Troubleshooter's Guide to Filing the ERISA Annual Report (Form 5500)

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INTRODUCTION

The U. S. Department of Labor's (DOL) Pension and Welfare Benefits Administration (PWBA), in conjunction with the Internal Revenue Service (IRS) and the Pension Benefit Guaranty Corporation (PBGC), publishes the 5500 Annual Return/Report forms to be used by plan administrators in satisfaction of their annual reporting obligations under the Employee Retirement Income Security Act of 1974 (ERISA) and the Internal Revenue Code (the Code).

The forms and requirements discussed in this guide reflect the reporting system for annual reports required to be filed and processed under the **ERISA Filing Acceptance System (EFAST)**. The information included in these filings will be carefully reviewed for compliance with ERISA's reporting provisions and utilized to upgrade DOL's database of information for enforcement, compliance, research and other program needs.

In an effort to assist filers in the preparation of the 2000 Form 5500 (including accompanying schedules, statements and attachments), DOL has prepared this publication which focuses on the changes in reporting under EFAST and how to avoid reporting errors most likely to be made by filers. Although EFAST processes the IRS Form 5500-EZ, Annual Return of One-Participant (Owners and Their Spouses) Retirement Plan, this guide does not cover the Form 5500-EZ.

PWBA has made available a toll-free telephone number, **1-866-463-3278**, to provide a variety of assistance to filers. This toll-free service is available Monday through Friday from 8:00 a.m. to 8:00 p.m. Eastern Time and may be utilized by individuals:

- with questions about completing the Form 5500 or 5500-EZ;
- who need assistance in responding to correspondence from PWBA about EFAST processing of their Form 5500 or 5500-EZ filing; and
- with general questions about EFAST.

Callers may also utilize PWBA's toll-free number to access the IRS and the PBGC. You may also check the EFAST Web page at **www.efast.dol.gov** for information about the Form 5500 or 5500-EZ.

This publication, together with the instructions for preparing the 2000 Form 5500, is intended to assist filers in complying with the annual reporting requirements. It provides only general guidance. Not all rules or requirements are reflected. See the instructions to the Form 5500 and applicable regulations for detailed information. The contents of this document are not a legal interpretation of ERISA. Unless otherwise specified, "instructions" when used in this publication refers to the **2000 Instructions for Form 5500**.

2000 FORM 5500

Required Reports

ERISA generally requires the administrator of an employee benefit plan to submit an annual report (the Form 5500, accompanying schedules, statements and attachments), which contains information on the characteristics and financial operations of the plan.

The Form 5500 for plan years beginning in 1999 and subsequent years is required to be filed with the Department of Labor's Pension and Welfare Benefits Administration (PWBA) under EFAST. PWBA processes the reports received under EFAST, provides information from the reports to the IRS and PBGC for use in enforcement and other program activities, and provides copies for disclosure to the public. Previously, the Form 5500 was filed with the IRS.

The 2000 Form 5500 annual return/report of employee benefit plan consists of the main Form 5500, which includes basic identifying information; and, depending upon the type of filer, one or more of 13 schedules that focus on particular subject matter or filing requirements, and supplemental documents or materials that may also be required to be attached. See **Schedules and Attachments** on page 5.

Generally, a return/report filed for a 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 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 for a **"large plan."** Under the **"80-120 Participant Rule,"** if the number of participants as of the beginning of the plan year is between 80 and 120, and a Form 5500 was filed for the prior plan year, you may elect to complete the Form 5500 and schedules in the same category ("large plan" or "small plan") as was filed for the prior return/report. Use the number of participants required to be entered in line 6 of the Form 5500 to determine whether a plan is a "small plan" or "large plan." For more information, see the 2000 Form 5500 instructions under the heading **"What to File,"** and **Schedules and Attachments** on page 5, and **CHECKLISTS and QUICK REFERENCE CHARTS** on page 13.

The Form 5500 for plans and Group Insurance Arrangements (GIAs) is generally due by the last day of the seventh month after the end of the plan year. See **GUIDELINES FOR COMPLETING FORM 5500**, line D, for information on extensions of time to file.

The Form 5500 for all other Direct Filing Entities (DFEs - which are discussed below in the section **Changes for 2000 Reporting**) other than GIAs is due no later than nine and one-half months after the end of the DFE year.

Changes for 2000 Reporting

The 2000 Form 5500 has not been substantially changed from the 1999 Form 5500. The 2000 Form 5500 maintains the substantial revisions adopted for the 1999 Form 5500 in which one Form 5500, intended to streamline the report and the methods by which it

is filed and processed, replaced the 1998 Form 5500, Form 5500-C and Form 5500-R. Filers should carefully read the instructions to the 2000 Form 5500.

Since the requirements for the 1999 and 2000 forms are different from the 1998 forms, filers should **not** use the 1998 Form 5500, 5500-C or 5500-R to meet their 1999 or 2000 filing obligation. If the current year Form 5500 is not available before the due date of a short plan year return/report, use the latest Form 5500 available and enter the dates the short plan year began and ended in Form 5500, Part I.

Following is a summary list of the major Form 5500 changes that have been adopted by the Department of Labor, the IRS and the PBGC for plan years beginning after December 31, 1998.

- ***Different formats and methods of filing the Form 5500.*** The 1999 and 2000 Form 5500 permit the filer to choose between two formats. One format, **"machine print,"** requires completion by computer software from EFAST approved vendors. The other format, **"hand print,"** permits completion by typewriter or by hand or, for the 2000 Form 5500, by computer software from EFAST approved vendors.
- ***Filing the hand print Form 5500.*** **Hand print** forms enable filers to complete the forms by hand or typewriter or, for the 2000 Form 5500, by computer software from EFAST approved vendors. The hand print form is published with a preprinted bar code at the bottom of each page, and the form and all required attachments must be filed by mail. The green ink used in the 1999 hand print forms has been replaced to accommodate completion by computer. Hand print forms cannot be filed electronically. Individual hand print forms can be ordered by calling **1-800-TAX-FORM (1-800-829-3676)**.
- ***Filing the machine print Form 5500.*** **Machine print** forms are generated by approved EFAST computer software. The machine print form and all required attachments may be filed in several ways: (1) by modem, using an approved EFAST Transmitter; (2) by mailing magnetic tape, floppy diskettes or CD-ROMs, containing the Form 5500 data; or (3) by mailing a paper version of the machine print form. Check the EFAST Web page at **www.efast.dol.gov** for the latest information about the above requirements.
- ***Filing With PWBA.*** The Form 5500 for plan years beginning on or after January 1, 1999, should be sent either by modem or mail, including approved private delivery services, to PWBA. (Note: Forms 5500 and 5500-C/R for pre-1999 plan years that are filed before July 1, 2001, should be addressed to the IRS in accordance with the instructions for the appropriate Form 5500 or 5500-C/R. Beginning on July 1, 2001, all Forms 5500, including pre-1999 Forms 5500 and 5500-C/R, must be filed with PWBA.)
- ***Filing Form 5500 for a Direct Filing Entity (DFE).*** Information on certain investment and insurance arrangements is reported by plans and filed directly with the DOL. These investment and insurance arrangements include master trust investment accounts (MTIAs), common/collective trusts (CCTs), pooled separate accounts (PSAs), 103-12 investment entities (103-12 IEs) and GIAs. Beginning with the 1999 Form 5500, standardized forms, including the Form 5500 and new Schedule D, must be used to report information submitted for these investment

