director (or an individual having powers or responsibilities similar to those of officers or directors), or a 10% or more shareholder, directly or indirectly, of a person described in **B, C, D, E,** or **G,** or of the employee benefit plan; or

I. a 10% or more (directly or indirectly in capital or profits) partner or joint venturer of a person described in **B, C, D, E,** or **G.**

Line 4e.- If "Yes" is checked enter the full amount of the loss. If the full amount of the loss has not yet been determined, provide and disclose that the figure is an estimate, such as "Approx. $1,000." Generally, every plan official of an employee benefit plan who "handles" funds or other property of such plan must be bonded. Generally, a person shall be deemed to be "handling" funds or other property of a plan, so as to require bonding, whenever his other duties or activities with respect to given funds are such that there is a risk that such funds could be lost in the event of fraud or dishonesty on the part of such person, acting either alone or in collusion with others. Section 412 of ERISA and 29 CFR 2580 provide the bonding requirements, including the definition of "handling" (2580.412-6), the permissible forms of bonds (2580.412-10), the amount of the bond (2580, subpart C), and certain exemptions such as the exemption for unfunded plans, certain banks and insurance companies (ERISA section 412), and the exemption for plan officials to purchase bonds from surety companies authorized by the Secretary of the Treasury as acceptable reinsurers on Federal bonds (2580.412-23).

Note: *Willful failure to report is a criminal offense. See ERISA section 501.*

Line 4f. - An accurate assessment of fair market value is essential to a plan's ability to comply with the requirements set forth in the Code (e.g., the exclusive benefit rule of Code section 401(a)(2), the limitations on benefits and contributions under Code section 415, and the minimum funding requirements under Code section 412.) Examples of assets that may not have a readily determinable value on an established market include real estate, nonpublicly traded securities, shares in a limited partnership, and collectibles. Do not check "Yes"

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on line 4f if the plan is a defined contribution plan and the only assets the plan holds, that do not have a readily determinable value on an established market, are: (1) participant loans not in default, or (2) assets over which the participant exercises control within the meaning of section 404(c) of ERISA. Although the fair market value of plan assets must be determined each year, there is no requirement that the assets (other than certain nonpublicly traded employer securities held in ESOPS) be valued every year by independent third-party appraisers.

Enter in the amount column the fair market value of the assets referred to on line 4f that were not valued by an independent third-party appraiser in the plan year. See Revenue Ruling 59-60, 1959-1 C.B. 237, for guidance on determining fair market value.

Line 4i. - Check "Yes" if all plan assets were used to buy individual annuity contracts and the contracts were distributed to the participants, or if all plan assets were legally transferred to the control of another plan or brought under the control of PBGC.

Line 5a. - Check "Yes" if a resolution to terminate the plan was adopted during this or any prior plan year, unless the termination was revoked and no assets reverted to the employer. If "Yes" is checked, enter the amount of plan assets that reverted to the employer during the plan year in connection with the implementation of such termination. Enter "-0-" if no reversion occurred during the current plan year.

Caution: *A Form 5500 must be filed for each year the plan has assets, and, in the case of a welfare benefit plan, if the plan is still liable to pay benefits for claims which were incurred prior to the termination date, but not yet paid. See 29 CFR 2520.104b-2(g)(2)(ii).*

Line 5b.- Enter information concerning assets and/or liabilities transferred from this plan to another plan(s) (including spin-offs) during the plan year. A transfer of assets or liabilities occurs when there is a reduction of assets or liabilities with respect to one plan and the receipt of these assets or the assumption of these liabilities by another plan. Enter the name, PN, and EIN of the other plan(s) involved on Lines 5b(1), 5b(2) and 5b(3).

Note: *A transfer of all or part of an individual participant's account balance that is reportable on Form 1099-R should not be included on line 5b but must be included in plan expenses and benefit payments reported in Part I.*

Caution: *Form 5310-A, Notice of Merger or Consolidation, Spinoff, or Transfer of Plan Assets or Liabilities; Notice of Qualified Separate Lines of Business, must be filed at least 30 days before any plan merger or consolidation or any transfer of plan assets or liabilities to another plan. There is a penalty for not filing Form 5310-A on time. In addition, a transfer of benefit liabilities involving a plan covered by PBGC insurance may be reportable to the PBGC (see PBGC Form 10 and Form 10-Advance).*

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Department of the Treasury
Internal Revenue Service

Department of Labor
Pension and Welfare Benefits Administration

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Instructions for Schedule G (Form 5500)

Financial Transaction Schedules

"ERISA" refers to the Employee Retirement Income Security Act of 1974.
"Code" refers to the Internal Revenue Code.

General Instructions

Who Must File

The Schedule G (Form 5500) must be attached to the Form 5500 filed for a plan, MTIA, GIA, or 103-12 IE when lines 4b, 4c, and/or 4d of the Schedule FIN (Form 5500) is checked "Yes." In addition, the Schedule G (Form 5500) must be attached to the Form 5500 filed for a 103-12 IE when lines 4b and/or 4c of the Schedule FIN (Form 5500) is checked "Yes."

Check the appropriate box on Part II, line 8 of the Form 5500 and enter the total number, if any Schedules G have been attached.

Schedule G, Part I reports any loans or fixed income obligations in default or determined to be uncollectible as of the end of the plan or DFE year. Part II reports any leases in default or classified as uncollectible. Part III reports any nonexempt transactions. This Part should not be completed for a 103-12 IE.

Specific Instructions

Lines A, B, C and D. - This information should be the same as reported in Part II of the Form 5500 to which this Schedule G is attached.

Part I - Loans or Fixed Income Obligations in Default or Classified as Uncollectible

List all loans by the plan or fixed income obligations in default or determined to be uncollectible as of the end of the plan, group insurance arrangement, master trust investment account or 103-12 IE year. Provide an explanation of what steps have been taken or will be taken to collect overdue amounts for each loan listed.

