

Private Pension Plan Bulletin

Abstract of 2002 Form 5500 Annual Reports

U. S. Department of Labor
Employee Benefits Security
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TABLE OF CONTENTS

Highlights.....1

Research Files and Private Pension Plan Bulletins –Timing Concepts – Change in Definition.....2-3

SECTION A: SUMMARY

Tables

A1. Number of Pension Plans, Total Participants, Active Participants, Assets, Contributions, and Benefits *by type of plan, 2002*.....4

A2. Number of Participants in Pension Plans *by type of plan entity, type of plan, and type of participant, 2002*.....5

A3. Balance Sheet of Pension Plans *by type of plan, 2002*.....6

A4. Income Statement of Pension Plans *by type of plan, 2002*.....7

A5. Amount of Assets in Pension Plans *by type of plan and method of funding, 2002*.....8

A6. Collective Bargaining Status of Pension Plans, Participants, and Assets *by type of plan, 2002*.....9

SECTION B: PLANS AND PARTICIPANTS

Tables

B1. Distribution of Pension Plans *by number of participants, 2002*.....10

B2. Distribution of Pension Plans *by amount of assets, 2002*.....11

B3. Distribution of Pension Plans *by industry, 2002*.....12

B4. Distribution of Participants *by number of participants, 2002*.....13

B5. Distribution of Participants *by amount of assets, 2002*.....14

B6. Distribution of Participants *by industry, 2002*.....15

B7. Distribution of Active Participants *by type of plan, 2002*.....16

B8.	Number of Plans <i>by type of plan and method of funding, 2002</i>	17
B9.	Number of Participants <i>by type of plan and method of funding, 2002</i>	18

SECTION C: FINANCIAL

Tables

C1.	Distribution of Assets <i>by number of participants, 2002</i>	19
C2.	Distribution of Assets <i>by asset size, 2002</i>	20
C3.	Distribution of Assets <i>by industry, 2002</i>	21
C4.	Balance Sheet of Pension Plans with 100 or More Participants <i>by type of plan, 2002</i>	22-23
C5.	Balance Sheet of Single Employer Pension Plans with 100 or More Participants <i>by type of plan, 2002</i>	24-25
C6.	Balance Sheet of Multiemployer Pension Plans with 100 or More Participants <i>by type of plan, 2002</i>	26-27

C7.	Percentage Distribution of Assets in Defined Benefit Plans with 100 or More Participants <i>by type of asset and size of plan, 2002</i>	28
C8.	Percentage Distribution of Assets in Defined Contribution Plans with 100 or More Participants <i>by type of asset and size of plan, 2002</i>	29
C9.	Income Statement of Pension Plans with 100 or More Participants <i>by type of plan, 2002</i>	30-31
C10.	Income Statement of Single Employer Pension Plans with 100 or More Participants <i>by type of plan, 2002</i>	32-33
C11.	Income Statement of Multiemployer Pension Plans with 100 or More Participants <i>by type of plan, 2002</i>	34-35

SECTION D: DEFINED CONTRIBUTION PLANS

Tables

D1.	Balance Sheet of Defined Contribution Plans with 100 or More Participants <i>by type of plan, 2002</i>	36
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D2.	Income Statement of Defined Contribution Plans with 100 or More Participants <i>by type of plan, 2002</i>	37-38	D10.	Income Statement of 401(k) Type Plans with 100 or More Participants <i>by extent of participant direction of investments, 2002</i>	47-48
D3.	Number of 401(k) Type Plans, Participants, Active Participants, Assets, Contributions, and Benefits <i>by type of plan, 2002</i>	39	D11.	Number of Employee Stock Ownership Plans (ESOPs), Total Participants, Active Participants, Assets, Contributions, and Benefits <i>by type of plan, 2002</i>	49
D4.	Number of 401(k) Type Plans <i>by number of participants and primary or supplemental status, 2002</i>	40	D12.	Number of Employee Stock Ownership Plans (ESOPs), Total Participants, Active Participants, Assets, Contributions, and Benefits <i>by type of ESOP, 2002</i>	50
D5.	Number of Active Participants in 401(k) Type Plans <i>by number of participants and primary or supplemental status, 2002</i>	41	D13.	Number of Employee Stock Ownership Plans (ESOPs) <i>by number of participants and primary or supplemental status, 2002</i>	51
D6.	Number of 401(k) Type Plans and Active Participants <i>by size of plan and extent of participant direction of investments, 2002</i>	42	D14.	Balance Sheet of Employee Stock Ownership Plans (ESOPs) with 100 or More Participants <i>by leveraged status, 2002</i>	52
D7.	Balance sheet of 401(k) Type Plans <i>by extent of participant direction of investments, 2002</i>	43	D15.	Income Statement of Employer Stock Ownership Plans (ESOPs) with 100 or More Participants <i>by leveraged status, 2002</i>	53-54
D8.	Income Statement of 401(k) Type Plans <i>by extent of participant direction of investments, 2002</i>	44	D16.	Number of Defined Contribution Plans, Participants, Active Participants, Assets, Contributions, and Benefits <i>by 401(k) and ESOP status, 2002</i>	55
D9.	Balance Sheet of 401(k) Type Plans with 100 or More Participants <i>by extent of participant direction of investments, 2002</i>	45-46			

HIGHLIGHTS FROM THE 2002 FORM 5500 REPORTS

Over the past three decades, as the private pension system has shifted from defined benefit (DB) plans toward 401(k) type defined contribution (DC) plans, the financing of benefits has shifted from employers to participants. In 1978, when legislation was enacted authorizing 401(k) type plans that allow employees to contribute on a pre-tax basis, 29 percent of contributions to DC plans, and only 11 percent of total contributions to all DB and DC pension plans were contributed by participants. The percent of contributions¹ made by the employee to DC plans has doubled since then, to 60 percent. The shift in responsibility for financing for DC plans has stalled for the last four years, remaining at 60% consistently from 1999 to 2002.

The total percent of employee contributions to DB and DC plans has actually fallen over the last four years, from 52 percent in 1999 to 42 percent in 2002. This is due to the continued increase in employer contributions to DB plans, which increased by 75.7% to \$83.5 billion from 2001 to 2002.

Other findings from Form 5500 series reports for 2002 plan years are summarized below.

- While the number of DB plans has fallen in recent years, both DB and DC plans remained unchanged for 2002.
- Between 2001 and 2002, the total active participant count increased slightly from 74.4 million to 74.5 million. The number of active

¹ In this case, the contributions considered are those made by the employer and employee, not those from other sources.

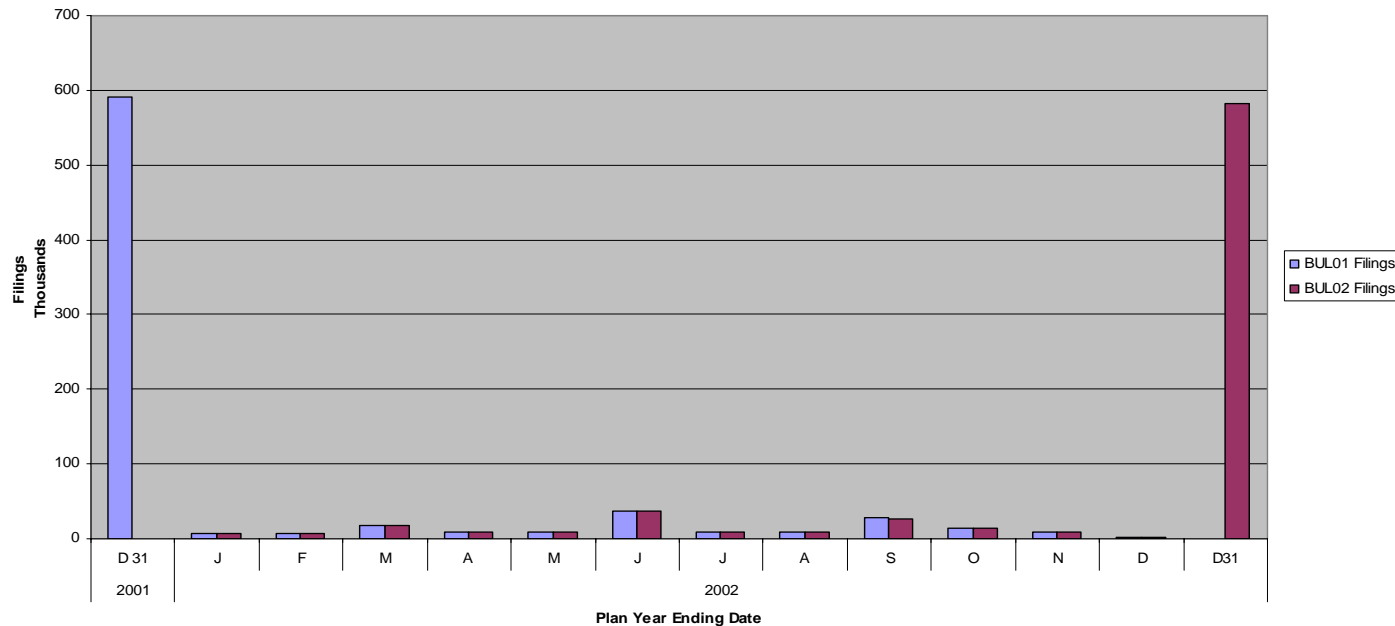
participants in DB plans decreased by 2.0% to 21.6 million. The number of active participants in DC plans increased by 1.0 percent to 52.9 million.

- 401(k) type plans continued to grow in 2002, with the number of plans increasing from 367,000 to 388,000 and the number of active participants increasing from 42.0 million to 43.2 million.
- Cash-balance plans increased by 29%, from 1,477 in 2001 to 1,903 in 2002.
- Money purchase plans decreased by 13%, from 89,193 in 2001 to 77,444 in 2002.
- Pension plan assets decreased for the third year in a row, from \$3.9 trillion in 2001 to \$3.6 trillion in 2002. DB plan assets shrank by 8.7% to \$1.7 trillion, while DC plan assets decreased by 7.8% to almost \$2.0 trillion. 401(k) plans fell 6.5% to \$1.6 trillion.
- DC plan contributions grew by 3% again in 2002 to \$209.7 billion. DB plan contributions increased by 79% to \$89.2 billion. Contributions to pension plans increased by 18% in 2002 to \$298.9 billion.
- In 2002, pension plans disbursed \$314.7 billion in benefits to retirees, survivors, and terminating employees. \$135.8 billion was disbursed from DB plans and \$178.7 billion from DC plans. This was a 5.0% increase for DB plans and a 1.9% decrease for DC plans from 2001.
- Overall, pensions disbursed \$15.8 billion more than they received in contributions, a decrease of 72.7% from 2000. DB plans disbursed \$46.6 billion more than they collected in contributions, while DC plans disbursed \$30.9 billion less than they received in contributions.

Form 5500 Research Files and Private Pension Plan Bulletins – Timing Concepts – Change in Definition

Beginning with this 2002 Private Pension Plan Bulletin, the data for a given calendar year reflects filings for plan years that in general end, rather than begin, in that calendar year. In terms of the 2002 Research File and Bulletin, this means that plans ending in the range 1/1/2002 to 12/31/2002 have been selected, rather than plans ending in the range 12/31/2002 to 12/30/2003. The change in definition does not affect calendar year filers (i.e. plans beginning Jan. 1 and ending Dec. 31), which make up approximately 80% of all filers for a given plan year. The chart below summarizes the number of plans with plan end dates of 12/31/2001, dates ending in each month of 2002 (except for the single day 12/31/2002), and then separately 12/31/2002. The 2001 Bulletin and Research File with the old timing definition used data corresponding to all but the right-most bar of the chart. The 2002 Bulletin and Research Files with the new timing definition use data corresponding to all but the left-most bar – that is, plans ending in calendar year 2002.