and insurance arrangements. A Form 5500 **must** be filed in accordance with the instructions for each MTIA or the participating plan's annual report will be deemed incomplete. A Form 5500 is not required to be filed for a CCT, PSA, 103-12 IE or GIA. However, plans that participate in CCTs, PSAs, 103-12 IEs or GIAs that file as DFEs are entitled to certain annual reporting relief. GIAs that filed pre-1999 Form 5500's with the IRS will now file Form 5500's with PWBA. An MTIA, CCT, PSA, 103-12 IE or GIA for which a Form 5500 has been filed in accordance with the instructions is known as a **Direct Filing Entity** or **DFE**.

Schedules and Attachments

Required schedules and attachments must be clearly labeled in accordance with the instructions and attached to the Form 5500 or the filing is subject to rejection as incomplete and penalties may be assessed. All schedules and attachments must identify the name of the plan or DFE, sponsor's Employer Identification Number (EIN), plan number (PN), type of attachment, associated schedule and the line number of that schedule. When assembling the package for filing, attachments to a schedule may be placed either directly behind that schedule or at the end of the filing.

Schedule A (Insurance Information). The Schedule A must be filed by plans and certain DFEs when benefits under the plan are provided by an insurance company, insurance service or other similar organization (including, for example, Blue Cross, Blue Shield or a health maintenance organization). This includes investment and annuity contracts with insurance companies.

Schedule B (Actuarial Information). The Schedule B must be filed by defined benefit pension plans subject to the minimum funding standards and by certain money purchase defined contribution plans required to complete Schedule B, lines 3, 9 and 10, in accordance with the instructions for Schedule R, line 5.

Schedule C (Service Provider Information). The Schedule C must be filed by large pension plans, large welfare plans and certain DFEs when one or more service providers receive $5,000 or more in compensation for services rendered during the year, and to report terminated accountants and enrolled actuaries.

Schedule D (DFE/Participating Plan Information). The Schedule D must be filed by plans and DFEs to identify and provide certain financial information on master trust investment accounts (MTIAs), CCTs, PSAs and 103-12 IEs in which the plan or DFE participated or invested during the year. The Schedule D also must be filed by DFEs to identify plans that participated or invested in the DFE during the DFE year.

Schedule E (ESOP Annual Information). The Schedule E must be filed by all pension plans with employee stock ownership plan (ESOP) benefits.

Schedule F (Fringe Benefit Annual Return). The Schedule F must be filed by employers sponsoring certain fringe benefit plans.

Schedule G (Financial Transaction Schedules). The Schedule G must be filed by large pension plans, large welfare plans and certain DFEs to report loans, leases and fixed income obligations in default or classified as uncollectible, and nonexempt transactions.

Schedule H (Financial Information). The Schedule H must be filed by large pension plans, large welfare plans and DFEs to report financial information. For exemptions see **CHECKLISTS and QUICK REFERENCE CHARTS**.

Schedule I (Financial Information - Small Plan). The Schedule I must be filed by small pension plans and small welfare plans to report financial information. For exemptions see **CHECKLISTS and QUICK REFERENCE CHARTS**.

Schedule P (Annual Return of Fiduciary of Employee Benefit Trust). The Schedule P must be filed for 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).

Schedule R (Retirement Plan Information). The Schedule R must be filed by large and small pension plans that are defined benefit plans or are otherwise subject to Code section 412 or ERISA section 302. Schedule R may also be required for certain other pension benefit plans specified in the instructions.

Schedule SSA (Annual Registration Statement Identifying Separated Participants with Deferred Vested Benefits). The Schedule SSA must be filed by most large and small pension plans that had separated participants.

Schedule T (Qualified Pension Plan Coverage Information). The Schedule T must be filed by large and small pension plans (including profit-sharing and stock bonus plans) intended to be qualified under Code section 401(a) or 403(a) to report coverage information. More than one Schedule T may be required. Employers using the three-year testing cycle rule in Revenue Procedure 93-42 must file Schedule T for the first year in the plan's testing cycle. Schedule T 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 T must be filed annually.

The report of an independent qualified public accountant. The report of an independent qualified public accountant generally must be filed by large pension plans, large welfare plans, GIAs and 103-12 IEs. For exemptions see **CHECKLISTS and QUICK REFERENCE CHARTS**.

Schedule of Assets Held for Investment Purposes at End of Plan Year and Schedule of Investment Assets Both Acquired and Disposed of Within the Plan Year. One or both of these schedules of assets held for investment purposes generally must be filed by large pension plans, large welfare plans and DFEs that are required to check "Yes" to Schedule H, line 4i.

Schedule of Reportable Transactions. The schedule of reportable (5 percent) transactions must be filed by large pension plans, large welfare plans and DFEs that are required to check "Yes" to Schedule H, line 4j.

Other supplemental attachments. Various supplemental attachments must be filed when required by the instructions to the Form 5500 and the schedules listed above.

EFAST PROCESSING OF THE 2000 FORM 5500

When the 2000 Form 5500 is received by PWBA, it will undergo a number of computerized edit checks. These computerized tests have been developed to identify errors or omissions in filings. The results of these tests will provide the basis for correspondence to the filer. The correspondence will explain the reasons for test failures, how to submit missing or corrected information and a reminder that failure to respond or to provide the requested information may result in enforcement action, including the assessment of civil penalties, by the Department of Labor and/or the Internal Revenue Service.