Include all fixed income obligations which have matured, but have not been paid, for which it has been determined that payment will not be made; fixed obligations where the required payments have not been made by the due date; and loans that were renegotiated during the plan year.

Identify all persons known to be a party-in-interest to the plan, by entering an asterisk (*) in column (a).

The due date, payment amount and conditions for determining default in the case of a note or loan are usually contained in the documents establishing the note or loan. A loan by the plan is in default when the borrower is unable to pay the obligation upon maturity. Obligations which require periodic repayment can default at any time. Generally loans and fixed income obligations are considered uncollectible when payment has not been made and there is little probability that payment will be made. A fixed income obligation has a fixed maturity date at a specified interest rate.

Note: *Defaulted participant loans may be aggregated for the purposes of Part I and reported for an individual account plan with investment experience* segregated for each *account, if they (1) were made in accordance with 29 CFR 2550.408b-1; and (2) are secured solely by a portion of the participant's vested accrued benefit, provided the amount of each defaulted loan does not exceed the individual participant's account balance. If aggregated, enter "Secured Participant loans" in column (b).*

G

Part II - Leases in Default or Classified as Uncollectible

List any leases in default or classified as uncollectible. A lease is an agreement conveying the right to use property, plant or equipment for a stated period. A lease is in default when the required payment(s) has not been made. An uncollectible lease is one where the required payments have not been made and for which there is little probability that payment will be made.

Part III - Nonexempt Transactions

All nonexempt party-in-interest transactions must be disclosed, regardless of whether noted in the accountant's report, unless the nonexempt transaction is:
(1) statutorily exempt under Part 4 of Title I of ERISA;
(2) administratively exempt under ERISA section 408(a); or
(3) exempt under Code sections 4975(c) or 4975(d).

Non-exempt transactions with a party-in- interest include any direct or indirect:
a. Sale or exchange, or lease, of any property between the plan and a party-in- interest.
b. Lending of money or other extension of credit between the plan and a party-in- interest.
c. Furnishing of goods, services, or facilities between the plan and a party-in-interest
d. Transfer to, or use by or for the benefit of, a party-in-interest, of any income or assets of the plan.
e. Acquisition, on behalf of the plan, of any employer security or employer real property in violation of Code section 407(a).
f. Dealing with the assets of the plan for a fiduciary's own interest or own account.
g. Acting in a fiduciary's individual or any other capacity in any transaction involving the plan on behalf of a party (or represent a party) whose interests are adverse to the interests of the plan or the interests of its participants or beneficiaries.
h. Receipt of any consideration for his or her own personal account by a party-in- interest who is a fiduciary from any party dealing with the plan in connection with a transaction involving the income or assets of the plan.

If you are unsure as to whether a transaction is exempt or not, you should consult with either the plan's independent qualified public accountant or legal counsel or both.

You may indicate that an application for an administrative exemption is pending. If the plan is a qualified pension plan and a nonexempt prohibited transaction occurred with respect to a disqualified person, a Form 5330 should be filed with IRS to pay the excise tax on the transaction.

For purposes of this form, party-in-interest is deemed to include a disqualified person—see Code section 4975(e)(2).
The term "party-in-interest" means, as to an employee benefit plan—
A. any fiduciary (including, but not limited to, any administrator, officer, trustee or custodian), counsel, or employee of the plan;
B. a person providing services to the plan;
C. an employer, any of whose employees are covered by the plan;
D. an employee organization, any of whose members are covered by the plan;
E. an owner, direct or indirect, of 50% or more of—(1) the combined voting power of all classes of stock entitled to vote, or the total value of shares of all classes of stock of a corporation, (2) the capital interest or the profits interest of a partnership, or (3) the beneficial interest of a trust or unincorporated enterprise that is an employer or an employee organization described in C or D;
F. a relative of any individual described in A, B, C, or E;
G. a corporation, partnership, or trust or estate of which (or in which) 50% or more of: (1) the combined voting power of all classes of stock entitled to vote or the total value of shares of all classes of stock of such corporation, (2) the capital interest or profits interest of such partnership, or (3) the beneficial interest of such trust or estate is owned directly or indirectly, or held by, persons described in A, B, C, D, or E;
H. an employee, officer, director (or an individual having powers or responsibilities similar to those of officers or directors), or a 10% or more shareholder, directly or indirectly, of a person described in B, C, D, E, or G, or of the employee benefit plan; or
I. a 10% or more (directly or indirectly in capital or profits) partner or joint venturer of a person described in B, C, D, E, or G.

Department of the Treasury
Internal Revenue Service

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Instructions for Schedule P (Form 5500)

Annual Return of Fiduciary of Employee Benefit Trust

"Code" refers to the Internal Revenue Code.

Purpose of Form

You may use this schedule to satisfy the requirements under Code section 6033(a) for an annual information return from every section 401(a) organization exempt from tax under section 501(a). Filing this form will start the running of the statute of limitations under section 6501(a) for any trust described in section 401(a), which is exempt from tax under section 501(a).

Who May File

Every trustee of a trust created as part of an employee benefit plan as described in Code section 401(a), and every custodian of a custodial account described in Code section 401(f).

How To File

File Schedule P for the trust year ending with or within any participating plan's plan year. Attach it to the Form 5500 or 5500-EZ filed by the plan for that plan year. A separately filed Schedule P will not be accepted. If the trust or custodial account is used by more than one plan, file one Schedule P. If a plan uses more than one trust or custodial account for its funds, file one Schedule P for each trust or custodial account. Check the appropriate box on Part II, line 8 of the Form 5500 and enter the total number, if any Schedules P have been attached.