Chart 1: Number of Pension Filings, by Plan-Year-Ending Date
Data for 2001 and 2002 Research Files



Moving to this definition means that a given year's Bulletin and Form 5500 Research File can be generated more quickly, since the minority of non-calendar-year filers will largely be processed prior to the filing of the bulk of the plans. As described in the GAO report 05-491 (www.gao.gov/cgi-bin/getrpt?GAO-05-491), however, there will still be substantial lags in the production of any given year's Bulletin and associated Form 5500 Research File because of the reporting deadlines that extend well beyond the plan year, the ability of filers to obtain extensions, and the complexities of the internal processing activities.

**Table A1. Number of Pension Plans, Total Participants, Active Participants,
Assets, Contributions, and Benefits
by type of plan, 2002**

Type of Plan	Number of Plans 1/	Total Participants (thousands) 2/	Active Participants (thousands) 3/	Total Assets (millions) 4/	Total Contributions (millions) 5/	Total Benefits (millions) 6/
Total	733,312	107,354	74,501	\$3,617,254	\$298,865	\$314,564
Defined Benefit	47,369	42,078	21,633	1,665,657	89,212	135,824
Cash balance	1,903	8,244	4,352	394,520	22,892	36,525
Other defined benefit	45,466	33,834	17,281	1,271,137	66,320	99,299
Defined Contribution	685,943	65,275	52,868	1,951,596	209,653	178,740
Profit sharing and thrift-savings plans	581,442	58,453	47,507	1,754,146	194,538	162,340
Stock bonus plans	2,875	1,559	1,200	49,620	3,265	4,177
Target benefit plans	2,519	79	65	3,711	223	376
Money purchase plans	77,444	4,115	3,258	111,440	9,882	9,671
Annuity-403(b)(1)	14,429	122	118	961	121	52
Custodial account-403(b)(7)	1,880	15	12	218	18	14
IRAs or annuities (Code 408)	388	8	8	64	4	21
Other defined contribution plans	4,966	924	701	31,436	1,603	2,089

1/ Excludes plans covering only one participant.

2/ Includes active, retired, and separated vested participants not yet in pay status. The number of participants also includes double counting of workers in more than one plan.

3/ Active participants include any workers currently in employment covered by a plan and who are earning or retaining credited service under a plan. Active participants also include nonvested former employees who have not yet incurred a break in service.

4/ Total asset amounts shown exclude funds held by life insurance companies under allocated group insurance contracts for payment of retirement benefits. These excluded funds make up roughly 10 to 15 percent of total pension fund assets.

5/ Includes both employer and employee contributions.

6/ Amounts shown include both benefits paid directly from trust funds and premium payments made by plans to insurance carriers.

Amounts exclude benefits paid directly by insurance carriers.

SOURCE: Form 5500 filings for plan years ending in 2002.

**Table A2. Number of Participants in Pension Plans
by type of plan entity, type of plan, and type of participant, 2002**
(numbers in thousands)

Type of Participant	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
Active participants 3/ Retired or separated participants receiving benefits	74,501	21,633	52,868	66,929	16,930	49,999	7,572	4,703	2,869
Separated participants with vested right to benefits	10,717	9,966	751	8,154	7,483	671	2,564	2,483	80
Total Participants Beneficiaries 4/	107,354	42,078	65,275	94,572	32,796	61,776	12,782	9,283	3,499
Total participants and beneficiaries	109,121	43,683	65,437	95,917	33,991	61,926	13,203	9,692	3,511

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

3/ Plans with less than 100 participants are required to provide only the total participant count. For these plans, which cover approximately 10 percent of all participants, the distribution of active, retired, and separated vested participants was assumed to be the same as for larger plans in each column.

4/ Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.

NOTE: Excludes plans covering only one participant.

SOURCE: Form 5500 filings for plan years ending in 2002.

**TABLE A3. Balance Sheet of Pension Plans
by type of plan, 2002**
(amounts in millions)

Type of Asset or Liability	Total	Defined Benefit	Defined Contribution
Partnership/joint venture interests	20,210	16,867	3,344
Employer real property	371	42	329
Real estate (exc employer real prop.)	12,117	10,456	1,661
Employer securities	241,324	8,038	233,286
Participant loans	34,258	273	33,986
Loans (other than to participants)	7,106	4,501	2,605
Other investments 1/	<u>3,301,867</u>	<u>1,625,480</u>	<u>1,676,386</u>
TOTAL ASSETS	3,617,254	1,665,657	1,951,596
TOTAL LIABILITIES	78,921	51,736	27,185
NET ASSETS	3,538,333	1,613,921	1,924,411

1/ This table summarizes assets that appear on both the Schedule H (for plans with 100 or more participants) and Schedule I (for plans with fewer than 100 participants). All asset items that appear on the more detailed Schedule H but not the Schedule I are grouped under "Other investments."

NOTE: Total asset amounts shown exclude funds held by life insurance companies under group insurance contracts for payment of retirement benefits. These excluded funds make up roughly 10 to 15 percent of total pension fund assets.

SOURCE: Form 5500 filings for plan years ending in 2002.

**TABLE A4. Income Statement of Pension Plans
by type of plan, 2002**
(amounts in millions)

Income and Expenses	Total	Defined Benefit	Defined Contribution
INCOME			
Employer contributions	161,992	83,541	78,451
Participant contributions	119,144	734	118,410
Contributions from others (including rollovers)	12,894	826	12,067
Noncash contributions	4,838	4,111	727
All other income 1/	<u>-376,899</u>	<u>-143,455</u>	<u>-233,445</u>
TOTAL INCOME	-78,032	-54,243	-23,789
EXPENSES			
Total benefit payments	314,564	135,824	178,740
Corrective distributions	423	4	419
Deemed distrib. of partic. loans	629	2/	629
Other expenses	<u>12,582</u>	<u>7,402</u>	<u>5,179</u>
TOTAL EXPENSES	328,198	143,231	184,967
NET INCOME	-406,230	-197,474	-208,756

1/ This table summarizes income and expenses that appear on both the Schedule H (for plans with 100 or more participants) and Schedule I (for plans with fewer than 100 participants). All income and expense items that appear on the more detailed Schedule H but not the Schedule I (e.g., Interest earnings, Dividends, Rents, and several line items reporting realized or unrealized gains/losses on investments) are grouped under "All other income" or "Other expenses."

2/ Less than \$500,000.

SOURCE: Form 5500 filings for plan years ending in 2002.

**Table A5. Amount of Assets in Pension Plans
by type of plan and method of funding, 2002**

(amounts in millions)

Method of Funding	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution

Funding arrangement for investment of assets

Total	\$3,617,254	\$1,665,657	\$1,951,596	\$3,240,299	\$1,346,266	\$1,894,033	\$376,955	\$319,392	\$57,563
Insurance	56,827	21,550	35,277	55,094	20,185	34,909	1,733	1,365	368
Section 412(i) ins.	938	207	731	938	207	731	-	-	-
Trust	2,457,173	1,077,928	1,379,244	2,270,515	924,905	1,345,610	186,658	153,024	33,634
Trust and insurance	1,101,890	565,954	535,936	913,326	400,950	512,375	188,564	165,003	23,561
Not determinable	426	18	408	426	18	408	0	0	-

Funding arrangement for payment of benefits

Total	\$3,617,254	\$1,665,657	\$1,951,596	\$3,240,299	\$1,346,266	\$1,894,033	\$376,955	\$319,392	\$57,563
Insurance	62,905	29,438	33,467	62,084	28,868	33,216	822	570	251
Section 412(i) ins.	911	373	538	700	162	538	211	211	-
Trust	2,812,850	1,250,988	1,561,862	2,537,568	1,021,416	1,516,152	275,281	229,572	45,710
Trust and insurance	740,161	384,840	355,321	639,520	295,801	343,719	100,641	89,039	11,602
Not determinable	426	18	408	426	18	408	0	0	-

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

- Missing data.

SOURCE: Form 5500 series reports filed for plan years ending in 2002.

**Table A6. Collective Bargaining Status of Pension Plans, Participants, and Assets
by type of plan, 2002**

Collective Bargaining Status	Total Plans			Defined Benefit			Defined Contribution		
	Number of Plans	Total Participants (thousands)	Total Assets (millions) 1/	Number of Plans	Total Participants (thousands)	Total Assets (millions) 1/	Number of Plans	Total Participants (thousands)	Total Assets (millions) 1/
TOTAL	733,312	107,354	\$3,617,254	47,369	42,078	\$1,665,657	685,943	65,275	\$1,951,596
Collective bargaining plans	15,981	27,700	1,091,367	5,853	18,236	781,860	10,128	9,464	309,507
Noncollectively bargained plans	717,331	79,654	2,525,887	41,516	23,842	883,797	675,815	55,812	1,642,090

1/ Asset amounts shown exclude funds held by life insurance companies under allocated insurance contracts for payment of retirement benefits. These excluded funds make up roughly 10 to 15 percent of total pension fund assets.

NOTE: Some collectively bargained plans cover nonbargaining unit employees under a separate non-negotiated benefit structure.

SOURCE: Form 5500 series reports filed for plan years ending in 2002.

**Table B1. Distribution of Pension Plans
by number of participants, 2002**

Number of Participants	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
Total	733,312	47,369	685,943	730,347	45,771	684,577	2,965	1,598	1,366
None or not reported	69,704	3,169	66,536	69,615	3,125	66,489	90	43	46
2-9	278,590	20,733	257,857	278,568	20,733	257,835	22	-	22
10-24	166,497	5,335	161,162	166,495	5,335	161,160	2	-	2
25-49	91,429	2,906	88,524	91,343	2,883	88,460	86	22	64
50-99	56,087	2,681	53,406	56,014	2,657	53,357	73	24	49
100-249	37,086	3,720	33,366	36,795	3,580	33,215	291	140	151
250-499	14,179	2,479	11,701	13,759	2,268	11,491	420	211	210
500-999	8,192	2,026	6,166	7,653	1,726	5,927	539	300	239
1,000-2,499	6,028	2,000	4,028	5,345	1,610	3,735	683	390	293
2,500-4,999	2,520	963	1,557	2,169	773	1,396	351	190	161
5,000-9,999	1,474	621	853	1,280	500	780	194	121	73
10,000-19,999	771	344	427	662	264	398	109	80	29
20,000-49,999	532	266	266	467	221	246	65	44	20
50,000 or more	222	127	95	182	95	87	40	32	8

1/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

- Missing data.

NOTE: Excludes plans covering only one participant.

SOURCE: Form 5500 filings for plan years ending in 2002.

**Table B2. Distribution of Pension Plans
by amount of assets, 2002**

Amount of Assets	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
Total	733,312	47,369	685,943	730,347	45,771	684,577	2,965	1,598	1,366
None or not reported	74,875	3,868	71,007	74,789	3,823	70,966	86	45	40
\$1-24K	31,911	365	31,546	31,879	360	31,519	32	5	27
25-49K	36,713	626	36,087	36,687	625	36,062	26	1	25
50-99K	69,227	2,072	67,155	69,218	2,068	67,150	9	4	5
100-249K	134,889	7,512	127,377	134,859	7,506	127,352	30	6	24
250-499k	121,398	7,692	113,706	121,331	7,689	113,642	67	3	64
500-999K	106,626	7,097	99,529	106,536	7,067	99,468	91	30	61
1-2.49M	87,679	6,195	81,483	87,493	6,129	81,364	186	67	119
2.5-4.9M	32,601	3,061	29,540	32,380	2,985	29,395	221	76	145
5-9.9M	16,011	2,331	13,680	15,676	2,201	13,474	336	130	206
10-24.9M	10,665	2,363	8,302	10,143	2,079	8,064	522	284	238
25-49.9M	4,263	1,403	2,861	3,835	1,152	2,684	428	251	177
50-74.9M	1,764	669	1,095	1,550	518	1,032	214	151	63
75-99.9M	920	382	538	775	283	492	145	99	46
100-149.9M	996	393	603	840	281	558	157	112	45
150-199.9M	576	252	324	491	187	303	86	64	21
200-249.9M	355	161	194	288	117	171	68	44	23
250-499.9M	821	393	428	685	278	407	136	115	21
500-999.9M	483	237	246	424	186	238	59	50	8
1-2.49B	351	186	165	301	143	158	50	43	7
2.5B or more	186	109	77	169	92	77	17	17	-

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

- Missing data.