Edit Testing

The 2000 Form 5500 and schedules will be subjected to computerized edit tests that concentrate on ten major test functions:

- ***Mandatory answer/invalid data.*** These tests determine if a filer has failed to answer a required question, failed to check an appropriate box or has entered information that is not valid.
- ***Math consistency.*** These tests are applied to financial statements to ensure the totals and subtotals equal the calculated amounts making up each subtotal and total. These tests are failed when the individual items fail to calculate to the amounts shown on the forms.
- ***Missing schedules.*** These tests verify that, when a filer answers "yes" to one or more of the questions on the Form 5500 or its schedules that require the attachment of other schedules or when information on the financial statements indicate that schedules are required to be attached, the schedules are actually attached.
- ***Financial activity.*** These tests determine if the filer answered the appropriate narrative questions when financial activity took place.
- ***Missing amount.*** These tests determine if the filer failed to indicate dollar amounts in the space provided after answering "Yes" to questions or marking appropriate box(es) on the Form 5500.
- ***Nonexempt.*** These tests determine if the filer failed to answer narrative questions on Schedule H or I.
- ***Missing specify/explain information.*** These tests determine that when "specify " or "explain" are indicated on the Form 5500 and schedules, a narrative explanation has been provided with the filing.
- ***Large plan/DFE financial/transaction information.*** These tests determine if the plan/DFE provided the required information when the report of an independent accountant is required to be part of the annual report.
- ***Final report.*** This test determines if the report is actually a final filing based on answers to certain questions.
- ***Entity control.*** These tests determine if consistent identifying data is reported each year for a particular filer in order to maintain accurate year-to-year records for each filer. The following information is used in entity control testing: employer identification number (EIN), plan number (PN), plan name, sponsor name, effective date of plan, total assets (beginning and end of year) and whether this is the first return/report filed for the plan or DFE.

EFAST Processing Tips

To reduce the possibility of correspondence and penalties, we remind filers that:

- Paper forms must be obtained from the IRS or printed using software from an EFAST approved software developer.
- Original forms are preferable. Photocopies may be rejected or cause correspondence requiring additional information.
- All information should be in the specific fields or boxes provided on the forms and schedules. Information entered outside of the fields or boxes may not be processed.
- Do not use felt tip pens or other writing instruments that can cause signatures or data to bleed through to the other side of the paper. One-sided documents should have no markings on the blank side.
- Paper should be clean without glue or other sticky substances.
- Do not staple the forms. Use binder clips or other fasteners that do not perforate the paper.
- Do not submit extraneous material or information, such as arrows used to indicate where to sign, notes between preparers of the report, notations on the form, e.g., "DOL copy," etc.
- Do not submit unnecessary or blank schedules. Except for certain Schedule SSA filings specifically permitted by the instructions, schedules should be submitted only with a Form 5500 or in response to correspondence from the Pension and Welfare Benefits Administration (PWBA) regarding the processing of your return/report.
- Manual entries on the machine print forms are not permitted.

Correspondence to Plan Administrators

The computerized edit test system will generate correspondence to plan administrators for any Form 5500 filing which has failed at least one edit test. The correspondence will contain the following information:

- General information explaining to the plan administrator the purpose of the correspondence, how to submit missing or revised information, and that enforcement action may be taken if no response is received;
- Specific information that relates to the edit test failures noted in the filing. This will indicate what needs to be changed in order to correct the reporting deficiency; and
- Filer entity information, such as EIN, PN, plan name and sponsor name, when the information provided does not match EFAST records.

POTENTIAL FILING ERRORS AND HOW TO AVOID THEM

As explained in previous sections of this publication, the 2000 Form 5500 will be subjected to review to determine its compliance with the filing requirements. The Department of Labor, the Internal Revenue Service and the Pension Benefit Guaranty Corporation would like to minimize the amount of correspondence sent to plan administrators for deficient filings. This section provides information on the potential errors by filers and how to prevent them.

The potential errors considered most likely to be committed by filers are: (1) omission of necessary information; (2) failure to completely answer multiple part questions; (3) attaching supplemental information to the forms instead of completing the necessary line items; (4) attaching information that is not properly completed and labeled; and (5) failure to use acceptable forms and to enter information on the forms correctly.

Omission of Necessary Information

The forms, among other things, will be subjected to a review that includes the checking of specific data elements as well as checking for omissions, such as missing signature, missing financial data, missing independent qualified public accountant's report and missing fiscal year beginning and ending dates. *All items on the forms must be completed as required by the instructions.* To enter none for monetary amounts, you may enter a zero (0) or leave the line blank, unless the instructions require that a "0" be entered.

Failure to Completely Answer Multiple Part Questions

A second potential error is the failure to completely answer multiple part questions. For all multiple part questions, you must answer all parts as directed. The computerized edit program is designed to identify any multiple part questions that have not been completely answered.

Attaching Supplemental Information to the Forms

A third potential error relates to attaching supplemental explanations to the forms. Unless specifically permitted in the instructions, under the new computerized edit system use of the phrase "see attached," or similar wording, is not an acceptable answer in place of entering required information on the forms.

Attaching Information Not Properly Completed and Labeled

A fourth potential error relates to attaching information that is not properly completed and labeled. All information submitted with the Form 5500 must identify the plan or DFE name, sponsor's EIN, PN, type of attachment, associated schedule and line number.

Failure to Use Acceptable Forms and to Enter Information on the Forms Correctly

A fifth potential error relates to not submitting acceptable forms and to not entering information on the forms correctly. Under the new EFAST processing system, all forms submitted must meet certain minimum standards, including entering data only in the space provided in accordance with the Form 5500 instructions. **See** the EFAST Web page at **www.efast.dol.gov** for more information.

COMPLIANCE/PENALTY SANCTIONS

Plan administrators should be aware that there are various penalties discussed in the instructions which may be assessed or imposed for failing to comply with the annual reporting requirements. The Department of Labor has authority to assess civil penalties of up to $1,100 per day per annual report against plan administrators who fail or refuse to comply with all annual reporting requirements. These Department of Labor civil sanctions apply with respect to annual reports required to be filed for plan years beginning on or after January 1, 1988.

Voluntary Compliance

If a review of a Form 5500 Series submission indicates that some of the required information was omitted, or the information furnished was not consistent with the instructions or with other information reported on the form, the filer will receive correspondence from PWBA requesting that the correct information be provided. This correspondence is designed to achieve voluntary compliance with the reporting requirements.

Civil Penalty Sanctions

If voluntary compliance is not achieved, the Secretary of Labor may assess a civil penalty of up to $1,100 a day from the date of a plan administrator's failure or refusal to file the annual report required to be filed with the Secretary under ERISA section 101(b). For purposes of this paragraph, an annual report that has been rejected under ERISA section 104(a)(4) for failure to provide "material information" shall not be treated as having been filed with the Secretary of Labor.

Under the Department of Labor's implementing regulations, the penalty is computed from the date on which the administrator failed or refused to file the required information and continues until a satisfactory annual report is filed.