Trust's Employer Identification Number

Enter the trust employer identification number (EIN) assigned to the employee benefit trust or custodial account, if one has been issued to you. The trust EIN should be used for transactions conducted for the trust. If you do not have a trust EIN, enter the EIN you would use on Form 1099-R to report distributions from employee benefit plans and on Form 945 to report withheld amounts of income tax from those payments.

Note: *Trustees who do not have an EIN may apply for one on Form SS-4, Application for Employer Identification Number. You must be consistent and use the same EIN for all trust reporting purposes.*

Signature

The fiduciary (trustee or custodian) must sign this schedule. If there is more than one fiduciary, the fiduciary authorized by the others may sign.

Other Returns and Forms That May Be Required

Form 990-T-- For trusts described in Code section 401(a), a tax is imposed on income derived from business that is unrelated to the purpose for which the trust received a tax exemption. Report this income and tax on **Form 990-T,** Exempt Organization Business Income Tax Return. (See Code sections 511 through 514 and the related regulations.)

Form 1099-R--If you made payments or distributions to individual beneficiaries of a plan, report those payments on Form 1099-R. (See the instructions for Forms 1099, 1098, 5498, and W-2G.)

Form 945--If you made payments or distributions to individual beneficiaries of a plan, you may be required to withhold income tax from those payments. Use Form 945, Annual Return of Withheld Federal Income Tax, to report taxes withheld from nonpayroll items. (See Circular E, Employer's Tax Guide (Pub. 15), for more information.)

P

Department of the Treasury
Internal Revenue Service

Department of Labor
Pension and Welfare Benefits Administration

Pension Benefit Guaranty Corporation

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Instructions for Schedule PEN (Form 5500)

Pension Plan Information

"ERISA" refers to the Employee Retirement Income Security Act of 1974.
"Code" refers to the Internal Revenue Code.

General Instructions

Who Must File

The Schedule PEN (Form 5500) must be attached to a Form 5500 filed for both tax qualified and nonqualified pension benefit plans. The parts of the Schedule PEN that must be completed depend on whether the plan is subject to the minimum funding standards of Code section 412 and ERISA section 302.

Exception: The Schedule PEN should not be completed when the Form 5500 is filed for a pension plan that uses, as the sole funding vehicle for providing benefits, a tax deferred annuity arrangement under Code section 403(b)(1), a custodial account for regulated investment company stock under Code section 403(b)(7), and/or individual retirement accounts or annuities (as described in Code section 408). See the Form 5500 instructions for ***Lines and Schedules To Complete*** on page Y for more information.

Check the appropriate box on Part II, line 8 of the Form 5500 if a Schedule PEN has been attached.

Purpose of Schedule

The Schedule PEN reports certain information on participant coverage, plan distributions, and funding, and the adoption of amendments increasing the value of benefits in a defined benefit pension plan.

Specific Instructions

Lines A, B, C and D. - This information should be the same as reported in Part II of the Form 5500 to which this Schedule PEN is attached.

Box E. - Indicate whether this plan is intended to be qualified under Code section 401(a) or 403(a). If "Yes" is checked, the Schedule Q (Form 5500) may have to be attached to the Form 5500. If "No" is checked, code 3C must be entered on Form 5500, Part II, line 6a.

Part I - Participants

Line 1a. - Enter on this line the number of participants covered by the plan who have separated from employment and are currently receiving, or whose beneficiaries are currently receiving, benefits under the plan.

Line 1b. - Enter on this line the number of participants covered by the plan who have separated from employment and who retain, or whose beneficiaries retain, a right to vested benefits under the plan or under an insurance contract purchased by the plan. Do not count any participant counted on line 1a.

Line 1c. - Enter the number of active participants as of the end of the plan year.

The number of active participants includes all individuals in current employment who have satisfied the plan's eligibility conditions and are earning or retaining credited service under the plan who are not included on lines 1a or 1b. Count individuals who are covered under the plan, but because of plan offset, plan limitations, or employee election, are not currently accruing a benefit. For example, count individuals who are eligible to elect to have the employer make payments to a Code section 401(k) qualified cash or deferred arrangement, regardless of whether an election was made.

Line 1d. - If this is a defined contribution plan, enter the number of participants included on line 1a, 1b, or 1c who had account balances as of the end of the year.

Line 1e. - Include any participant who terminated employment during this plan year, whether or not the participant incurred a break in service.

Multiemployer and collectively bargained multiple-employer plans do not have to complete line 1e.

Part II - Distributions

For purposes of Part II:

"Distribution" includes only payments of benefits during the plan year, in cash, in kind, or by purchase for the distributee of an annuity contract from an insurance company. It does not include corrective distributions of excess deferrals, excess contributions, or excess aggregate contributions. It does not include a loan treated as a distribution under Code section 72(p).

"Participant" means any present or former employee who at any time during the plan year had an accrued benefit (account balance in a defined contribution plan) in the plan.

"Qualified joint and survivor annuity" means an immediate annuity for the life of the participant with a survivor annuity for the life of the spouse which is not less than 50 percent and not more than 100 percent of the amount payable during the joint lives of the participant and the spouse, and which is (1) in the case of a defined contribution plan, the amount of benefit which can be purchased with the participant's vested account balance, or (2) in the case of a defined benefit plan, the actuarial equivalent of the normal form of benefit, or, if greater, any optional form of benefit. In the case of an unmarried participant it means an immediate life annuity for the life of the participant.

"Qualified preretirement survivor annuity" means an annuity for the life of the surviving spouse of a participant who dies before the annuity starting date which meets the requirements of Code section 417(c).

Line 2. - Enter the total value of all distributions made during the year (regardless of when the distribution began) in any form other than cash, annuity contracts issued by an insurance company, or publicly traded employer securities.