NOTE: Excludes plans covering only one participant. The letters K, M, and B denote thousands, millions, and billions, respectively.

Source: Form 5500 series reports filed with the U.S. Department of Labor for plan years ending in 2002.

**Table B3. Distribution of Pension Plans
by industry, 2002**

Industry	Total Plans			Single Employer Plans 1/			Multiemployer plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
Total	733,312	47,369	685,943	730,347	45,771	684,577	2,965	1,598	1,366
Agriculture	8,913	535	8,378	8,901	525	8,376	12	10	2
Mining	3,275	297	2,978	3,267	291	2,975	8	5	3
Construction	57,481	2,812	54,668	56,051	2,120	53,931	1,430	692	737
Manufacturing	88,724	9,353	79,370	88,508	9,211	79,297	216	142	74
Transportation	12,970	764	12,206	12,779	636	12,143	191	128	63
Communications and information	13,109	903	12,206	13,060	870	12,191	49	33	15
Utilities	2,505	375	2,130	2,500	375	2,125	5	-	5
Wholesale trade	44,035	2,507	41,528	43,989	2,478	41,511	47	29	17
Retail trade	52,741	2,050	50,691	52,660	1,984	50,676	82	66	15
Finance, insurance & real estate	67,816	6,679	61,137	67,332	6,410	60,922	484	269	215
Services	361,033	19,648	341,386	360,744	19,488	341,255	289	159	130
Misc. organizations 3/	12,701	1,253	11,449	12,572	1,198	11,374	129	54	75
Industry not reported	8,009	193	7,816	7,986	184	7,802	23	9	14

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

3/ Religious, grantmaking, civic, professional, labor, and similar organizations.

- Missing data.

Note: Industry classifications are now based on principal business activity code used in the North American Industry Classification System. Therefore, the results in this table may not be directly comparable with previous years.

NOTE: Excludes plans covering only one participant.

Source: Form 5500 series reports filed with the U.S. Department of Labor for plan years ending in 2002.

Table B4. Distribution of Participants*
by number of participants, 2002
(numbers in thousands)

Number of Participants	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
Total	107,354	42,078	65,275	94,572	32,796	61,776	12,782	9,283	3,499
2-9	1,341	85	1,256	1,341	85	1,256	3/	-	3/
10-24	2,606	81	2,524	2,606	81	2,524	3/	-	3/
25-49	3,182	104	3,079	3,180	103	3,076	3	1	2
50-99	3,908	195	3,713	3,903	193	3,710	5	2	3
100-249	5,701	605	5,096	5,651	581	5,070	50	24	26
250-499	4,950	891	4,059	4,793	812	3,981	157	79	78
500-999	5,721	1,437	4,285	5,333	1,223	4,110	388	214	175
1,000-2,499	9,378	3,194	6,184	8,266	2,554	5,712	1,112	640	473
2,500-4,999	8,777	3,347	5,430	7,551	2,687	4,864	1,226	660	566
5,000-9,999	10,296	4,398	5,898	8,944	3,543	5,401	1,352	855	497
10,000-19,999	10,673	4,772	5,901	9,140	3,647	5,493	1,533	1,125	408
20,000-49,999	16,343	8,277	8,066	14,342	6,892	7,450	2,002	1,385	616
50,000 or more	24,478	14,692	9,786	19,523	10,393	9,130	4,955	4,299	656

1/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

3/ Less than 500 participants

- Missing data.

*Includes separated vested and retired participants and excludes beneficiaries.

SOURCE: Form 5500 filings for plan years ending in 2002.

**Table B5. Distribution of Participants
by amount of assets, 2002
(numbers in thousands)**

Number of Participants	Total			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
Total	107,354	42,078	65,275	94,572	32,796	61,776	12,782	9,283	3,499
None or not reported	545	173	372	518	151	367	27	22	5
\$1-24K	306	2	304	304	2	303	2	1	1
25-49K	409	4	405	407	4	403	2	3/	2
50-99K	861	14	848	859	12	847	2	1	1
100-249K	2,338	69	2,269	2,322	65	2,256	16	3	13
250-499k	2,756	101	2,656	2,745	100	2,645	11	1	10
500-999K	3,637	183	3,454	3,611	181	3,430	27	3	24
1-2.49M	5,542	461	5,081	5,443	439	5,004	98	22	77
2.5-4.9M	4,622	605	4,017	4,428	575	3,853	194	30	164
5-9.9M	5,169	935	4,235	4,883	856	4,026	287	78	208
10-24.9M	7,898	2,039	5,860	7,247	1,756	5,491	652	283	369
25-49.9M	6,776	2,155	4,621	5,977	1,834	4,142	799	320	479
50-74.9M	4,682	1,766	2,916	4,127	1,467	2,660	555	299	256
75-99.9M	3,433	1,450	1,983	2,948	1,141	1,807	485	309	176
100-149.9M	4,598	1,890	2,707	3,871	1,468	2,403	726	422	304
150-199.9M	3,402	1,495	1,907	2,992	1,232	1,760	410	263	148
200-249.9M	2,929	1,278	1,651	2,102	934	1,167	827	343	484
250-499.9M	8,124	4,142	3,982	6,771	2,967	3,804	1,353	1,175	179
500-999.9M	8,570	4,609	3,962	7,158	3,448	3,710	1,412	1,161	252
1-2.49B	13,267	7,244	6,022	11,401	5,727	5,673	1,866	1,517	349
2.5B or more	17,490	11,466	6,024	14,459	8,435	6,024	3,031	3,031	-

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

3/ Less than 500 participants

- Missing data.

NOTE: Excludes plans covering only one participant. The letters K, M, and B denote thousands, millions, and billions, respectively.

Source: Form 5500 series reports filed with the U.S. Department of Labor for plan years ending in 2002.

**Table B6. Distribution of Participants
by industry, 2002
(numbers in thousands)**

Industry	Total Plans			Single Employer Plans 1/			Multiemployer plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
Total	107,354	42,078	65,275	94,572	32,796	61,776	12,782	9,283	3,499
Agriculture	621	191	429	575	152	423	45	39	6
Mining	699	301	398	691	294	397	8	7	1
Construction	6,537	2,767	3,770	2,232	174	2,058	4,305	2,593	1,712
Manufacturing	31,967	15,945	16,022	30,899	14,966	15,934	1,067	979	88
Transportation	5,364	2,629	2,735	3,830	1,290	2,540	1,533	1,338	195
Communications and information	5,619	2,622	2,997	5,310	2,432	2,878	309	190	119
Utilities	1,947	1,035	912	1,944	1,035	909	3	-	3
Wholesale trade	3,310	802	2,508	3,221	738	2,483	89	64	25
Retail trade	11,161	2,941	8,220	9,775	1,874	7,901	1,386	1,067	319
Finance, insurance & real estate	11,969	5,330	6,639	9,713	3,579	6,134	2,256	1,751	505
Services	26,209	6,627	19,583	24,813	5,511	19,302	1,397	1,115	281
Misc. organizations 3/	1,586	839	747	1,231	705	526	355	134	222
Industry not reported	365	50	315	337	45	292	28	5	23

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

3/ Religious, grantmaking, civic, professional, labor, and similar organizations.

- Missing data.

Note: Industry classifications are now based on principal business activity code used in the North American Industry Classification System. Therefore, the results in this table may not be directly comparable with previous years.

NOTE: Excludes plans covering only one participant.

Source: Form 5500 series reports filed with the U.S. Department of Labor for plan years ending in 2002.

**Table B7. Distribution of Active Participants
by type of plan, 2002 1/**

(numbers in thousands)

Type of Plan	Total Plans	Single Employer Plans 2/	Multiemployer Plans 3/
Total	74,501	66,929	7,572
Defined benefit	21,633	16,930	4,703
Defined contribution	52,868	49,999	2,869
Profit sharing and thrift-savings plans	47,507	46,434	1073
Stock bonus plans	1,200	1,200	-
Target benefit plans	65	58	7
Money purchase plans	3,258	1,731	1,527
Annuity-403(b)(1)	118	116	2
Custodial account-403(b)7	12	12	-
IRAs or annuities (Code 408)	8	5	2
Other defined contribution plans	701	443	257

1/ Active participants include any workers currently in employment covered by a plan and who are earning or retaining credited service under a plan. Active participants also include any nonvested former employees who have not yet incurred a break in service.

2/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

3/ Includes multiemployer plans and multiple-employer collectively bargained plans.

- Missing data.

SOURCE: Form 5500 series reports filed with the U.S. Department of Labor for plan years ending in 2002.

**Table B8. Number of Plans
by type of plan and method of funding, 2002**

Method of Funding	Total Plans			Single Employer Plans 1/			Multiemployer plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution

Funding arrangement for investment of assets

Total	733,312	47,369	685,943	730,347	45,771	684,577	2,965	1,598	1,366
Insurance	56,536	2,942	53,594	56,476	2,920	53,556	59	22	37
Section 412(i) ins.	1,422	901	521	1,422	901	521	-	-	-
Trust	491,685	36,045	455,640	489,585	34,913	454,672	2,100	1,132	968
Trust and insurance	167,349	7,325	160,024	166,544	6,881	159,663	804	443	361
Not determinable	16,321	156	16,165	16,320	155	16,165	1	1	-

Funding arrangement for payment of benefits

Total	733,312	47,369	685,943	730,347	45,771	684,577	2,965	1,598	1,366
Insurance	54,219	3,052	51,167	54,158	3,030	51,128	61	22	39
Section 412(i) ins.	1,917	930	987	1,912	925	987	5	5	-
Trust	524,504	37,007	487,496	522,053	35,681	486,372	2,450	1,326	1,124
Trust and insurance	136,351	6,223	130,128	135,904	5,979	129,925	447	244	203
Not determinable	16,321	156	16,165	16,320	155	16,165	1	1	-

1/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

- Missing data.

SOURCE: Form 5500 series reports filed with the U.S. Department of Labor for plan years ending in 2002.

**Table B9. Number of Participants
by type of plan and method of funding, 2002**
(numbers in thousands)

Method of Funding	Total Plans			Single Employer Plans 1/			Multiemployer plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
Funding arrangement for investment of assets									
Total	107,354	42,078	65,275	94,572	32,796	61,776	12,782	9,283	3,499
Insurance	3,364	601	2,763	3,315	568	2,747	49	33	17
Section 412(i) ins.	39	16	23	39	16	23	-	-	-
Trust	72,449	27,669	44,780	65,180	22,928	42,252	7,269	4,741	2,528
Trust and insurance	31,439	13,786	17,652	25,977	9,280	16,697	5,462	4,507	955
Not determinable	63	6	57	61	4	57	2	2	-
Funding arrangement for payment of benefits									
Total	107,354	42,078	65,275	94,572	32,796	61,776	12,782	9,283	3,499
Insurance	3,257	855	2,402	3,221	833	2,388	36	21	15
Section 412(i) ins.	48	23	25	43	18	25	4	4	-
Trust	82,043	32,429	49,614	72,058	25,414	46,644	9,985	7,016	2,969
Trust and insurance	21,943	8,766	13,177	19,188	6,527	12,662	2,755	2,239	516
Not determinable	63	6	57	61	4	57	2	2	-

1/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

- Missing data.