The regulation defines "a failure or refusal to file" as a failure or refusal to file, in whole or in part, the information required by ERISA and the DOL's regulations at the time and in the manner prescribed for annual report filings.

The regulation also allows the DOL, at its discretion, to waive all or part of a penalty if an administrator files a timely statement showing reasonable cause for failure to file a complete report when due. The period during which a statement of reasonable cause is being considered by the DOL will not be taken into account for purposes of computing the penalty. In an effort to encourage pension and welfare plan administrators to file overdue annual reports, PWBA maintains a Delinquent Filer Voluntary Compliance Program (DFVC Program) that provides plan administrators with the opportunity to pay reduced civil penalties for voluntarily complying with the annual reporting requirements. For further information concerning the DFVC Program, you may call **(202) 219-8818.** (This is not a toll-free number.)

WHERE TO FILE THE 2000 FORM 5500

The completed 2000 Form 5500, including all schedules, statements and attachments, may be filed with the Pension and Welfare Benefits Administration (PWBA) by modem, mail or certain private delivery services.

MODEM:

See **www.efast.dol.gov**. This Internet site provides information concerning how to obtain the *Form 5500 Electronic Filer User's Guide*. The Form EFAST-1, Application for EFAST Electronic Signature and Codes for EFAST Transmitters and Software Developers, must be filed to obtain an electronic signature and codes required for modem filers. The Form EFAST-1 is also available on this site for on-line completion and printing.

To file a 2000 Form 5500 by mail or private delivery service, send either a paper version of the Form 5500 or the Form 5500 on magnetic tape, floppy diskette or CD-ROM to the following address:

MAIL:

PWBA
P.O. Box 7043
Lawrence, Kansas 66044-7043

PRIVATE DELIVERY SERVICE:

PWBA/NCS
Attn: EFAST
3833 Greenway Drive
Lawrence, Kansas 66046-1290

You can use certain private delivery services that have been designated by the IRS to meet the "timely mailing as timely filing/paying" rule for tax returns and payments. The August 1999 list of designated private delivery services published by the IRS includes only the following: Airborne Express (Airborne): Overnight Air Express Service; Next Afternoon Service; Second Day Service. DHL Worldwide Express (DHL): DHL "Same Day" Service; DHL USA Overnight. Federal Express (FedEx): FedEx Priority Overnight; FedEx Standard Overnight; FedEx 2Day. United Parcel Service (UPS): UPS Next Day Air; UPS Next Day Air Saver; UPS 2nd Day Air; UPS 2nd Day Air A.M. The private delivery service can tell you how to get written proof of the mailing date.

CAUTION **FILE 1998 AND EARLIER YEAR FORMS 5500 AND 5500-C/R WITH THE IRS AT THE ADDRESS SPECIFIED IN THE INSTRUCTIONS TO THE FORM UNTIL JUNE 30, 2001. BEGINNING JULY 1, 2001, FILE THESE FORMS WITH PWBA AT THE ADDRESS SPECIFIED ABOVE.**

CHECKLISTS and QUICK REFERENCE CHARTS

FOR PENSION PLANS, WELFARE PLANS, FRINGE BENEFIT PLANS AND DIRECT FILING ENTITIES

CHECKLIST - LARGE AND SMALL PENSION PLANS

Large Pension Plan - Complete the lines on the Form 5500 and schedules and provide any statements and attachments in accordance with the instructions. An annual return/report for a large employee pension benefit plan consists of:

(1) Form 5500 (be certain to enter all applicable plan characteristics codes on line 8);
(2) Schedule A, as many as needed, to report insurance contract information;
(3) Schedule B, if applicable, to report actuarial information;
(4) Schedule C, if applicable, to list the 40 most highly compensated service providers, including the contract administrator, and any terminated accountants or enrolled actuaries;
(5) Schedule D, to list all CCTs, PSAs, MTIAs and 103-12 IEs in which the plan participated or invested during the plan year;
(6) Schedule E, if applicable, to report ESOP information;
(7) Schedule G, to report loans, leases and fixed income obligations in default or classified as uncollectible, and nonexempt transactions;
(8) Schedule H, to report plan financial information;
(9) Schedule P, as many as needed, to report trust fiduciary information;
(10) Schedule R, if applicable, to report retirement plan information;
(11) Schedule SSA, if applicable, to report separated vested participant information;
(12) Schedule T, as many as needed, to report tax qualified pension plan coverage information;
(13) Schedules of assets held for investment purposes and reportable transactions (see Schedule H instructions); and
(14) The report of the independent qualified public accountant identified on Schedule H, line 3d, unless Schedule H, line 3b(2), is checked.

Note: Certain pension plans or arrangements using accounts or annuities described in Code section 403(b) and plans using individual retirement accounts or annuities described in Code section 408 as the sole funding vehicle for providing benefits need only complete Form 5500, Part I and Part II, lines 1 through 5 and 8. Fully insured pension plans described in the instructions for *Limited Pension Plan Reporting* are exempt from attaching Schedule H and an accountant's opinion, and from the requirement to engage an independent qualified public accountant. See the instructions for *Limited Pension Plan Reporting*.

Also see the ***Large and Small Pension Plan Quick Reference Chart*** on page 20.

CHECKLIST - LARGE AND SMALL PENSION PLANS (continued)

Small Pension Plan - Complete the lines on the Form 5500 and schedules and provide any statements and attachments in accordance with the instructions. An annual return/report for a small employee pension benefit plan consists of:

(1) Form 5500 (be certain to enter all applicable plan characteristics codes on line 8);
(2) Schedule A, as many as needed, to report insurance contract information;
(3) Schedule B, if applicable, to report actuarial information;
(4) Schedule D, to list all CCTs, PSAs, MTIAs and 103-12 IEs in which the plan participated or invested during the plan year;
(5) Schedule E, if applicable, to report ESOP information;
(6) Schedule I, to report plan financial information;
(7) Schedule P, as many as needed, to report trust fiduciary information;
(8) Schedule R, if applicable, to report retirement plan information;
(9) Schedule SSA, if applicable, to report separated vested participant information; and
(10) Schedule T, as many as needed, to report tax qualified pension plan coverage information.

Note: Certain pension plans and arrangements using accounts or annuities described in Code section 403(b) and plans using individual retirement accounts or annuities described in Code section 408 as the sole funding vehicle for providing benefits need only complete Form 5500, Part I and Part II, lines 1 through 5 and 8. Fully insured pension plans described in the instructions for *Limited Pension Plan Reporting* are exempt from attaching Schedule I. See the instructions for *Limited Pension Plan Reporting*.

Also see the ***Large and Small Pension Plan Quick Reference Chart*** on page 20.