Line 3. - Enter the EIN(s) of any payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the plan year. If more than two payors made such payments during the year, enter the EINs of the two payors who paid the greatest dollar amounts during the year. For purposes of this line 3, include all payments made in cash, regardless of when the payments began. Include payments from an insurance company under an annuity only in the year the contract was purchased. Do not include distributions in kind reported on line 2.

Line 4.- A distribution to be made in a series of payments in two or more plan years should be reported only for the year in which the first such payment is made. Such a distribution should not be reported in this line 4 in the second or subsequent plan years in which payments are made.

Example: During the plan year beginning 1-1-9X, the participant retired, and the plan began distributing the participant's account balance in a series of payments to be made over 10 years. The distribution to be made in a series of payments over 10 years should be reported in Part I, line 4, on the plan's Form 5500 for 199X only, and not for 199Y or subsequent years.

Line 4.- Enter the number of living or deceased participants to or for whom distributions from the plan began during the plan year in any form other than a qualified joint and survivor annuity, qualified preretirement survivor annuity, or life annuity (if unmarried). Include any participant or deceased participant with respect to whom a distribution began to any alternate payee or beneficiary. Also include any living or deceased participant for whom a distribution was made in the form of a direct rollover to the trustee or custodian of a qualified plan or individual retirement arrangement.

Part III - Funding Information

Complete Part III if the plan is subject to the minimum funding requirements of Code section 412 or ERISA section 302.

All qualified defined benefit and defined contribution plans are subject to the minimum funding requirements of Code section 412 unless they are described in the exceptions listed under section 412(h). These exceptions include profit-sharing or stock bonus plans, insurance contract plans described in section 412(i), and certain plans to which no employer contributions are made.

Nonqualified employee pension benefit plans are subject to the minimum funding requirements of ERISA section 302 unless specifically exempted under ERISA sections 4(a) or 301(a).

The employer or plan administrator of a defined benefit plan that is subject to the minimum funding requirements must file Schedule B as an attachment to Form 5500. Schedule B is not required to be filed for a money purchase defined contribution plan that is subject to the minimum funding requirements unless the plan is currently amortizing a waiver of the minimum funding requirements.

Line 5.- Check "yes" if, for purposes of computing the minimum funding requirements for the plan year, the plan administrator is making an election intended to satisfy the requirements of Code section 412(c)(8) or ERISA section 302(c)(8). Under Code section 412(c)(8) and ERISA section 302(c)(8) a plan administrator may elect to have any amendment that is adopted after the beginning of the plan year for which it applies, treated as having been made on the first day of the plan year if all of the following requirements are met:

1. The amendment is adopted no later than two and one-half months after the close of such plan year (two years for a multiemployer plan);

2. The amendment does not reduce the accrued benefit of any participant determined as of the beginning of such plan year;

3. The amendment does not reduce the accrued benefit of any participant determined as of the adoption of the amendment unless the plan administrator notified the Secretary of the Treasury of the amendment and the Secretary either approved the amendment or failed to disapprove the amendment within 90 days after the date the notice was filed.

Line 6. - If a money purchase defined contribution plan has received a waiver of the minimum funding standard, and the waiver is currently being amortized, lines 3, 9 and 10 of Schedule B must be completed. The Schedule B must be attached to Form 5500 but it need not be signed by an enrolled actuary.

Line 7a. - The minimum required contribution for a money purchase defined contribution plan for a plan year is the amount required to be contributed for the year under the formula set forth in the plan document. If there is an accumulated funding deficiency for a prior year that has not been waived, that amount should also be included as part of the contribution required for the current year.

Line 7b. - Include all contributions for the plan year that are made not later than eight and one-half months after the end of the plan year. Show only contributions actually made to the plan by the date the form is filed, i.e., do not include receivable contributions for this purpose.

Line 7c. - If this amount is greater than zero there is an accumulated funding deficiency for the plan year and Form 5330 should be filed with the IRS to pay the excise tax on the deficiency. There is a penalty for not filing Form 5330 on time.

Line 8. - A revenue procedure providing for automatic approval for a change in funding method for a plan year does not apply unless the plan sponsor or plan administrator explicitly agrees to the change. If a change in funding method that is made pursuant to such a revenue procedure is to be applicable for the current plan year, this line must be checked "Yes."

Skip line 9 if the plan is a multiemployer plan or a plan with 100 or fewer participants during the prior plan year. A plan has 100 or fewer participants in the prior plan year only if there were 100 or fewer participants (both active and nonactive participants) on each day of the preceding plan year, taking into account participants in all defined benefit plans maintained by the same employer who are also employees of that employer.

Line 9. - The transition rule of Code section 412(l)(11) and ERISA section 302(d)(11) provides an alternative method of computing the additional required funding charge. For such an election to apply for the current plan year check "yes" for this line.

Part IV - Amendments

Line 10. - Check "Yes" if an amendment was adopted during the plan year that increased the value of benefits in any way. This includes an amendment providing for an increase in the amount of benefits or rate of accrual, more generous early retirement factors, more generous lump sum factors, cost of living adjustments, more rapid vesting, additional payment forms, and earlier eligibility for some benefits.

PEN

Department of the Treasury
Internal Revenue Service

199X

Instructions for Schedule Q (Form 5500)

Qualified Pension Plan Coverage Information

"Code" refers to the Internal Revenue Code.

General Instructions

Who Must File

The Schedule Q (Form 5500) must be attached to the Form 5500 to report coverage information for a pension benefit plan (including profit-sharing and stock bonus plans) that is intended to be qualified under Code section 401(a) or 403(a). More than one Schedule Q may be required. See the specific instructions for lines 1 and 2.

Check the appropriate box on Part II, line 8 of the Form 5500 and enter the total number, if any Schedules Q have been attached.