SOURCE: Form 5500 series reports filed with the U.S. Department of Labor for plan years ending in 2002.

**Table C1. Distribution of Assets
by number of participants, 2002**

(amounts in millions)

Number of Participants	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
Total	\$3,617,254	\$1,665,657	\$1,951,596	\$3,240,299	\$1,346,266	\$1,894,033	\$376,955	\$319,392	\$57,563
None or not reported	14,869	2,397	12,472	14,743	2,336	12,407	127	61	65
2-9	107,316	13,189	94,127	107,316	13,189	94,127	3/	-	3/
10-24	92,785	3,601	89,185	92,781	3,601	89,180	4	-	4
25-49	84,908	3,179	81,730	84,763	3,165	81,597	146	13	133
50-99	85,805	5,212	80,593	85,734	5,178	80,556	71	34	37
100-249	132,897	18,014	114,883	131,423	17,105	114,318	1,474	909	565
250-499	110,924	22,279	88,645	106,139	19,218	86,921	4,785	3,060	1,724
500-999	139,703	39,253	100,450	127,509	30,311	97,199	12,194	8,942	3,252
1,000-2,499	246,011	94,594	151,417	209,776	67,765	142,011	36,235	26,829	9,406
2,500-4,999	256,014	108,117	147,897	213,213	77,804	135,409	42,801	30,313	12,487
5,000-9,999	323,249	147,221	176,028	281,645	115,291	166,353	41,605	31,930	9,675
10,000-19,999	382,393	184,535	197,858	332,200	140,590	191,611	50,192	43,945	6,247
20,000-49,999	638,434	326,621	311,813	582,835	279,340	303,495	55,599	47,281	8,318
50,000 or more	1,001,945	697,446	304,499	870,221	571,372	298,849	131,724	126,074	5,650

1/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

3/ Less than \$500,000.

- Missing data.

SOURCE: Form 5500 series reports filed with the U.S. Department of Labor for plan years ending in 2002.

**Table C2. Distribution of Assets
by asset size, 2002**

(amounts in millions)

Amount of Assets	Total Plans			Single Employer Plans 1/			Multiemployer plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
Total	\$3,617,254	\$1,665,657	\$1,951,596	\$3,240,299	\$1,346,266	\$1,894,033	\$376,955	\$319,392	\$57,563
\$1-24K	410	4	406	410	4	406	3/	3/	3/
25-49K	1,391	25	1,366	1,390	24	1,365	1	3/	1
50-99K	5,149	160	4,989	5,148	160	4,988	1	3/	3/
100-249K	22,695	1,305	21,391	22,690	1,304	21,386	5	1	5
250-499K	43,828	2,788	41,041	43,804	2,787	41,017	24	1	23
500-999K	76,105	5,082	71,023	76,035	5,061	70,974	70	21	50
1-2.49M	136,056	9,670	126,387	135,745	9,559	126,186	311	111	201
2.5-4.9M	112,992	10,976	102,016	112,167	10,688	101,479	825	288	537
5-9.9M	111,472	16,589	94,883	109,023	15,599	93,424	2,449	990	1,459
10-24.9M	164,524	37,376	127,148	156,039	32,631	123,407	8,486	4,745	3,741
25-49.9M	149,706	49,868	99,838	134,327	40,850	93,477	15,379	9,018	6,360
50-74.9M	107,659	41,155	66,504	94,407	31,777	62,630	13,252	9,378	3,874
75-99.9M	79,348	32,853	46,495	67,037	24,418	42,619	12,311	8,435	3,876
100-149.9M	121,844	47,857	73,987	102,683	34,257	68,425	19,162	13,600	5,562
150-199.9M	99,885	43,364	56,521	85,233	32,357	52,876	14,651	11,007	3,645
200-249.9M	79,545	36,100	43,445	64,309	26,122	38,186	15,236	9,977	5,259
250-499.9M	284,985	135,839	149,146	238,632	96,902	141,730	46,353	38,937	7,415
500-999.9M	340,433	168,016	172,417	298,171	131,734	166,437	42,262	36,282	5,980
1-2.49B	534,742	281,228	253,514	463,994	220,054	243,940	70,748	61,174	9,573
2.5B or more	1,144,484	745,405	399,079	1,029,057	629,978	399,079	115,427	115,427	-

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

3/ Less than \$500,000.

NOTE: Excludes plans covering only one participant. The letters K, M, and B denote thousands, millions, and billions, respectively.

Source: Form 5500 series reports filed with the U.S. Department of Labor for plan years ending in 2002.

**Table C3. Distribution of Assets
by industry, 2002**

(amounts in millions)

Industry	Total Plans			Single Employer Plans 1/			Multiemployer plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
Total	\$3,617,254	\$1,665,657	\$1,951,596	\$3,240,299	\$1,346,266	\$1,894,033	\$376,955	\$319,392	\$57,563
Agriculture	11,573	3,796	7,777	10,467	2,923	7,544	1,106	874	232
Mining	29,642	10,274	19,368	29,420	10,061	19,359	223	213	9
Construction	203,501	117,313	86,188	56,239	4,879	51,360	147,263	112,434	34,829
Manufacturing	1,420,473	730,812	689,660	1,394,643	705,731	688,913	25,829	25,081	748
Transportation	180,930	116,255	64,675	112,891	52,301	60,590	68,040	63,955	4,085
Communications and Information	251,330	145,470	105,860	243,307	138,722	104,585	8,023	6,748	1275
Utilities	142,430	89,039	53,391	142,377	89,039	53,338	53	-	53
Wholesale trade	94,847	20,504	74,343	92,940	18,775	74,165	1,907	1,729	177
Retail trade	151,884	43,171	108,712	128,000	21,402	106,598	23,884	21,770	2114
Finance, insurance & real estate	421,841	191,323	230,519	354,898	134,103	220,795	66,944	57,219	9,724
Services	661,126	175,937	485,189	634,507	151,705	482,802	26,619	24,232	2,387
Tax-exempt organizations	34,567	20,719	13,848	27,963	15,686	12,276	6,604	5,033	1571
Industry not reported	13,110	1,042	12,068	12,649	939	11,710	461	103	358

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

- Missing data.

Note: Industry classifications are now based on principal business activity code used in the North American Industry Classification System. Therefore, the results in this table may not be directly comparable with previous years.

Source: Form 5500 series reports filed with the U.S. Department of Labor for plan years ending in 2002.

**TABLE C4. Balance Sheet of Pension Plans with 100 or More Participants
by type of plan, 2002**
(amounts in millions)

Type of Asset or Liability	Total	Defined Benefit	Defined Contribution
ASSETS			
Total noninterest-bearing cash	\$4,329	\$2,210	\$2,119
Employer contrib. receivable	50,238	34,456	15,782
Participant contrib. receivable	1,785	45	1,740
Other receivables	25,780	20,577	5,203
Interest-bearing cash	76,756	33,188	43,568
U. S. Government securities	124,173	104,019	20,155
Corporate debt instruments: Preferred	33,004	27,799	5,205
Corporate debt instruments: All other	71,408	62,708	8,699
Preferred stock	2,726	2,097	629
Common stock	288,977	241,158	47,820
Partnership/joint venture interests	18,459	16,733	1,726
Real estate (except employer real property)	10,807	10,368	439
Loans (other than to participants)	5,410	4,259	1,150
Participant loans	30,880	225	30,655
Assets in common/collective trusts	300,608	170,382	130,225
Assets in pooled separate accounts	81,585	29,356	52,229

(continued...)

**TABLE C4. Balance Sheet of Pension Plans with 100 or More Participants
by type of plan, 2002**
(amounts in millions)

Type of Asset or Liability	Total	Defined Benefit	Defined Contribution
Assets in master trusts	1,091,210	719,813	371,398
Assets in 103-12 investment entities	12,342	7,698	4,644
Assets in registered investment companies	590,780	95,095	495,685
Assets in insurance co. general accounts	92,316	16,669	75,647
Other general investments	66,721	28,015	38,705
Employer securities	234,245	7,943	226,302
Employer real property	358	38	320
Buildings and other property used by plan	567	452	115
Other or unspecified assets	<u>16,107</u>	<u>2,779</u>	<u>13,328</u>
TOTAL ASSETS	3,231,570	1,638,081	1,593,489
LIABILITIES			
Benefit claims payable	1,887	700	1,187
Operating payables	17,490	15,486	2,005
Acquisition indebtedness	10,258	1,293	8,965
Other liabilities	<u>44,291</u>	<u>32,573</u>	<u>11,718</u>
TOTAL LIABILITIES	73,927	50,052	23,875
NET ASSETS	3,157,643	1,588,029	1,569,614

SOURCE: Form 5500 filings for plan years ending in 2002.

**TABLE C5. Balance Sheet of Single Employer Pension Plans with 100 or More Participants
by type of plan, 2002**
(amounts in millions)

Type of Asset or Liability	Total	Defined Benefit	Defined Contribution
ASSETS			
Total noninterest-bearing cash	\$3,634	\$1,618	\$2,016
Employer contrib. receivable	48,363	33,042	15,321
Participant contrib. receivable	1,758	42	1,716
Other receivables	21,332	16,547	4,785
Interest-bearing cash	60,421	19,888	40,533
U. S. Government securities	60,770	48,704	12,065
Corporate debt instruments: Preferred	14,088	11,356	2,732
Corporate debt instruments: All other	38,798	32,914	5,884
Preferred stock	1,916	1,310	606
Common stock	177,772	137,968	39,804
Partnership/joint venture interests	14,915	13,359	1,557
Real estate (except employer real property)	3,337	3,092	245
Loans (other than to participants)	1,761	729	1,031
Participant loans	30,358	127	30,231
Assets in common/collective trusts	254,838	131,924	122,914
Assets in pooled separate accounts	71,876	23,129	48,746

(continued...)

TABLE C5. Balance Sheet of Single Employer Pension Plans with 100 or More Participants
by type of plan, 2002
(amounts in millions)

Type of Asset or Liability	Total	Defined Benefit	Defined Contribution
Assets in master trusts	1,089,196	718,457	370,739
Assets in 103-12 investment entities	11,223	6,774	4,449
Assets in registered investment companies	561,097	77,982	483,115
Assets in insurance co. general accounts	82,796	12,206	70,590
Other general investments	55,062	17,975	37,087
Employer securities	232,967	6,669	226,297
Employer real property	355	35	320
Buildings and other property used by plan	283	183	99
Other or unspecified assets	<u>16,047</u>	<u>2,765</u>	<u>13,282</u>
TOTAL ASSETS	2,854,962	1,318,797	1,536,165
LIABILITIES			
Benefit claims payable	1,729	616	1,112
Operating payables	15,180	13,311	1,869
Acquisition indebtedness	9,912	952	8,960
Other liabilities	<u>31,343</u>	<u>20,403</u>	<u>10,940</u>
TOTAL LIABILITIES	58,163	35,282	22,881
NET ASSETS	2,796,800	1,283,515	1,513,285

SOURCE: Form 5500 filings for plan years ending in 2002.