CHECKLIST - LARGE AND SMALL WELFARE PLANS

Large Welfare Plan - Complete the lines on the Form 5500 and schedules and provide any statements and attachments in accordance with the instructions. An annual report for a large employee welfare benefit plan consists of:

(1) Form 5500 (enter all applicable plan characteristics codes on line 8);
(2) Schedule A, as many as needed, to report insurance contract information;
(3) Schedule C, if applicable, to list the 40 most highly compensated service providers, including the contract administrator, and any terminated accountants;
(4) Schedule D, to list all CCTs, PSAs, MTIAs and 103-12 IEs in which the plan participated or invested during the plan year;
(5) Schedule G, to report loans, leases and fixed income obligations in default or classified as uncollectible, and nonexempt transactions;
(6) Schedule H, to report plan financial information;
(7) Schedules of assets held for investment purposes and reportable transactions (see Schedule H instructions); and
(8) The report of the independent qualified public accountant identified on Schedule H, line 3d, unless Schedule H, line 3b(2), is checked.

Small Welfare Plan - Complete the lines on the Form 5500 and schedules and provide any statements and attachments in accordance with the instructions. An annual report for a small employee welfare benefit plan consists of:

(1) Form 5500 (enter all applicable plan characteristics codes on line 8);
(2) Schedule A, as many as needed, to report insurance contract information;
(3) Schedule D, to list all CCTs, PSAs, MTIAs and 103-12 IEs in which the plan participated or invested during the plan year; and
(4) Schedule I, to report plan financial information.

Note: An unfunded, fully insured or combination unfunded/insured welfare plan with fewer than 100 participants at the beginning of the plan year that meets the conditions of 29 CFR §2520.104-20 is exempt from filing the Form 5500 (see the instructions under the heading "*Do Not File A Form 5500 For A Welfare Benefit Plan That is Any Of The Following*"). If such a plan covers 100 or more participants, a Form 5500 is required, but the Schedule H, schedules of assets held for investment purposes and reportable transactions, and accountant's report are not required. A Schedule G must be attached to this Form 5500 to report any nonexempt transactions.

Also see the ***Large and Small Welfare Plan Quick Reference Chart*** on page 22.

CHECKLIST - FRINGE BENEFIT PLANS

Fringe Benefit Plan - Complete the lines on the Form 5500 and Schedule F and provide any statements and attachments in accordance with the instructions. An annual information return for a fringe benefit plan described in Internal Revenue Code section 6039D, i.e., cafeteria plans described in Code section 125, educational assistance programs described in Code section 127 and adoption assistance programs described in Code section 137, consists of:

(1) Form 5500, except lines 6, 7 and 9 - be certain to check the line 8c and 10c boxes; and
(2) Schedule F.

Note: Code section 127 educational assistance programs that provide only job-related training which is deductible as an ordinary and necessary business expense under Code section 162 do not need to file the Form 5500.

CAUTION If one Form 5500 is filed for both a welfare plan and a fringe benefit plan, complete the Form 5500 and schedules required for the welfare plan and also complete Form 5500, lines 8c and 10c, and attach Schedule F.

Also see the ***Large and Small Welfare Plan Quick Reference Chart*** on page 22.

CHECKLIST - DIRECT FILING ENTITIES (DFEs)

A Form 5500 filed for a Master Trust Investment Account (MTIA), Common/Collective Trust (CCT), Pooled Separate Account (PSA), 103-12 Investment Entity (103-12 IE) or Group Insurance Arrangement (GIA) is considered part of the annual report for participating or investing pension and welfare plans. If the Form 5500 filed by the DFE is incomplete or inaccurate, the participating or investing plans' annual reporting requirements may not be met and the administrator of these plans may be subject to penalties for noncompliance. The reporting requirements for a DFE are based upon the type of DFE as follows:

MTIA - Complete the lines on the Form 5500 and schedules and provide any statements and attachments in accordance with the instructions. An annual report for an MTIA consists of:

(1) Form 5500, enter the letter "M" on line A(4), and skip lines C, D, 1c, 2d and 6 through 9;
(2) Schedule A, as many as needed, to report insurance contract information;
(3) Schedule C, if applicable, to list the 40 most highly compensated service providers;
(4) Schedule D, to list all plans that participated in the MTIA and, if applicable, to list all CCTs, PSAs and 103-12 IEs in which this MTIA invested during the MTIA year;
(5) Schedule G, to report loans, leases and fixed income obligations in default or classified as uncollectible, and nonexempt transactions;
(6) Schedule H, to report financial information; and
(7) Schedules of assets held for investment purposes and reportable transactions (see Schedule H instructions).

CCT or PSA - Complete the lines on the Form 5500 and schedules and provide any statements and attachments in accordance with the instructions. An annual report for a CCT or PSA consists of:

(1) Form 5500, enter the applicable letter "C" or "P" on line A(4), and skip lines C, D, 1c, 2d and 6 through 9;
(2) Schedule D, to list all plans that invested in the CCT or PSA and, if applicable, to list all CCTs, PSAs and 103-12 IEs in which this CCT or PSA invested during the CCT or PSA year;
(3) Schedule H, to report financial information.

Also see the ***DFE Quick Reference Chart*** on page 23.

CHECKLIST - DIRECT FILING ENTITIES (DFEs) (continued)

103-12 IE - Complete the lines on the Form 5500 and schedules and provide any statements and attachments in accordance with the instructions. An annual report for a 103-12 IE consists of:

(1) Form 5500, enter the letter "E" on line A(4) and skip lines C, D, 1c, 2d and 6 through 9;
(2) Schedule A, as many as needed, to report insurance contract information;
(3) Schedule C, if applicable, to list the 40 most highly compensated service providers and any terminated accountants;
(4) Schedule D, to list all plans that participated in the 103-12 IE and, if applicable, to list all CCTs, PSAs and 103-12 IEs in which this 103-12 IE invested during the 103-12 IE year;
(5) Schedule G, to report loans, leases and fixed income obligations in default or classified as uncollectible and nonexempt transactions;
(6) Schedule H, to report financial information;
(7) Schedules of assets held for investment purposes (see Schedule H instructions); and
(8) The report of the independent qualified public accountant identified on Schedule H, line 3d.

GIA - Complete the lines on the Form 5500 and schedules and provide any statements and attachments in accordance with the instructions. An annual report for a GIA consists of:

(1) Form 5500, enter the letter "G" on line A(4) and skip lines C and 2d;
(2) Schedule A, as many as needed, to report insurance contract information;
(3) Schedule C, if applicable, to list the 40 most highly compensated service providers and any terminated accountants;
(4) Schedule D, to list all plans that participated in the GIA and, if applicable, to list all CCTs, PSAs and 103-12 IEs in which this GIA invested during the GIA year;
(5) Schedule G, to report loans, leases and fixed income obligations in default or classified as uncollectible, and nonexempt transactions;
(6) Schedule H, to report financial information;
(7) Schedules of assets held for investment purposes and reportable transactions (see Schedule H instructions); and
(8) The report of the independent qualified public accountant identified on Schedule H, line 3d.