Purpose of Schedule

Schedule Q (Form 5500) is used by certain qualified pension benefit plans to provide information concerning the plan's compliance with the minimum coverage requirements of Code section 410(b).

Substantiation Guidelines

Revenue Procedure 93-42, 1993-2 C.B. 540, provides guidelines designed to reduce the burdens of substantiating compliance with the coverage and nondiscrimination requirements that apply to qualified pension benefit plans. Generally, Rev. Proc. 93-42 sets forth guidelines for: (1) the quality of data used in substantiating compliance with the coverage and nondiscrimination rules, (2) the timing of coverage and nondiscrimination testing, (3) the identification of highly compensated employees, (4) the testing cycle of a plan, and (5) the qualified separate lines of business (QSLOB) rules. The substantiation guidelines may be used in completing Schedule Q, if applicable.

When to File

Plans using the three-year testing cycle rule in Revenue Procedure 93-42 must file Schedule Q for the first year in the plan's testing cycle. Schedule Q need not be filed for the second or third year in the cycle if the employer is permitted to rely on the earlier year's testing. If the employer does not or cannot use the three-year testing rule, the Schedule Q must be filed annually.

Specific Instructions

Lines A, B, C and D. - This information should be the same as reported in Part II of the Form 5500 to which this Schedule Q is attached.

For purposes of the Schedule Q (Form 5500), "employer" means the employer and all entities aggregated with the employer under Code section 414(b), (c) or (m). For purposes of the Schedule Q (Form 5500), "employee" means any self-employed individual, common-law employee, or leased employee (within the meaning of Code section 414(n)) of the employer or any entity aggregated with the employer.

Line 1. - If Schedule Q is required to be filed to provide coverage information regarding the noncollectively bargained employees in a plan maintained by more than one employer, file a separate Schedule Q for each participating employer that has noncollectively bargained employees benefiting under the plan, as if the portion of the plan benefiting such employees constituted a separate plan. Enter on line 1 the name and employer identification number of the participating employer to which the coverage information in lines 2 and 3 relates. Otherwise, leave line 1 blank.

Q

Line 2. - See Income Tax Regulations section 1.414(r). Do not complete lines 2a through 2d unless the employer maintaining the plan operates QSLOBs.

Line 2c. - See Regulations sections 1.414(r)-1(c) and 1.414(r)-8.

Line 2d. - If the plan benefits the employees of more than one QSLOB, and the employer applies the minimum coverage requirements on a QSLOB basis, file a separate Schedule Q for each QSLOB that has employees benefiting under the plan for which the Form 5500 is being filed, as if each portion of the plan that benefits the employees of a particular QSLOB constituted a separate plan. Identify on line 2d the particular QSLOB to which the coverage information in lines 3 and 4 relates. Otherwise, leave line 2d blank.

Line 3. - Check box 3a, 3b, 3c or 3d to indicate if you meet any of the exceptions they describe. If box 3a, 3b, 3c or 3d is checked, skip line 4.

Box 3a. - Check this box if, during the plan year, the employer employed only highly compensated employees (within the meaning of Code section 414(q)), excluding employees who were collectively bargained employees (within the meaning of Regulations section 1.410(b)-6(d)(2)) .

Box 3b. - Check this box if, during the plan year, the plan benefited no highly compensated employees (within the meaning of Code section 414(q)), excluding employees who were collectively bargained employees (within the meaning of Regulations section 1.410(b)-6(d)(2)) . See the instructions for line 4c(5) for the definition of "benefiting." This line should also be checked if no employee received an allocation or accrued a benefit under the plan for the plan year.

Box 3c. - Check this box if, during the plan year, the plan benefited only collectively bargained employees (within the meaning of Regulations section 1.410(b)-6(d)(2)). However, do not check this box if more than 2% of the employees covered by the plan were professional employees (within the meaning of Regulations section 1.410(b)-9).

Box 3d. - Check this box if, during the plan year, the plan benefited 100% of the nonexcludable nonhighly compensated employees of the employer. The nonhighly compensated employees of the employer include all the self-employed individuals, common-law employees, and leased employees (within the meaning of Code section 414(n)) employed by the employer or any entity aggregated with the employer under Code section 414(b), (c) or (m) at any time during the plan year, excluding highly compensated employees (within the meaning of Code section 414(q)). Any such employee is a nonexcludable employee unless the employee is in one of the following categories:

1. Employees who have not attained the minimum age and service requirements of the plan.

2. Collectively bargained employees within the meaning of Regulations section 1.410(b)-6(d)(2).

3. Nonresident aliens who receive no U.S. source income.

4. Employees who fail to accrue a benefit solely because they: (a) fail to satisfy a minimum hour of service or a last day requirement under the plan; (b) do not have more than 500 hours of service for the plan year; and (c) are not employed on the last day of the plan year.

Line 4. - In general, a plan must satisfy the coverage requirements under one of three testing options. Under the daily testing option, the plan must satisfy the coverage requirements on each day of the plan year taking into account only employees who are employees on that day. A plan will satisfy the coverage requirements under the quarterly testing option if it satisfies them on at least one day in each quarter, taking into account only employees who are employees on that day, provided the quarterly testing dates reasonably represent the coverage of the plan over the entire plan year. Finally, a plan will satisfy the coverage requirements under the annual testing option if it satisfies them as of the last day of the plan year, taking into account all employees who were employees on any day during the plan year.

Rev. Proc. 93-42 also allows an employer to substantiate that a plan satisfies the coverage requirements on the basis of the employer's workforce on a single day during a plan year, taking into account only employees who are employees on that day, if that day is reasonably representative of the employer's workforce and the plan's coverage throughout the year. This is referred to as "snapshot" testing.

If a plan satisfies the coverage and nondiscrimination requirements for a plan year, the employer may generally rely on this for the two succeeding plan years and will not have to test the plan in those years, provided there have not been significant changes.