**TABLE C6. Balance Sheet of Multiemployer Pension Plans
with 100 or More Participants
by type of plan, 2002**
(amounts in millions)

Type of Asset or Liability	Total	Defined Benefit	Defined Contribution
ASSETS			
Total noninterest-bearing cash	\$695	\$592	\$102
Employer contrib. receivable	1,875	1,414	461
Participant contrib. receivable	27	2	24
Other receivables	4,448	4,029	418
Interest-bearing cash	16,335	13,300	3,035
U. S. Government securities	63,404	55,314	8,090
Corporate debt instruments: Preferred	18,916	16,443	2,473
Corporate debt instruments: All other	32,610	29,794	2,815
Preferred stock	809	786	23
Common stock	111,205	103,189	8,016
Partnership/joint venture interests	3,544	3,374	169
Real estate (except employer real property)	7,469	7,276	194
Loans (other than to participants)	3,649	3,530	119
Participant loans	522	98	424
Assets in common/collective trusts	45,770	38,459	7,311
Assets in pooled separate accounts	9,709	6,227	3,483

(continued...)

**TABLE C6. Balance Sheet of Multiemployer Pension Plans
with 100 or More Participants
by type of plan, 2002
(amounts in millions)**

Type of Asset or Liability	Total	Defined Benefit	Defined Contribution
Assets in master trusts	2,015	1,356	659
Assets in 103-12 investment entities	1,119	924	195
Assets in registered investment companies	29,684	17,113	12,571
Assets in insurance co. general accounts	9,520	4,463	5,057
Other general investments	11,659	10,041	1,619
Employer securities	1,278	1,274	5
Employer real property	3	2	1
Buildings and other property used by plan	284	269	16
Other or unspecified assets	<u>60</u>	<u>14</u>	<u>46</u>
TOTAL ASSETS	376,607	319,284	57,324
LIABILITIES			
Benefit claims payable	158	84	75
Operating payables	2,311	2,175	136
Acquisition indebtedness	347	341	6
Other liabilities	<u>12,948</u>	<u>12,170</u>	<u>778</u>
TOTAL LIABILITIES	15,764	14,770	994
NET ASSETS	360,843	304,514	56,330

1/ Less than \$500,000

SOURCE: Form 5500 filings for plan years ending in 2002.

**Table C7. Percentage Distribution of Assets in Defined Benefit Plans
with 100 or More Participants
by type of asset and size of plan, 2002**

Type of Asset	Total	\$1-0.99M	\$1.0M-9.9M	\$10.0M-249.9M	\$250.0M-999.9M	\$1.0B or More
TOTAL ASSETS	100%	100%	100%	100%	100%	100%
Cash	2	7	5	3	2	2
Receivables	3	10	5	4	4	3
U. S. Government securities	6	2	5	8	7	6
Corporate debt instruments: Preferred	2	1/	1	2	2	2
Corporate debt instruments: All other	4	2	4	5	5	3
Corporate stocks	15	7	13	18	18	13
Real estate (except employer real property)	1	0	1/	1/	1/	1
Loans	1/	1/	1/	1/	1/	1/
Assets in common/collective trusts	10	6	8	9	8	11
Assets in pooled separate accounts	2	8	9	3	1	1
Assets in master trusts	44	14	16	28	40	50
Assets in 103-12 investment entities	1/	1/	1/	1	1	1/
Assets in registered investment companies	6	21	22	14	7	3
Assets in ins. co. general account	1	6	6	2	1	1
Employer securities	1/	0	1/	1/	1/	1
Other or unspecified investments	3	17	6	2	3	3

1/ Less than 1 percent.

NOTES: The letters M and B in the column headings denote millions and billions respectively. Percentage distributions may not add up to 100 percent because of rounding.

SOURCE: Form 5500 filings for plan years ending in 2002.

**Table C8. Percentage Distribution of Assets in Defined Contribution Plans
with 100 or More Participants
by type of asset and size of plan, 2002**

Type of Asset	Total	\$1-0.99M	\$1.0M-9.9M	\$10.0M-249.9M	\$250.0M-999.9M	\$1.0B or More
TOTAL ASSETS	100%	100%	100%	100%	100%	100%
Cash	3	5	5	4	2	2
Receivables	1	3	2	2	1	1
U. S. Government securities	1	1/	1	1	1	1
Corporate debt instruments: Preferred	1/	1/	1/	1/	1/	1/
Corporate debt instruments: All other	1	1/	1	1	1/	1/
Corporate stocks	3	1	3	4	3	3
Real estate (except employer real property)	1/	1/	1/	1/	1/	1/
Loans	2	2	2	2	2	2
Assets in common/collective trusts	8	4	7	11	8	6
Assets in pooled separate accounts	3	21	16	5	1	1/
Assets in master trusts	23	1	1	9	28	37
Assets in 103-12 investment entities	1/	1/	1/	1/	1	1/
Assets in registered investment companies	31	34	45	45	32	17
Assets in ins. co. general account	5	5	6	4	4	5
Employer securities	14	2	4	9	13	21
Other or unspecified investments	3	22	8	2	2	4

1/ Less than 1 percent.

NOTES: The letters M and B in the column headings denote millions and billions respectively. Percentage distributions may not add up to 100 percent because of rounding.

SOURCE: Form 5500 filings for plan years ending in 2002.

Table C9. Income Statement of Pension Plans With 100 or More Participants
by type of plan, 2002
(amounts in millions)

Income and Expenses	Total	Defined Benefit	Defined Contribution
INCOME			
Contributions received or receivable from:			
Employers	\$137,438	\$79,889	\$57,550
Participants	98,659	710	97,949
Others (including rollovers)	8,290	699	7,591
Noncash contributions	<u>4,871</u>	<u>4,122</u>	<u>750</u>
Total contributions	249,257	85,419	163,839
Interest earnings:			
Interest-bearing cash	3,191	1,216	1,975
U. S. Government securities	6,030	5,127	902
Corporate debt instruments	6,074	5,343	731
Non-participant loans	281	190	92
Participant loans	2,016	20	1,996
Other or unspecified interest	<u>7,374</u>	<u>2,469</u>	<u>4,905</u>
Total interest earnings	24,965	14,365	10,600
Dividends:			
Preferred stock	709	127	582
Common stock	<u>11,361</u>	<u>4,663</u>	<u>6,698</u>
Total dividend income	12,070	4,790	7,280
Rents	473	434	39
Net gain (loss) on sale of assets	-25,054	-20,358	-4,697
Unrealized appreciation:			
Unrealized appreciation of real estate	-9,948	-6,891	-3,056
Other unrealized appreciation	<u>-90,583</u>	<u>-34,939</u>	<u>-55,643</u>
Total unrealized appreciation	-100,531	-41,831	-58,700
Net invest. gain from common/col. trusts	-21,945	-13,111	-8,834
Net invest. gain from pooled sep. accounts	-12,047	-2,740	-9,306
Net invest. gain from master trusts	-115,282	-74,857	-40,425
Net invest. gain from 103-12 investment entities	-2,413	-680	-1,733
Net invest. gain from reg. investment companies	-84,418	-5,341	-79,077
Other or unspecified income	<u>-691</u>	<u>469</u>	<u>-1,160</u>
TOTAL INCOME	-75,615	-53,441	-22,174

(continued...)

**Table C9. Income Statement of Pension Plans With 100 or More Participants
by type of plan, 2002**
(amounts in millions)

Income and Expenses	Total	Defined Benefit	Defined Contribution
EXPENSES			
Benefit payments and payments to provide benefits:			
Direct benefit payments	\$264,751	\$127,770	\$136,980
Payments to insurance carriers for benefits	1,947	1,651	296
Other or unspecified benefits	<u>1,737</u>	<u>424</u>	<u>1,313</u>
Total benefit payments	268,434	129,845	138,589
Interest expense	1,419	13	1,406
Corrective distributions	209	2	207
Deemed distribution of partic. loans	519	1/	519
Administrative expenses:			
Professional fees	1,591	1,329	262
Contract administrator fees	988	653	335
Investment advisory and management fees	3,579	3,058	521
Other or unspecified admin. expenses	<u>2,682</u>	<u>2,051</u>	<u>631</u>
Total administrative expenses	8,840	7,091	1,749
Unspecified expenses	<u>67</u>	<u>2</u>	<u>64</u>
TOTAL EXPENSES	279,488	136,953	142,534
NET INCOME	-355,102	-190,394	-164,708

1/ Less than \$500,000.

SOURCE: Form 5500 filings for plan years ending in 2002.

**Table C10. Income Statement of Single Employer Pension Plans
with 100 or More Participants
by type of plan, 2002**
(amounts in millions)

Income and Expenses	Total	Defined Benefit	Defined Contribution
INCOME			
Contributions received or receivable from:			
Employers	\$119,589	\$67,072	\$52,517
Participants	97,945	649	97,296
Others (including rollovers)	8,171	678	7,493
Noncash contributions	<u>4,859</u>	<u>4,109</u>	<u>750</u>
Total contributions	230,564	72,508	158,055
Interest earnings:			
Interest-bearing cash	2,668	813	1,855
U. S. Government securities	2,790	2,312	478
Corporate debt instruments	2,829	2,448	381
Non-participant loans	100	19	81
Participant loans	1,985	14	1,971
Other or unspecified interest	<u>6,312</u>	<u>1,760</u>	<u>4,552</u>
Total interest earnings	16,685	7,366	9,318
Dividends:			
Preferred stock	668	89	578
Common stock	<u>9,335</u>	<u>2,813</u>	<u>6,522</u>
Total dividend income	10,002	2,902	7,100
Rents	101	66	35
Net gain (loss) on sale of assets	-14,436	-10,494	-3,942
Unrealized appreciation:			
Unrealized appreciation of real estate	-9,355	-6,369	-2,986
Other unrealized appreciation	<u>-76,260</u>	<u>-21,876</u>	<u>-54,384</u>
Total unrealized appreciation	-85,615	-28,246	-57,370
Net invest. gain from common/col. trusts	-17,676	-9,154	-8,521
Net invest. gain from pooled sep. accounts	-12,034	-2,922	-9,112
Net invest. gain from master trusts	-115,212	-74,785	-40,426
Net invest. gain from 103-12 invest. entities	-2,395	-684	-1,711
Net invest. gain from reg. invest. companies	-83,065	-4,989	-78,076
Other or unspecified income	<u>-930</u>	<u>276</u>	<u>-1,206</u>
TOTAL INCOME	-74,011	-48,156	-25,855

(continued...)

**Table C10. Income Statement of Single Employer Pension Plans
with 100 or More Participants
by type of plan, 2002**
(amounts in millions)

Income and Expenses	Total	Defined Benefit	Defined Contribution
EXPENSES			
Benefit payments and payments to provide benefits:			
Direct benefit payments	\$239,565	\$105,571	\$133,994
Payments to insurance carriers for benefits	1,911	1,622	288
Other or unspecified benefits	<u>1,687</u>	<u>393</u>	<u>1,294</u>
Total benefit payments	243,163	107,586	135,576
Interest expense	1,414	9	1,405
Corrective distributions	206	1/	206
Deemed distribution of partic. loans	502	1/	502
Administrative expenses:			
Professional fees	1,277	1,069	208
Contract administrator fees	759	463	296
Investment advisory and management fees	2,401	2,006	396
Other or unspecified admin. expenses	<u>2,001</u>	<u>1,469</u>	<u>533</u>
Total administrative expenses	6,439	5,007	1,432
Unspecified expenses	<u>68</u>	<u>2</u>	<u>65</u>
TOTAL EXPENSES	251,791	112,604	139,187
NET INCOME	-325,802	-160,761	-165,041

1/ Less than \$500,000.

SOURCE: Form 5500 filings for plan years ending in 2002.