Also see the ***DFE Quick Reference Chart*** on page 23.

Large and Small Pension Plan Quick Reference Chart

This chart provides only general guidance. Not all rules and requirements are reflected. Refer to the specific Form 5500 instructions for complete information.

Requirement	Large Pension Plan	Small Pension Plan
Form 5500	Must complete as specified on form. See the *Who Must File*, *What To File* and *Line-by-Line Instructions*.	Must complete as specified on form. See the *Who Must File*, *What To File* and *Line-by-Line Instructions*.
Schedule A (Insurance Information)	Must complete if plan has insurance contracts.	Must complete if plan has insurance contracts.
Schedule B (Actuarial Information)	Must complete if defined benefit pension plan subject to minimum funding standards or if money purchase defined contribution plan required to complete Schedule B, lines 3, 9 and 10 in accordance with the instructions for Schedule R, line 5.	Must complete if defined benefit pension plan subject to minimum funding standards or if money purchase defined contribution plan required to complete Schedule B, lines 3, 9, and 10 in accordance with the instructions for Schedule R, line 5.
Schedule C (Service Provider Information)	Must complete if service provider was paid $5,000 or more and/or an accountant or enrolled actuary was terminated.	NOT REQUIRED FOR SMALL PENSION PLANS.
Schedule D (DFE/Participating Plan Information)	Must complete Part I if plan participated in a CCT, PSA, MTIA or 103-12 IE.	Must complete Part I if plan participated in a CCT, PSA, MTIA or 103-12 IE.
Schedule E (ESOP Annual Information)	Must complete if ESOP.	Must complete if ESOP.
Schedule G (Financial Transaction Schedules)	Must complete if Schedule H, lines 4b, 4c or 4d are required to be checked "Yes."	NOT REQUIRED FOR SMALL PENSION PLANS.
Schedule H (Large Plan and DFE Financial Information)	Must complete. See *Limited Pension Plan Reporting* instructions for exemptions for certain 403(b) Arrangements, IRA Plans and Fully Insured Pension Plans.	NOT REQUIRED - SEE SCHEDULE I.
Schedule I (Financial Information— Small Plan)	NOT REQUIRED - SEE SCHEDULE H.	Must complete. See the *Limited Pension Plan Reporting* instructions for exceptions for certain 403(b) Arrangements, IRA Plans and Fully Insured Pension Plans.

Large and Small Pension Plan Quick Reference Chart (continued)

This chart provides only general guidance. Not all rules and requirements are reflected. Refer to the specific Form 5500 instructions for complete information.

Requirement	Large Pension Plan	Small Pension Plan
Schedule P (Annual Return of Fiduciary of Employee Benefit Trust)	Must file to start running of statute of limitations under Code section 6501(a).	Must file to start running of statute of limitations under Code section 6501(a).
Schedule R (Retirement Plan Information)	Must complete unless: **(1)** the plan is entitled to *Limited Pension Plan Reporting* as specified in the instructions, or **(2)** if each of the following four conditions is met: **(A)** the plan is not a defined benefit plan or otherwise subject to the minimum funding standards of Code section 412 or ERISA section 302; **(B)** no in-kind distributions reportable on line 1 of Schedule R were distributed during the plan year; **(C)** no benefits were distributed during the plan year which are reportable on Form 1099-R using an EIN other than that of the plan sponsor or plan administrator; **(D)** in the case of a plan that is not a profit-sharing, ESOP or stock bonus plan, no plan benefits were distributed during the plan year in the form of a single sum distribution.	Must complete unless: **(1)** the plan is entitled to *Limited Pension Plan Reporting* as specified in the instructions, or **(2)** if each of the following four conditions is met: **(A)** the plan is not a defined benefit plan or otherwise subject to the minimum funding standards of Code section 412 or ERISA section 302; **(B)** no in-kind distributions reportable on line 1 of Schedule R were distributed during the plan year; **(C)** no benefits were distributed during the plan year which are reportable on Form 1099-R using an EIN other than that of the plan sponsor or plan administrator; **(D)** in the case of a plan that is not a profit-sharing, ESOP or stock bonus plan, no plan benefits were distributed during the plan year in the form of a single sum distribution.
Schedule T (Qualified Pension Plan Coverage Information)	Must complete if qualified plan unless permitted to rely on coverage testing information for prior year. See the Schedule T instructions *Who Must File* and *When to File* for exceptions.	Must complete if qualified plan unless permitted to rely on coverage testing information for prior year. See the Schedule T *Who Must File* and *When to File* instructions for exceptions.
Schedule SSA (Annual Registration 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.
Schedules of Assets and Reportable (5%) Transactions	Must complete if Schedule H, lines 4i or 4j, are required to be checked "Yes." See the instructions for the required format and use the same size paper as the Form 5500.	NOT REQUIRED FOR SMALL PENSION PLANS.
Independent Qualified Public Accountant's Report	Must attach if a box on Schedule H, line 3a, is required to be checked.	NOT REQUIRED FOR SMALL PENSION PLANS MEETING THE CONDITIONS OF 29 CFR §2520.104-46. (NOTE: NEW CONDITIONS APPLY TO PLAN YEARS BEGINNING AFTER APRIL 17, 2001.)

Large and Small Welfare Plan Quick Reference Chart

This chart provides only general guidance. Not all rules and requirements are reflected. Refer to the specific Form 5500 instructions for complete information.