If the employer is using single day, "snapshot" testing, the data given on lines 4a through 4f should be for the most recent snapshot day.

Enter on line 4 the beginning date of the plan year with respect to which the data on lines 4a through 4f was gathered. This is the first day of the plan year for which the Form 5500 is being filed or, if the employer is relying on coverage and nondiscrimination testing from one of the two preceding plan years, the first day of such year.

Line 4a. - The definition of leased employee is in Code section 414(n).

Line 4b. - Employers can satisfy coverage by aggregating generally any qualified plans that are not mandatorily disaggregated. See the instructions for lines 4c and 4e regarding mandatory disaggregation. The aggregated plans must also satisfy the nondiscrimination requirements of Code section 401(a)(4) on an aggregated basis. If the employer aggregates this plan with any other plan(s) for the coverage and nondiscrimination requirements, enter the information requested and complete the rest of line 4 for the plans, as aggregated.

Line 4c. - Certain single plans must be disaggregated into two or more separate parts. Each of the disaggregated parts of the plan must then satisfy the coverage and nondiscrimination requirements as if it were a separate plan. Under the regulations, the following plans must be disaggregated:

1. A plan that includes a Code section 401(k) arrangement (a qualified cash or deferred arrangement) and a portion that is not a section 401(k) arrangement.

2. A plan that includes a Code section 401(m) feature (employee and matching contributions) and a portion that is not a Code section 401(m) feature.

3. A plan that includes an ESOP and a portion that is not an ESOP.

4. A plan that benefits both collectively bargained employees (within the meaning of Regulations section 1.410(b)-6(d)(2)) and noncollectively bargained employees.

If the plan is disaggregated because it benefits both collectively bargained employees and noncollectively bargained employees, complete lines 4c and 4d for the part of the plan that benefits noncollectively bargained employees. Do not complete line 4e. If the plan is disaggregated for other reasons, complete lines 4c and 4d for one disaggregated part of the plan. Complete line 4e if the ratio percentage for the other disaggregated part(s) of the plan is different than that entered on line 4d. For example, if the plan is a profit sharing plan that provides nonelective contributions, Code section 401(k) contributions, and Code section 401(m) contributions, you may complete lines 4c and 4d for the nonelective part of the plan. In this case, enter in line 4e the ratio percentage for the 401(k) and/or the 401(m) part of the plan only if different than the ratio percentage for the nonelective part of the plan.

Line 4c(1). - Enter the total number of employees of the employer.

Line 4c(2). - Enter the total number of excludable employees in the following categories:

1. Employees who have not attained the minimum age and service requirements of the plan.

2. Collectively bargained employees within the meaning of Regulations section 1.410(b)-6(d)(2).

3. Nonresident aliens who receive no U.S. source income.

4. Employees who fail to accrue a benefit solely because they: (a) fail to satisfy a minimum hour of service or a last day requirement under the plan; (b) do not have more than 500 hours of service for the plan year; and (c) are not employed on the last day of the plan year. See Regulations section 1.410(b)-6.

5. Employees of QSLOBs other than the one with respect to which this Schedule Q is being filed.

Line 4c(4). - The definition of highly compensated employee is contained in Code section 414(q) and its related regulations.

Line 4c(5). - In general, an employee is "benefiting" if the employee receives an allocation of contributions or forfeitures, or accrues a benefit under the plan for the plan year. Certain other employees are treated as benefiting even if they fail to receive an allocation of contributions or forfeitures or to accrue a benefit solely because the employee is subject to plan provisions that limit plan benefits, such as a provision for maximum years of service, maximum retirement benefits, or limits designed to satisfy Code section 415. An employee is treated as benefiting under a plan (or portion of a plan) that provides for elective contributions under Code section 401(k) if the employee is eligible to make elective contributions to the Code section 401(k) arrangement even if he or she does not actually make elective contributions. Similarly, an employee is treated as benefiting under a plan (or portion of a plan) that provides for after-tax employee contributions or matching contributions under Code section 401(m) if the employee is eligible to make after-tax employee contributions or receive allocations of matching contributions even if none are actually made or received.

Line 4d. - In general, to compute the ratio percentage, divide the number of nonexcludable employees who benefit under the plan and are not highly compensated by the total number of nonexcludable nonhighly compensated employees;

put this result in the numerator (top of the fraction). Divide the number of nonexcludable employees who benefit under the plan and who are highly compensated by the total number of nonexcludable highly compensated employees; put this result in the denominator (bottom of the fraction). Divide the numerator by the denominator, multiply by 100, and enter the result in line 4d. Enter to the nearest 0.1%.

Line 4e. - See the instructions for line 4c. Calculate the ratio percentage for the other disaggregated part(s) of the plan as described above. Enter on line 4e only if different than line 4d. If entering information on line 4e, identify the disaggregated part(s) of the plan as follows: "401(k)," "401(m)," "nonelective," "ESOP," "non-ESOP."

If there are more than three other disaggregated parts of the plan, provide their ratio percentages on an attachment in the same format as line 4(e).

Line 4f. - If the ratio percentage for the plan, or any disaggregated part of the plan, entered on line 4d or line 4e is less than 70%, the plan does not satisfy the ratio percentage test. In this case, the plan will satisfy the minimum coverage requirements of the Code only if it satisfies the average benefit test.

A plan satisfies the average benefit test if it satisfies both the nondiscriminatory classification test and the average benefit percentage test. A plan satisfies the nondiscriminatory classification test if the plan benefits such employees as qualify under a classification set up by the employer and found by the Secretary not to be discriminatory in favor of highly compensated employees. Under Regulations section 1.410(b)-4, a classification will be deemed nondiscriminatory if the ratio percentage for the plan is equal to or greater than the safe harbor percentage. The safe harbor percentage is 50%, reduced by ¾ of a percentage point for each percentage point by which the nonhighly compensated employee concentration percentage exceeds 60%. The nonhighly compensated employee concentration percentage is the percentage of all the employees of the employer who are not highly compensated employees.