**Table C11. Income Statement of Multiemployer Pension Plans
with 100 or More Participants
by type of plan, 2002**
(amounts in millions)

Income and Expenses	Total	Defined Benefit	Defined Contribution
INCOME			
Contributions received or receivable from:			
Employers	\$17,849	\$12,817	\$5,033
Participants	714	61	653
Others (including rollovers)	118	21	97
Noncash contributions	<u>12</u>	<u>12</u>	<u>1/</u>
Total contributions	18,694	12,910	5,783
Interest earnings:			
Interest-bearing cash	522	403	120
U. S. Government securities	3,239	2,815	424
Corporate debt instruments	3,244	2,895	350
Non-participant loans	181	171	10
Participant loans	31	7	25
Other or unspecified interest	<u>1,062</u>	<u>709</u>	<u>353</u>
Total interest earnings	8,281	6,999	1,282
Dividends:			
Preferred stock	42	38	4
Common stock	<u>2,026</u>	<u>1,850</u>	<u>176</u>
Total dividend income	2,068	1,888	180
Rents	372	368	4
Net gain (loss) on sale of assets	-10,619	-9,863	-755
Unrealized appreciation:			
Unrealized appreciation of real estate	-593	-522	-70
Other unrealized appreciation	<u>-14,323</u>	<u>-13,063</u>	<u>-1,260</u>
Total unrealized appreciation	-14,915	-13,585	-1,330
Net invest. gain from common/col. trusts	-4,269	-3,957	-313
Net invest. gain from pooled sep. accounts	-13	182	-195
Net invest. gain from master trusts	-70	-71	1
Net invest. gain from 103-12 invest. entities	-17	4	-22
Net invest. gain from reg. invest. companies	-1,353	-352	-1,001
Other or unspecified income	<u>239</u>	<u>193</u>	<u>46</u>
TOTAL INCOME	-1,604	-5,285	3,681

(continued...)

**Table C11. Income Statement of Multiemployer Pension Plans
with 100 or More Participants
by type of plan, 2002**
(amounts in millions)

Income and Expenses	Total	Defined Benefit	Defined Contribution
EXPENSES			
Benefit payments and payments to provide benefits:			
Direct benefit payments	\$25,185	\$22,199	\$2,986
Payments to insurance carriers for benefits	36	28	7
Other or unspecified benefits	<u>50</u>	<u>31</u>	<u>19</u>
Total benefit payments	25,271	22,259	3,012
Interest expense	6	4	1
Corrective distributions	3	2	1
Deemed distribution of participant loans	17	0	17
Administrative expenses:			
Professional fees	314	260	54
Contract administrator fees	229	190	40
Investment advisory and management fees	1,177	1,052	125
Other or unspecified admin. expenses	<u>680</u>	<u>582</u>	<u>98</u>
Total administrative expenses	2,401	2,084	317
Unspecified expenses	<u>- 1</u>	<u>1/</u>	<u>- 1</u>
TOTAL EXPENSES	27,697	24,349	3,348
NET INCOME	-29,300	-29,634	333

1/ Less than \$500,000.

SOURCE: Form 5500 filings for plan years ending in 2002.

Table D1. Balance Sheet of Defined Contribution Plans with 100 or More Participants
by type of plan, 2002
(amounts in millions)

Type of Asset or Liability	Total Defined Contribution Plans	Profit Sharing and Thrift Savings Plans	Stock Bonus Plans	Target Benefit Plans	Money Purchase Plans	Other Defined Contribution Plans
Total noninterest-bearing cash	\$2,119	\$1,932	\$38	\$2	\$112	\$36
Employer contrib. receivable	15,782	13,698	431	42	1,410	201
Participant contrib. receivable	1,740	1,720	2	1	13	4
Other receivables	5,203	4,349	108	4	668	74
Interest-bearing cash	43,568	37,407	1,004	93	4,329	734
U. S. Government securities	20,155	11,689	31	85	7,654	695
Corporate debt instruments: Preferred	5,205	2,847	5	16	2,137	200
Corporate debt instruments: All other	8,699	5,482	74	79	2,667	397
Preferred stock	629	556	1	1	49	22
Common stock	47,820	33,465	616	258	11,336	2,145
Partnership/joint venture interests	1726	1442	6	27	166	85
Real estate (except employer real prop.)	439	237	1	0	193	8
Loans (other than to participants)	1,150	1,052	4	1/	89	5
Participant loans	30,655	29,933	371	5	320	25
Assets in common/collective trusts	130,225	122,511	903	103	5,968	740
Assets in pooled separate accounts	52,229	48,792	9	26	2,930	472
Assets in master trusts	371,398	359,508	4,681	893	5,347	969
Assets in 103-12 investment entities	4,644	4,436	1	1/	205	2
Assets in registered investment comp.	495,685	464,419	5,646	456	21,361	3,803
Assets in ins. co. general account	75,647	68,602	633	36	5,808	569
Other general investments	38,705	35,191	531	7	2,500	476
Employer securities	226,302	182,985	31,687	39	1,856	9,735
Employer real property	320	312	3	0	2	3
Buildings and other prop. used by plan	115	95	0	1/	17	4
Other or unspecified assets	<u>13,328</u>	<u>12,126</u>	<u>70</u>	<u>32</u>	<u>1,029</u>	<u>71</u>
TOTAL ASSETS	1,593,489	1,444,786	46,856	2,203	78,168	21,475
Benefit claims payable	1,187	890	89	53	106	49
Operating payables	2,005	1,122	96	1/	744	43
Acquisition indebtedness	8,965	5,510	1,990	0	27	1,439
Other liabilities	<u>11,718</u>	<u>5,775</u>	<u>4,096</u>	<u>16</u>	<u>1,063</u>	<u>768</u>
TOTAL LIABILITIES	23,875	13,296	6,271	70	1,940	2,298
NET ASSETS	1,569,614	1,431,490	40,585	2,134	76,228	19,177

1/ Less than \$500,000.

SOURCE: Form 5500 filings for plan years ending in 2002.

**Table D2. Income Statement of Defined Contribution Plans with 100 or More Participants
by type of plan, 2002**
(amounts in millions)

Income and Expenses	Total Defined Contribution Plans	Profit Sharing and Thrift Savings Plans	Stock Bonus Plans	Target Benefit Plans	Money Purchase Plans	Other Defined Contribution Plans
INCOME						
Contributions received or receivable from:						
Employers	\$57,550	\$47,861	\$1,767	\$116	\$6,683	\$1,122
Participants	97,949	96,510	1,026	3	258	152
Others (including rollovers)	7,591	7,506	11	3	62	9
Noncash contributions	<u>750</u>	<u>493</u>	<u>217</u>	<u>0</u>	<u>2</u>	<u>37</u>
Total contributions	163,839	152,369	3,021	123	7,005	1,320
Interest earnings:						
Interest-bearing cash	1,975	1,759	24	4	164	24
U. S. Government securities	902	426	1	4	431	41
Corporate debt instruments	731	394	2	5	289	42
Non-participant loans	92	83	3	1/	5	1/
Participant loans	1,996	1,935	40	1/	20	2
Other or unspecified interest	<u>4,905</u>	<u>4,508</u>	<u>13</u>	<u>2</u>	<u>317</u>	<u>64</u>
Total interest earnings	10,600	9,105	83	15	1,226	172
Dividends:						
Preferred stock	582	440	125	1/	5	12
Common stock	<u>6,698</u>	<u>5,757</u>	<u>508</u>	<u>6</u>	<u>241</u>	<u>186</u>
Total dividend income	7,280	6,197	633	6	246	198
Rents	39	35	1/	0	4	1/
Net gain (loss) on sale of assets	-4,697	-3,063	-669	-13	-925	-27
Unrealized appreciation:						
Unrealized appreciation of real estate	-3,056	-2,218	-514	-2	-280	-43
Other unrealized appreciation	-55,643	-53,289	-157	-89	-2,059	-49
Total unrealized appreciation	-58,700	-55,507	-671	-91	-2,339	-92
Net invest. gain from common/col. trusts	-8,834	-8,532	-62	-1	-234	-5
Net invest. gain from pooled sep. accounts	-9,306	-8,931	-1	-2	-338	-35
Net invest. gain from master trusts	-40,425	-39,249	-491	-66	-493	-126
Net invest. gain from 103-12 invest. entities	-1,733	-1,696	1/	-6	-30	-1
Net invest. gain from reg. invest. companies	-79,077	-75,050	-855	-35	-2825	-312
Other or unspecified income	-1,160	-1,198	93	11	-55	-12
TOTAL INCOME	-22,174	-25,520	1,079	-58	1,244	1,081

(continued...)

**Table D2. Income Statement of Defined Contribution Plans with 100 or More Participants
by type of plan, 2002**
(amounts in millions)

Income and Expenses	Total Defined Contribution Plans	Profit Sharing and Thrift Savings Plans	Stock Bonus Plans	Target Benefit Plans	Money Purchase Plans	Other Defined Contribution Plans
EXPENSES						
Benefit payments and payments to provide benefits:						
Direct benefit payments	\$136,980	\$128,076	\$3,323	\$187	\$4,186	\$1,208
Payments to insurance carriers for benefits	296	147	1	1	134	12
Other or unspecified benefits	<u>1,313</u>	<u>1,166</u>	<u>29</u>	<u>2</u>	<u>83</u>	<u>34</u>
Total benefit payments	138,589	129,389	3,353	191	4,403	1,253
Corrective distributions	207	197	1	1/	1	8
Deemed distribution of participant loans	519	495	1	1/	12	11
Interest expense	1,406	808	472	0	3	122
Administrative expenses:						
Professional fees	262	209	4	1	39	10
Contract administrator fees	335	297	2	1/	30	6
Investment advisory and management fees	521	373	3	4	125	16
Other or unspecified admin. expenses	<u>631</u>	<u>500</u>	<u>16</u>	<u>1</u>	<u>93</u>	<u>20</u>
Total administrative expenses	1,749	1,379	25	6	288	51
Unspecified expenses	<u>64</u>	<u>58</u>	<u>5</u>	<u>1/</u>	<u>6</u>	<u>-5</u>
TOTAL EXPENSES	142,534	132,326	3,856	197	4,714	1,442
NET INCOME	-164,708	-157,846	-2,777	-255	-3,470	-361

1/ Less than \$500,000.

SOURCE: Form 5500 filings for plan years ending in 2002.

**Table D3. Number of 401(k) Type Plans, Participants, Active Participants,
Assets, Contributions, and Benefits
by type of plan, 2002**

Type of Plan	Number of Plans 1/	Total Participants (thousands) 2/	Active Participants (thousands) 3/	Total Assets (millions)	Total Contributions (millions) 4/	Total Benefits (millions) 5/
TOTAL	388,204	53,296	43,158	\$1,573,083	\$181,735	\$146,999
Profit sharing and thrift-savings	386,555	52,568	42,571	1,543,062	179,451	145,076
Stock bonus	188	429	345	20,991	1,630	1,445
Target benefit	2	*/	*/	40	3	1
Money purchase	1,402	294	238	8,848	636	472
Annuity-403(b)(1)	50	2	2	29	6	1
Custodial account-403(b)(7)	6	2	2	112	9	4
IRAs or annuities (Code 408)	1	*/	*/	1	*/	*/

1/ Excludes plans covering only one participant.

2/ Includes active, retired and separated vested participants not yet in pay status. The number of participants also includes double counting of workers in more than one plan.

3/ Active participants include any workers currently in employment covered by a plan and who are earning or retaining credited service under a plan. Active participants also include nonvested former employees who have not yet incurred a break in service.

4/ Includes both employer and employee contributions.

5/ Amounts shown include both benefits paid directly from trust funds and premium payments made by plans to insurance carriers.

Amounts exclude benefits made directly by insurance carriers.

*/ Less than \$500,000, or 500, in the case of participants.