Requirement	Large Welfare Plan	Small Welfare Plan
Form 5500	Must complete as specified on form. See the *Who Must File*, *What To File*, and *Line-by-Line Instructions*.	Must complete as specified on form. See the *Who Must File*, *What To File*, and *Line-by-Line Instructions*.
Schedule A (Insurance Information)	Must complete if plan has insurance contracts.	Must complete if plan has insurance contracts.
Schedule C (Service Provider Information)	Must complete if service provider was paid $5,000 or more and/or an accountant was terminated.	NOT REQUIRED FOR SMALL WELFARE PLANS.
Schedule D (DFE/Participating Plan Information)	Must complete Part I if plan participates in a CCT, PSA, MTIA or 103-12 IE.	Must complete Part I if plan participates in a CCT, PSA, MTIA or 103-12 IE.
Schedule F (Fringe Benefit Plan Information)	Must complete if reporting fringe benefit plan information under Code section 6039D. See the *Welfare Plan and Fringe Benefit Plan Filing Together* instructions.	Must complete if reporting fringe benefit plan information under Code section 6039D. See the *Welfare Plan and Fringe Benefit Plan Filing Together* instructions.
Schedule G (Financial Schedules)	Must complete if Schedule H, lines 4b, 4c or 4d, are required to be checked "Yes," or, if Schedule H is not required to be completed, to report any nonexempt transactions.	NOT REQUIRED FOR SMALL WELFARE PLANS.
Schedule H (Large Plan and DFE Financial Information)	Must complete. See the *Welfare Benefit Plan Filing Requirements* instructions for exemptions for unfunded, fully insured and combination unfunded/insured welfare plans that meet the requirements of 29 CFR §2520.104-44.	NOT REQUIRED - SEE SCHEDULE I.
Schedule I (Small Plan Financial Information)	NOT REQUIRED - SEE SCHEDULE H.	Must complete if required to file Form 5500.
Schedules of Assets and Reportable (5%) Transactions	Must complete if Schedule H, lines 4i or 4j, are required to be checked "Yes." See the instructions for the required format and use the same size paper as the Form 5500.	NOT REQUIRED FOR SMALL WELFARE PLANS.
Independent Qualified Public Accountant's Report	Must attach if a box on Schedule H, line 3a, is required to be checked.	NOT REQUIRED FOR SMALL WELFARE PLANS.

DFE Quick Reference Chart

This chart provides only general guidance. Not all rules and requirements are reflected. Refer to the specific Form 5500 instructions for complete information.

Requirement	MTIA	CCT or PSA	103-12 IE	GIA
Form 5500	Must complete as specified on the form and *Direct Filing Entity Filing Requirements* instructions. Enter M on line A(4). Skip lines C, D, 1c, 2d, 6, 7, 8 and 9.	Must complete as specified on the form and *Direct Filing Entity Filing Requirements* instructions. Enter C or P on line A(4). Skip lines C, D, 1c, 2d, 6, 7, 8 and 9.	Must complete as specified on the form and *Direct Filing Entity Filing Requirements* instructions. Enter E on line A(4). Skip lines C, D, 1c, 2d, 6, 7, 8 and 9.	Must complete as specified on the form and *Direct Filing Entity Filing Requirements* instructions. Enter G on line A(4). Skip lines C and 2d.
Schedule A (Insurance Information)	Must complete if MTIA has insurance contracts.	**NOT REQUIRED**	Must complete if 103-12 IE has insurance contracts.	Must attach.
Schedule C (Service Provider Information)	List up to 40 most highly compensated service providers. Skip Part II.	**NOT REQUIRED**	List up to 40 most highly compensated service providers and any terminated accountants.	List up to 40 most highly compensated service providers and any terminated accountants.
Schedule D (DFE/ Participating Plan Information)	List all plans that participated in the MTIA in Part II. List all CCTs, PSAs and 103-12 IEs in which the MTIA participated or invested during the MTIA year in Part I.	List all plans that participated in the CCT or PSA in Part II. List all CCTs, PSAs and 103-12 IEs in which the CCT or PSA participated or invested during the CCT or PSA year in Part I.	List all plans that participated in the 103-12 IE in Part II. List all CCTs, PSAs and 103-12 IEs in which the 103-12 IE participated or invested during the 103-12 IE year in Part I.	List all plans that participated in the GIA in Part II. List all CCTs, PSAs and 103-12 IEs in which the GIA participated or invested during the GIA year in Part I.
Schedule G (Financial Transaction Schedules)	Must complete if Schedule H, lines 4b, 4c or 4d, are required to be checked "Yes."	**NOT REQUIRED**	Must complete if Schedule H, lines 4b, 4c or 4d, are required to be checked "Yes."	Must complete if Schedule H, lines 4b, 4c or 4d, are required to be checked "Yes."
Schedule H (Large Plan and DFE Financial Information)	Must complete Parts I, II, III (check line 3b(1)) and IV.	Must complete Parts I, II and III (check line 3b(1)). Skip Part IV.	Must complete Parts I, II, III (check the appropriate box in line 3a) and IV.	Must complete Parts I, II, III (check the appropriate box in line 3a) and IV.
Schedules of Assets and Reportable (5%) Transactions	Must complete if Schedule H, lines 4i or 4j are required to be checked "Yes." See Schedule H instructions.	**NOT REQUIRED**	Must complete only Schedules of Assets if Schedule H, line 4i, is required to be checked "Yes." See Schedule H instructions.	Must complete if Schedule H, lines 4i or 4j are required to be checked "Yes." See Schedule H instructions.
Independent qualified public accountant's report	**NOT REQUIRED**	**NOT REQUIRED**	Must attach.	Must attach.

GENERAL GUIDELINES FOR COMPLETING FORM 5500 AND SCHEDULES A, C, D, G, H AND I

GUIDELINES FOR COMPLETING FORM 5500

Line Item	Who Must Complete	How To Complete
Top of Form - plan year information	All filers (large and small pension plans, large and small welfare plans, fringe benefit plans and DFEs).	Enter the plan or DFE year being reported if not a calendar year (e.g., January 1, 2000, to December 31, 2000).
A(1) – A(4)	All filers.	Check only one box to indicate the type of filer. Enter the appropriate letter - M, C, P, E or G - if A(4) is checked.
B(1)	All filers.	Check this box if a Form 5500 (or Form 5500-C/R) has not been previously filed for this plan or DFE. **Note:** If this Form 5500 is the first Form 5500 (or Form 5500-C/R) filed for this plan check this box even if a Form 5500-EZ has been previously filed.
B(2)	All filers.	Check box if this Form 5500 amends a Form 5500 previously filed for this year.
B(3)	All filers.	Check box if this is the last Form 5500 required to be filed for the plan or arrangement. A plan or arrangement with participants, assets and/or liabilities at the end of the plan year should not check this box.
B(4)	All filers.	Check box if this Form 5500 is for a period of less than 12 months. The beginning and ending dates of the plan or DFE year **must** be entered at the top of the form in Part I, above line A.
C	All plans (large and small pension plans, large and small welfare plans, fringe benefit plans).	Check box when contributions and/or benefits are subject to the collective bargaining process. The contributions and/or benefits do not have to be identical for all employees under the plan.