In general, a plan satisfies the average benefit percentage test if the actual benefit percentage for nonhighly compensated employees is at least 70% of the actual benefit percentage for highly compensated employees. See Regulations section 1.410(b)-5. All qualified plans of the employer, including ESOPs, Code section 401(k) plans, and plans with employee or matching contributions (Code section 401(m) plans) are aggregated in determining the actual benefit percentages. Do not aggregate plans that may not be aggregated for purposes of satisfying the ratio percentage test, other than ESOPs and Code section 401(k) and 401(m) plans. In addition, all nonexcludable employees, including those with no benefit under any qualified plan of the employer, are included in determining the actual benefit percentages.

Signature - If the Schedule Q is filed by an employer participating in a plan maintained by more than one employer, the schedule must be signed.

Department of the Treasury
Internal Revenue Service

199X

Instructions for Schedule SSA (Form 5500)

Annual Registration Statement Identifying Separated Participants With Deferred Vested Benefits

"ERISA" refers to the Employee Retirement Income Security Act of 1974.
"Code" refers to the Internal Revenue Code.

General Instructions

Purpose of form.-- Use Schedule SSA to report all participants with deferred vested benefit rights who separated from your company during the plan year. Also use Schedule SSA to correct information previously reported concerning participants with deferred vested benefits, if you wish. The information reported on this schedule is given to the Social Security Administration which in turn provides it to participants when they file for Social Security benefits.

Check the appropriate box on Part II, line 8 of the Form 5500 and enter the total number, if any Schedules SSA have been attached.

Who must file.-- The plan administrator is responsible for filing Schedule SSA. Plans that cover only owners and their spouses do not have to file this schedule.

Note: Government, church, or other plans that elect to voluntarily file the Schedule SSA **must** check the appropriate box on the schedule **and** complete lines 4 through 5c.

What to file.-- File this schedule and complete all line items. All attachments to Schedule SSA should have entries only on the front of the page. If you need more space, use either: (1) additional copies of Schedule SSA, or (2) additional sheets the same size as the schedule containing all the information requested on the schedule. The information required in line 3 columns (a) through (j) should be listed in the same format as line 3 on Schedule SSA.

You may send a machine-generated computer listing showing the information required on line 3 instead of completing line 3 on the schedule. Use the same format as line 3 on Schedule SSA. Complete lines 1 and 2 on Schedule SSA and enter on line 3 a statement that a list is attached. On each page of the computer listing, enter all the information from lines 1a through 2b.

When to Report a Separated Participant.-- In general, ***for a plan to which only one employer contributes,*** a participant must be reported on Schedule SSA if:

1. The participant separates from service covered by the plan in a plan year, and
2. The participant is entitled to a deferred vested benefit under the plan.

The separated participant must be reported no later than on the Schedule SSA filed for the plan year following the plan year in which separation occurred. However, you can report the separation in the plan year in which it occurs, if you want to report earlier. Do not report a participant more than once unless you wish to revise or update a prior Schedule SSA (see instructions for line 3, column (a), under codes B, C, or D).

In general, ***for a plan to which more than one employer contributes,*** a participant must be reported on Schedule SSA if:

1. The participant incurs two successive 1-year breaks in service (as defined in the plan for vesting purposes) in service computation periods, and
2. The participant is (or may be) entitled to a deferred vested benefit under the plan.

The participant must be reported no later than on the Schedule SSA filed for the plan year in which the participant completed the second of the two consecutive 1-year breaks in service. The participant may be reported earlier (i.e., on the Schedule SSA filed for the plan year in which he or she separated from service or completed the first 1-year break in service.)

When NOT to Report a Participant.--A participant is not required to be reported on Schedule SSA if, before the date the Schedule SSA is required to be filed (including any extension of time for filing), the participant:

1. Is paid some or all of the deferred vested retirement benefit,
2. Returns to service covered by the plan and/or accrues additional retirement benefits under the plan, or
3. Forfeits all the deferred vested retirement benefit.

Separation of a re-employed employee.--If the deferred vested benefit of a separated employee is different from that previously reported, you may use code B (see below) to report that employee's total vested benefit.

Revising prior report.--You are encouraged to voluntarily report on a current Schedule SSA any revisions to pension information for a participant you reported on a previous Schedule SSA (e.g., changes in pension amounts, plan number, etc.). This will ensure SSA's records are correct. This is important since SSA provides Schedule SSA information it has on file to participants when they file for Social Security benefits. If this information is not up to date, the participant may contact the plan administrator to resolve the differences.

Where and how to file--File as an attachment to Form 5500.

Caution: *A penalty may be assessed if Schedule SSA (Form 5500) is not timely filed.*

Specific Instructions

Line 1b.--Enter the sponsor's employer identification number (EIN) shown on line 1b of the 5500-series form used.

Line 3, column (a).--From the following list, select the code that applies and enter that code in column (a).

Code A --Use this code for a participant not previously reported. Also complete columns (b) through (h).

Code B--Use this code for a participant previously reported under the plan number shown on this schedule but only if you wish to modify some of the previously reported information. Enter all the current information for columns (b) through (h).

Code C --Use this code for a participant previously reported under another plan number who will now be receiving his/her future benefit from the plan reported on this schedule. Also complete columns (b), (c), (i), and (j).

Code D --Use this code for a participant previously reported under the plan number shown on this schedule who is no longer entitled to those deferred vested benefits. Also complete columns (b) and (c). If you wish, you may also use this code to report those participants who are already receiving benefits as previously reported.