SOURCE: Form 5500 series reports filed with the U.S. Department of Labor for plan years ending in 2002.

**Table D4. Number of 401(k) Type Plans
by number of participants and primary or supplemental status, 2002**

Number of Participants	Total	401(k) is Only Plan Sponsored by Employer	Employer Sponsoring 401(k) Plan Also Sponsors Other Pension Plan(s)
Total	388,204	349,681	38,523
None or not reported	15,172	13,986	1,186
2-9	91,744	82,698	9,046
10-24	113,572	104,883	8,690
25-49	73,123	67,057	6,067
50-99	45,529	41,397	4,132
100-249	28,283	24,612	3,672
250-499	9,789	7,845	1,944
500-999	5,075	3,774	1,301
1,000-2,499	3,289	2,121	1,169
2,500-4,999	1,273	720	553
5,000-9,999	678	331	348
10,000-19,999	368	156	213
20,000-49,999	228	80	148
50,000 or more	79	22	56

SOURCE: Form 5500 filings for plan years ending in 2002.

**Table D5. Number of Active Participants in 401(k) Type Plans
by number of participants and primary or supplemental status, 2002
(numbers in thousands)**

Number of Participants	Total	401(k) is Only Plan Sponsored by Employer	Employer Sponsoring 401(k) Plan Also Sponsors Other Pension Plan(s)
Total	43,157	25,259	17,899
2-9	453	411	42
10-24	1,503	1,389	114
25-49	2,070	1,892	178
50-99	2,561	2,316	245
100-249	3,510	3,019	491
250-499	2,759	2,193	565
500-999	2,872	2,127	745
1,000-2,499	4,133	2,626	1,506
2,500-4,999	3,629	2,086	1,543
5,000-9,999	3,734	1,835	1,899
10,000-19,999	4,080	1,774	2,306
20,000-49,999	5,599	2,045	3,553
50,000 or more	6,256	1546	4,710

SOURCE: Form 5500 filings for plan years ending in 2002.

**TABLE D6. Number of 401(k) Type Plans and Active Participants
by size of plan and extent of participant direction of investments, 2002**

Number of Participants	Total		Participant Directs All Investments		Participant Directs Investment of Portion Of Assets 1/		Participant Does Not Direct Any Investments	
	Number of Plans	Active Participants (thousands)	Number of Plans	Active Participants (thousands)	Number of Plans	Active Participants (thousands)	Number of Plans	Active Participants (thousands)
Total	388,204	43,158	317,394	32,379	20,537	7,506	50,273	3,272
None or not reported	15,172	1	11,744	1	675	1/	2,753	0
2-9	91,744	453	69,039	345	4,593	24	18,112	85
10-24	113,572	1,503	93,468	1,245	6,093	79	14,011	180
25-49	73,123	2,070	60,944	1,723	3,911	106	8,268	241
50-99	45,529	2,561	39,199	2,199	2,318	127	4,012	235
100-249	28,283	3,510	25,039	3,110	1,369	169	1,875	232
250-499	9,789	2,759	8,725	2,459	486	136	578	164
500-999	5,075	2,872	4,485	2,540	311	177	279	155
1,000-2,499	3,289	4,133	2,826	3,532	277	353	187	248
2,500-4,999	1,273	3,629	1,002	2,873	189	519	82	237
5,000-9,999	678	3,734	499	2,748	121	652	58	334
10,000-19,999	368	4,080	250	2,797	79	877	39	405
20,000-49,999	228	5,599	135	3,378	81	1,912	12	309
50,000 or more	79	6,256	38	3,430	33	2,376	7	449

1/ Generally, the portion would consist of employee contributions.

SOURCE: Form 5500 filings for plan years ending in 2002.

**TABLE D7. Balance Sheet of 401(k) Type Plans
by extent of participant direction of investments, 2002**
(amounts in millions)

Type of Asset or Liability	Total	Participant Directs All Investments	Participant Directs Investment of Portion of Assets 1/	Participant Does Not Direct Any Investments
Partnership/joint venture interests	\$1,788	\$1,355	\$250	\$183
Employer real property	255	17	22	216
Real estate (exc. employer real property)	293	194	40	59
Employer securities	173,991	46,314	111,575	16,101
Participant loans	32,155	21,857	7,962	2,337
Loans (other than to participants)	1,299	657	476	165
Other investments 2/	<u>1,363,303</u>	<u>916,521</u>	<u>326,225</u>	<u>120,557</u>
TOTAL ASSETS	1,573,083	986,915	446,551	139,618
TOTAL LIABILITIES	<u>14,181</u>	<u>3,114</u>	<u>8,803</u>	<u>2,264</u>
NET ASSETS	1,558,902	983,801	437,747	137,354

1/ Generally, the portion would consist of employee contributions.

2/ This table summarizes assets that appear on both the Schedule H (for plans with 100 or more participants) and Schedule I (for plans with fewer than 100 participants). All asset items that appear on the more detailed Schedule H but not the Schedule I are grouped under "Other investments."

SOURCE: Form 5500 filings for plan years ending in 2002.

**TABLE D8. Income Statement of 401(k) Type Plans
by extent of participant direction of investments, 2002**
(amounts in millions)

Income and Expenses	Total	Participant Directs All Investments	Participant Directs Investment of Portion of Assets 1/	Participant Does Not Direct Any Investments
INCOME				
Employer contributions	\$54,148	\$37,967	\$11,350	\$4,830
Participant contributions	116,496	84,182	24,131	8,184
Contributions from others (including rollovers)	10,731	8,432	1,596	703
Noncash contributions	363	98	226	39
All other income	<u>-203,402</u>	<u>-141,500</u>	<u>-48,667</u>	<u>-13,234</u>
TOTAL INCOME	-21,664	-10,820	-11,366	521
EXPENSES				
Total benefit payments	146,999	93,608	42,016	11,375
Corrective distributions	339	293	21	24
Deemed distribution of participant loans	567	467	71	29
Other of unspecified expenses	<u>2,850</u>	<u>1,396</u>	<u>1,023</u>	<u>432</u>
TOTAL EXPENSES	150,754	95,764	43,131	11,860
NET INCOME	-172,418	-106,584	-54,496	-11,338

1/ Generally, the portion would consist of employee contributions.

2/ This table summarizes income and expenses that appear on both the Schedule H (for plans with 100 or more participants) and Schedule I (for plans with fewer than 100 participants). All income and expense items that appear on the more detailed Schedule H but not the Schedule I (e.g., Interest earnings, Dividends, Rents, and several line items reporting realized or unrealized gains/losses on investments) are grouped under "All other income" or "Other expenses."

SOURCE: Form 5500 filings for plan years ending in 2002.

**TABLE D9. Balance Sheet of 401(k) Type Plans with 100 or More Participants
by extent of participant direction of investments, 2002**
(amounts in millions)

Type of Asset or Liability	Total	Participant Directs All Investments	Participant Directs Investment of Portion of Assets 1/	Participant Does Not Direct Any Investments
ASSETS				
Total noninterest-bearing cash	\$1,248	\$961	\$136	\$150
Employer contrib. receivable	10,822	7,511	2,506	806
Participant contrib. receivable	1,697	1,285	279	134
Other receivables	4,223	2,877	752	594
Interest-bearing cash	36,148	25,760	6,023	4,365
U. S. Government securities	9,443	4,770	2,984	1,688
Corporate debt instruments: Preferred	2,432	517	1,535	380
Corporate debt instruments: All other	4,415	2,018	1,488	910
Preferred stock	267	158	55	54
Common stock	29,396	15,254	9,029	5,112
Partnership/joint venture interests	1338	1171	87	80
Real estate (exc. employer real property)	125	69	25	31
Loans (other than to participants)	892	612	244	36
Participant loans	29,445	19,536	7,831	2,078
Assets in common/collective trusts	116,577	79,381	31,102	6,093
Assets in pooled separate accounts	46,402	40,564	3,185	2,653

(continued...)

**TABLE D9. Balance Sheet of 401(k) Type Plans with 100 or More Participants
by extent of participant direction of investments, 2002**
(amounts in millions)

Type of Asset or Liability	Total	Participant Directs All Investments	Participant Directs Investment of Portion of Assets 1/	Participant Does Not Direct Any Investments
Assets in master trusts	\$350,402	\$189,568	\$141,306	\$19,529
Assets in 103-12 investment entities	3,356	1,570	1420	367
Assets in registered investment comp.	451,614	331,755	81,790	38,069
Assets in insurance co. general account	66,286	41,450	15,692	9,145
Other general investments	29,363	16,981	11,485	896
Employer securities	172,728	46,039	110,949	15,740
Employer real property	252	14	22	216
Buildings and other property used by plan	98	85	2	11
Other or unspecified assets	<u>10,425</u>	<u>8,486</u>	<u>873</u>	<u>1,067</u>
TOTAL ASSETS	1,379,395	838,390	430,802	110,204
LIABILITIES				
Benefit claims payable	690	378	248	65
Operating payables	1709	302	598	809
Acquisition indebtedness	5,348	61	4,729	558
Other liabilities	<u>5,587</u>	<u>1,828</u>	<u>3,008</u>	<u>751</u>
TOTAL LIABILITIES	13,335	2,568	8,584	2,183
NET ASSETS	1,366,060	835,822	422,218	108,021

1/ Generally, the portion would consist of employee contributions.

2/ Less than \$500,000.

SOURCE: Form 5500 filings for plan years ending in 2002.

**Table D10. Income Statement of 401(k) Type Plans with 100 or More Participants
by extent of participant direction of investments, 2002**
(amounts in millions)

Income and Expenses	Total	Participant Directs All Investments	Participant Directs Investment of Portion of Assets 1/	Participant Does Not Direct Any Investments
INCOME				
Contributions received or receivable from:				
Employers	\$43,272	\$29,667	\$10,345	\$3,260
Participants	96,360	67,189	22,900	6,270
Others (including rollovers)	7,341	5,711	1,298	332
Noncash contributions	<u>344</u>	<u>130</u>	<u>169</u>	<u>45</u>
Total contributions	147,316	102,697	34,712	9,907
Interest earnings:				
Interest-bearing cash	1,672	950	548	174
U. S. Government securities	367	158	97	113
Corporate debt instruments	286	136	118	32
Non-participant loans	70	42	23	6
Participant loans	1,924	1,336	497	92
Other or unspecified interest	<u>3,972</u>	<u>2,465</u>	<u>951</u>	<u>556</u>
Total interest earnings	8,291	5,085	2,234	972
Dividends:				
Preferred stock	415	102	291	22
Common stock	<u>5,576</u>	<u>2,183</u>	<u>2,849</u>	<u>544</u>
Total dividend income	5,991	2,286	3,140	565
Rents	26	5	3	18
Net gain (loss) on sale of assets	-3,034	-1,987	367	-1,413
Unrealized appreciation:				
Unrealized appreciation of real estate	-2,181	-1,165	-420	-596
Other unrealized appreciation	<u>-51,496</u>	<u>-28,650</u>	<u>-17,856</u>	<u>-4,990</u>
Total unrealized appreciation	-53,677	-29,815	-18,276	-5585
Net invest. gain from common/col. trusts	-8,128	-4,081	-3,629	-418
Net invest. gain from pooled sep. accounts	-8,672	-7,516	-828	-329
Net invest. gain from master trusts	-38,027	-21,934	-15,528	-566
Net invest. gain from 103-12 invest. entities	-1,573	-483	-1,046	-45
Net invest. gain from reg. invest. companies	-73,781	-57,844	-12,428	-3,509
Other or unspecified income	<u>- 1,043</u>	<u>- 1,247</u>	<u>249</u>	<u>- 46</u>
TOTAL INCOME	-26,310	-14,833	-11,031	-447

(continued...)