Note: ***The use of codes B, C, and D are optional.***

Line 3, column (b).--Enter the exact social security number (SSN) of each participant listed. If the participant is a foreign national employed outside the United States who does not have an SSN, enter the word "FOREIGN."

Line 3, column (c).--Enter each participant's name exactly as it appears on the participant's social security card.

Line 3, column (d). -- From the following list, select the code that describes the type of annuity that will be provided for the participant. Enter the code that describes the type of annuity that normally accrues under the plan at the time of the participant's separation from service covered by the plan (or for a plan to which more than one employer contributes at the time the participant incurs the second consecutive 1-year break in service under the plan).

Type of Annuity Code

A A single sum
B Annuity payable over fixed number of ears
C Life annuity
D Life annuity with period certain
E Cash refund life annuity
F Modified cash refund life annuity
G Joint and last survivor life annuity
M Other

Line 3, column (e).--From the following list, select the code that describes the benefit payment frequency during a 12-month period.

Type of Payment Code

A Lump sum
B Annually
C Semiannually
D Quarterly
E Monthly
M Other

Line 3, column (f).--For a defined benefit plan, enter the amount of the periodic payment that a participant is entitled to receive under line 3, column (f). *For a plan to which more than one employer contributes,* if the amount of the periodic

SSA

payment cannot be accurately determined because the plan administrator does not maintain complete records of covered service, enter an estimated amount.

Line 3, column (g).--For a defined contribution plan, if the plan states that a participant's share of the fund will be determined on the basis of units, enter the number of units credited to the participant. If, under the plan, participation is determined on the basis of shares of stock of the employer, enter the number of shares and add the letters "SH" to indicate shares. A number without the "SH" will be interpreted to mean units.

Line 3, column (h).--For defined contribution plans, enter the value of the participant's account at the time of separation.

Line 3, columns (i) and (j).--Show the EIN and plan number of the plan under which the participant was previously reported.

Line 4.--If the Post Office does not deliver mail to the street address and you have a P.O. box, enter the box number instead of the street address.

Signature.--This form must be signed by the plan administrator. If more than one Schedule SSA is filed for one plan, only page one should be signed.

Form **5500**
Department of the Treasury
Internal Revenue Service
Department of Labor
Pension and Welfare Benefits Administration
Pension Benefit Guaranty Corporation

Annual Return / Report of Employee Benefit Plan

This form is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6039D, 6047(3), 6057(b), and 6058(a) of the Internal Revenue Code (the Code).

➤ Type or print all entries in accordance with the instructions to the Form 5500.

OMB Nos.

199X

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For the calendar plan year 199X or fiscal plan year

beginning ➤ MO DAY YEAR and ending ➤ MO DAY YEAR

A This return / report is: **(1)** ☐ the first Form 5500; **(2)** ☐ an amended Form 5500; or **(3)** ☐ the final Form 5500.

B This return / report is for: **(1)** ☐ a multiemployer plan; **(2)** ☐ a single-employer plan (other than a multiple-employer plan); **(3)** ☐ a multiple-employer plan; or **(4)** ☐ a DFE (specify) ➤

C Check the box, if the plan is a collectively-bargained plan ➤ ☐

D If you filed for an extension of time to file, check the box and attach a copy of the extension ➤ ☐

Part II Basic Plan Information — enter all requested information

1a Name of Plan

1b Three-digit plan number (PN)

1c Effective date of plan

2a Plan sponsor's name (employer, if for single-employer plan)

2b Employer Identification Number (EIN)

Address (should include room or suite no.)

2c Sponsor's telephone number

City

State Zip Code

2d Business code (see instructions)

3a Plan administrator's name (if same as plan sponsor, enter "Same")

3b Administrator's EIN

Address (if same as plan sponsor, enter "Same")

3c Administrator's telephone number

City

State Zip Code

DRAFT

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4 Number of participants covered under the plan as of

the **(a)** beginning of the plan year and **(b)** end of the plan year

5 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return / report below:

5a Sponsor's name

5b EIN

5c PN

6 Benefits provided under the plan (check all applicable boxes and enter all applicable codes): a ☐ Pension benefits b ☐ Welfare benefits c ☐ Fringe benefits

7a Plan funding arrangement (check all that apply):
(1) ☐ Insurance
(2) ☐ Section 412(i) insurance contracts
(3) ☐ Trust
(4) ☐ General assets of the sponsor
(5) ☐ Other

7b Plan benefit arrangement (check all that apply):
(1) ☐ Insurance
(2) ☐ Section 412(i) insurance contracts
(3) ☐ Trust
(4) ☐ General assets of the sponsor
(5) ☐ Other

8 Schedules attached (enter the number attached, as applicable. See instructions):

Pension Schedules

PEN (Pension Plan Information)
Q (Qualified Pension Plan Coverage Information)
B (Actuarial Information)
E (ESOP Annual Information)
SSA (Separated Vested Participant Information)

Fringe Benefit Schedule

F (Fringe Benefit Plan Annual Information)

Financial Schedules

FIN (Financial Information)
FIN-SP (Financial Information - Small Plan)
A (Insurance Information)

Financial Schedules *(Cont)*

C (Service Provider Information)
D (DFE/Participating Plan Information)
G (Financial Transaction Schedules)
P (Trust Fiduciary Information)

Caution: *A penalty for the late or incomplete filing of this return / report will be assessed unless reasonable cause is established.*

Under penalties of perjury set forth in the instructions, I declare that I have examined this return / report, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete.

Signature of plan administrator MO DAY YEAR

Typed or printed name of individual signing as plan administrator

Signature of employer / plan sponsor / DFE MO DAY YEAR

Typed or printed name of individual signing as employer, plan sponsor or DFE

Preparer's name

Preparer's EIN

Classification Code

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[FR Doc. 97–22878 Filed 9–2–97; 8:45 am]

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