**Table D10. Income Statement of 401(k) Type Plans with 100 or More Participants
by extent of participant direction of investments, 2002**
(amounts in millions)

Income and Expenses	Total	Participant Directs All Investments	Participant Directs Investment of Portion of Assets 1/	Participant Does Not Direct Any Investments
EXPENSES				
Benefit payments and payments to provide benefits:				
Direct benefit payments	\$122,388	\$74,996	\$39,110	\$8,282
Payments to insurance carriers for benefits	114	107	4	3
Other or unspecified benefits	<u>1017</u>	<u>717</u>	<u>171</u>	<u>129</u>
Total benefit payments	123,519	75,821	39,285	8,413
Interest expense	828	63	654	111
Corrective distributions	196	167	18	11
Deemed distribution of participant loans	488	400	67	21
Administrative expenses:				
Professional fees	183	123	47	14
Contract administrator fees	286	205	46	34
Investment advisory and management fees	312	193	77	42
Other or unspecified admin. expenses	<u>484</u>	<u>308</u>	<u>116</u>	<u>61</u>
Total administrative expenses	1,265	829	286	150
Unspecified expenses	40	30	4	7
TOTAL EXPENSES	126,337	77,310	40,314	8,714
NET INCOME	-152,647	-92,143	-51,344	-9,160

1/ Generally, the portion would consist of employee contributions.
SOURCE: Form 5500 filings for plan years ending in 2002.

Table D11. Number of Employee Stock Ownership Plans (ESOPs), Total Participants, Active Participants, Assets, Contributions, and Benefits by type of plan, 2002

Type of Plan	Number of Plans 1/	Total Participants (thousands) 2/	Active Participants (thousands) 3/	Total Assets (millions)	Total Contributions (millions) 4/	Total Benefits (millions) 5/
TOTAL	8,526	10,224	7,941	\$488,931	\$35,270	\$44,643
Profit sharing and thrift-savings	2,539	8,255	6,419	429,109	31,834	39,814
Stock bonus plans	2,588	1,424	1,087	42,341	2,580	3,593
Target benefit plans	1	1	1	78	1	12
Money purchase plans	250	66	57	2,798	160	137
Annuity-403(b)(1)	2	*/	*/	13	2	0
Other defined contribution plans	3,146	477	376	14,592	693	1,087

1/ Excludes plans covering only one participant.

2/ Includes active, retired, and separated vested participants not yet in pay status. The number of participants also includes double counting of workers in more than one plan.

3/ Active participants include any workers currently in employment covered by a plan and who are earning or retaining credited service under a plan. Active participants also include nonvested former employees who have not yet incurred a break in service.

4/ Includes both employer and employee contributions.

5/ Amounts shown include both benefits paid directly from trust funds and premium payments made by plans to insurance carriers. Amounts exclude benefits directly made by insurance carriers.

*/ Less than \$500,000, or 500, in the case of participants.

SOURCE: Form 5500 filings for plan years ending in 2002.

Table D12. Number of Employee Stock Ownership Plans (ESOPs), Total Participants, Active Participants, Assets, Contributions, and Benefits by type of ESOP, 2002

Type of Plan	Number of Plans	Total Participants (thousands) 2/	Active Participants (thousands) 3/	Total Assets (millions)	Total Contributions (millions) 4/	Total Benefits (millions) 5/
TOTAL	8,526	10,224	7,941	\$488,931	\$35,270	\$44,643
Nonleveraged ESOPs	4,194	6,980	5,497	290,089	22,686	29,317
Leveraged ESOPs	4,332	3,243	2,444	198,842	12,585	15,326

1/ Excludes plans covering only one participant.

2/ Includes active, retired, and separated vested participants not yet in pay status. The number of participants also includes double counting of workers in more than one plan.

3/ Active participants include any workers currently in employment covered by a plan and who are earning or retaining credited service under a plan. Active participants also include nonvested former employees who have not yet incurred a break in service.

4/ Includes both employer and employee contributions.

5/ Amounts shown include both benefits paid directly from trust funds and premium payments made by plans to insurance carriers. Amounts exclude benefits directly made by insurance carriers.

SOURCE: Form 5500 series reports filed with the U.S. Department of Labor for plan years ending in 2002.

**Table D13. Number of Employee Stock Ownership Plans (ESOPs)
by number of participants and primary or supplemental status, 2002**

Number of Participants	Total	Esop is Only Plan Sponsored by Employer	Employer Sponsoring ESOP Plan Also Sponsors Another Pension Plan(s)
Total	8,526	4,740	3,786
None or not reported	1177	976	202
2-9	615	549	66
10-24	1241	966	274
25-49	1,222	630	592
50-99	1,296	594	702
100-249	1,378	590	788
250-499	568	162	406
500-999	352	116	236
1,000-2,499	241	81	160
2,500-4,999	135	22	113
5,000-9,999	120	27	93
10,000-19,999	67	11	56
20,000-49,999	70	10	60
50,000 or more	44	5	39

SOURCE: Form 5500 series reports filed with the U.S. Department of Labor for plan years ending in 2002.

**TABLE D14. Balance Sheet of Employee Stock Ownership Plans (ESOPs)
with 100 or More Participants
by leveraged status, 2002**

(amounts in millions)

Type of Asset or Liability	Total	Nonleveraged ESOPs	Leveraged ESOPs
ASSETS			
Total noninterest-bearing cash	\$189	\$134	\$55
Employer contrib. receivable	2,994	2,130	864
Participant contrib. receivable	212	133	80
Other receivables	751	466	285
Interest-bearing cash	6,336	4,805	1,530
U. S. Government securities	3,235	1,985	1,250
Corporate debt instruments: Preferred	1,451	295	1,155
Corporate debt instruments: All other	1,034	343	692
Preferred stock	21	13	9
Common stock	9,406	4,697	4,709
Partnership/joint venture interests	13	13	1/
Real estate (exc. employer real property)	8	3	4
Loans (other than to participants)	223	207	16
Participant loans	7,704	5,340	2,363
Assets in common/collective trusts	29,877	20,689	9,188
Assets in pooled separate accounts	1,415	1066	349
Assets in master trusts	146,005	79,626	66,379
Assets in 103-12 investment entities	1,437	782	655
Assets in registered investment comp.	68,315	46,836	21,479
Assets in ins. co. general account	14,554	11,385	3,169
Other general investments	10,661	4,292	6,369
Employer securities	174,842	101,267	73,575
Employer real property	7	2	5
Buildings and other property used by plan	1/	1/	0
Other or unspecified assets	<u>202</u>	<u>140</u>	<u>62</u>
TOTAL ASSETS	480,891	286,650	194,241
LIABILITIES			
Benefit claims payable	420	252	168
Operating payables	696	68	628
Acquisition indebtedness	8,729	1,993	6,736
Other liabilities	<u>8,851</u>	<u>828</u>	<u>8,023</u>
TOTAL LIABILITIES	18,696	3,142	15,555
NET ASSETS	462,195	283,508	178,687

SOURCE: Form 5500 filings for plan years ending in 2002.

1/ Less than \$500,000.

**Table D15. Income Statement of Employer Stock Ownership Plans (ESOPs)
with 100 or More Participants
by leveraged status, 2002**
(amounts in millions)

Income and Expenses	Total	Nonleveraged ESOPs	Leveraged ESOPs
INCOME			
Contributions received or receivable from:			
Employers	\$11,430	\$6,948	\$4,482
Participants	21,459	14,247	7,211
Others (including rollovers)	897	515	382
Noncash contributions	<u>486</u>	<u>383</u>	<u>104</u>
Total contributions	34,272	22,092	12,179
Interest earnings:			
Interest-bearing cash	524	312	211
U. S. Government securities	86	45	41
Corporate debt instruments	104	35	69
Non-participant loans	21	19	2
Participant loans	427	327	99
Other or unspecified interest	<u>968</u>	<u>593</u>	<u>375</u>
Total interest earnings	2,130	1,332	798
Dividends:			
Preferred stock	481	185	296
Common stock	<u>4,146</u>	<u>2,484</u>	<u>1,662</u>
Total dividend income	4,627	2,670	1,958
Rents	1	1/	1/
Net gain (loss) on sale of assets	-386	562	-947
Unrealized appreciation:			
Unrealized appreciation of real estate	-1,272	-718	-553
Other unrealized appreciation	<u>-26,918</u>	<u>-21,925</u>	<u>-4,993</u>
Total unrealized appreciation	-28,190	-22,644	-5,547

(continued...)

**Table D15. Income Statement of Employer Stock Ownership Plans (ESOPs)
with 100 or More Participants
by leveraged status, 2002**
(amounts in millions)

Income and Expenses	Total	Nonleveraged ESOPs	Leveraged ESOPs
Net inv. gain from common/col. trusts	-\$3,614	-\$2,361	-\$1,253
Net inv. gain from pooled sep. accounts	-175	-114	-60
Net inv. gain from master trusts	-14,790	-8,232	-6,559
Net inv. gain from 103-12 inv. entities	-1,042	-1,061	19
Net inv. gain from reg. Inv. companies	-9,450	-6,641	-2,810
Other or unspecified income	<u>410</u>	<u>329</u>	<u>81</u>
TOTAL INCOME	-16,208	-14,068	-2,140
EXPENSES			
Benefit payments and payments to provide benefits			
Direct benefit payments	41,991	27,335	14,656
Payments to ins. carriers for benefits	1	1	1/
Other or unspecified benefits	<u>205</u>	<u>83</u>	<u>122</u>
Total benefit payments	42,197	27,419	14,779
Interest expense	1,393	174	1,219
Corrective distributions	19	17	2
Deemed distrib. of partic. loans	151	117	34
Administrative expenses:			
Professional fees	35	17	18
Contract administrator fees	36	24	12
Investment advisory and management fees	63	30	33
Other or unspecified admin. expenses	<u>132</u>	<u>76</u>	<u>56</u>
Total administrative expenses	265	147	119
Unspecified expenses	<u>3</u>	<u>5</u>	<u>8</u>
TOTAL EXPENSES	44,029	27,868	16,161
NET INCOME	-60,237	-41,936	-18,301

1/ Less than \$500,000.

SOURCE: Form 5500 filings for plan years ending in 2002.

**TABLE D16. Number of Defined Contribution Plans, Participants,
Active Participants, Assets, Contributions, and Benefits
by 401(k) and ESOP status, 2002**

401(k) / ESOP Status	Number of Plans 1/	Total Participants (thousands) 2/	Active Participants (thousands) 3/	Total Assets (millions)	Total Contributions (millions) 4/	Total Benefits (millions) 5/
TOTAL	685,943	65,275	52,868	1,951,596	209,653	178,740
401(k), not ESOP	386,815	45,771	37,427	1,148,294	150,031	107,716
ESOP, not 401(k)	7,137	2,699	2,210	64,142	3,566	5,361
401(k) and ESOP	1,389	7,525	5,731	424,789	31,705	39,282
Not 401(k), not ESOP	290,602	9,281	7,500	314,371	24,352	26,380

1/ Excludes plans covering only one participant.

2/ Includes active, retired, and separated vested participants not yet in pay status. The number of participants also includes double counting of workers in more than one plan.

3/ Active participants include any workers currently in employment covered by a plan and who are earning or retaining credited service under a plan. Active participants also include nonvested former employees who have not yet incurred a break in service.

4/ Includes both employer and employee contributions.

5/ Amounts shown include both benefits paid directly from trust funds and premium payments made by plans to insurance carriers. Amounts exclude benefits paid directly by insurance carriers.

SOURCE: Form 5500 filings for plan years ending in 2002.