GUIDELINES FOR COMPLETING FORM 5500 (continued)

Line Item	Who Must Complete	How To Complete
D	All plans and GIAs.	Check box if you filed for an extension of time to file Form 5500. Attach a photocopy of either the completed and signed Form 5558, *Application for Extension of Time To File Certain Employee Plan Returns* you filed; or 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, a copy of the employer's extension of time to file the income tax return. See the *Extension of Time To File* instructions.
1a	All filers.	Enter the formal name of the plan or DFE or enough information to identify the plan or DFE. Abbreviate if necessary.
1b	All filers.	Plans and DFEs are identified by a unique twelve digit number - the 9 digit Employer Identification Number (EIN) that is entered on line 2b, followed by the 3 digit plan number (PN) entered on line 1b. The PN entered on line 1b reflects the type of plan or DFE being reported. Assign 001 to a plan with pension benefits (line 8a is checked) or a DFE (other than a GIA). Assign 501 to a plan with no pension benefits (line 8a is not checked) or a GIA (line A(4) is checked and G is entered). If more than one Form 5500 is filed with the same EIN on line 2b for plans with pension benefits or DFEs (other than a GIA), consecutively assign higher numbers to additional plans/DFEs - 002 for the second plan or DFE, 003 for the third, etc. If more than one Form 5500 is filed with the same EIN on line 2b for plans with no pension benefits or for GIAs, consecutively assign higher numbers to the additional plans or GIAs - 502 for the second plan or GIA, 503 for the third, etc. **Note:** Filers that previously used a PN of 333 or higher consecutive number may continue to use this number.

GUIDELINES FOR COMPLETING FORM 5500 (continued)

Line Item	Who Must Complete	How To Complete
1c	All plans.	Enter the date the plan first became effective.
2a	All filers.	Enter the name 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 (e.g., in the case of a GIA, the trust or other entity that holds the insurance contract or in the case of an MTIA, one of the sponsoring employers). If the plan covers only the employees of one employer, enter the employer's name.
2b	All filers.	Enter the nine-digit employer identification number (EIN) assigned to the plan sponsor/employer/DFE. For example, 00-1234567. This number, in conjunction with the PN entered on line 1b, provides a unique 12 digit number to identify this plan or DFE. See 1b above.
2c	All filers.	Enter the sponsor's telephone number.
2d	All plans.	Enter the six-digit business code that best describes the nature of the plan sponsor's business (the main business activity) from the list of business codes in the Form 5500 instructions.
Signature Block	All filers.	The Form 5500 must be signed (the name(s) of the individual(s) signing must be printed or typed under each signature) and dated by the employer/plan sponsor/DFE and/or the plan administrator, as applicable. See instructions for details.
3a – 3c	All filers.	Enter the name, address, EIN and telephone number of the plan administrator. If the administrator is the sponsor identified in item 2, or Part I, box A(4) is checked because the Form 5500 is submitted as the report of a DFE, the word "Same" should be entered on line 3a and lines 3b and 3c should be blank.

GUIDELINES FOR COMPLETING FORM 5500 (continued)

Line Item	Who Must Complete	How To Complete
4	All filers.	If name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and PN from the last return/report.
5	All filers (optional).	Identify the person or entity that is principally responsible for the preparation of the annual return/report.
6	Pension plans (unless entitled to limited pension plan reporting), welfare plans and GIAs.	Enter the correct number.
7a – 7f	Pension plans (unless entitled to limited pension plan reporting), welfare plans and GIAs.	Enter the correct number. (Welfare plans complete only lines 7a, 7b, 7c and 7d.)
7g	Defined contribution pension plans.	Enter the correct number.
7h	Pension plans except multiemployer plans or multiple-employer plans that are collectively bargained.	Enter the correct number.
7i	Pension plans required to attach Schedule SSA.	Enter the correct number.
8a	Plans providing pension benefits.	Check the box and enter all applicable plan characteristics codes.
8b	Plans providing welfare benefits and GIAs.	Check the box and enter all applicable plan characteristics codes.
8c	Plans providing certain fringe benefits.	Check the box.
9a	Pension plans, welfare plans and GIAs.	Check all applicable boxes. If 9a(1) or (2) is checked and an insurance contract year ends within the plan year, attach the appropriate number of Schedule A's.

GUIDELINES FOR COMPLETING FORM 5500 (continued)

Line Item	Who Must Complete	How To Complete
9b	Pension plans, welfare plans and GIAs.	Check all applicable boxes. If 9b(1) or (2) is checked and an insurance contract year ends within the plan year, attach the appropriate number of Schedule A's.
10a – 10c	Pension plans, welfare plans, fringe benefit plans and DFEs.	Check all applicable boxes and, if applicable, enter the number of schedules attached or year of coverage testing information.
10a(1)	Defined benefit and other pension plans subject to the minimum funding standards of ERISA section 302 or Code section 412 and all other pension plans that distributed benefits during the year, except plans entitled to "limited pension plan reporting" (certain 403(b)(1), 403(b)(7) and IRA plans).	Check box, if applicable, and attach Schedule R.
10a(2)	Qualified pension plans.	Check box, if applicable, and enter the number of Schedule T's attached. If a Schedule T is not attached because the plan is relying on coverage testing information for a prior year, enter the year.
10a(3)	Defined benefit pension plans subject to minimum funding standards and certain money purchase defined contribution plans required to complete Schedule B lines 3, 9 and 10 in accordance with the instructions for Schedule R (Form 5500), line 5.	Check box, if applicable, and attach Schedule B.
10a(4)	All plans with ESOP features.	Check box, if applicable, and attach Schedule E.

GUIDELINES FOR COMPLETING FORM 5500 (continued)

Line Item	Who Must Complete	How To Complete
10a(5)	Pension plans.	Check box, if applicable, and attach Schedule SSA.
10b(1)	Large pension plans (unless entitled to limited pension plan reporting), large welfare plans (unless exempt) and DFEs.	Check box, if applicable, and attach Schedule H.
10b(2)	Small pension plans (unless entitled to limited pension plan reporting) and small welfare plans.	Check box, if applicable, and attach Schedule I.
10b(3)	All filers (except CCTs and PSAs) with insurance contracts.	Check box, if applicable, and enter number of Schedule A's attached.
10b(4)	Large pension plans, large welfare plans, MTIAs, GIAs and 103-12 IEs.	Check box, if applicable, and attach Schedule C. Part I is required if any service provider was paid $5,000 or more. Part II is required if an accountant or actuary was terminated. (Part II not required for MTIAs.)
10b(5)	All pension and welfare plans participating in MTIAs, CCTs, PSAs and 103-12 IEs, and all DFEs.	Check box, if applicable, and attach Schedule D. Part I is required for plans and DFEs to report information on interests in MTIAs, CCTs, PSAs and 103-12 IEs. Part II is required for DFEs to report information on participating plans.
10b(6)	Large pension plans, large welfare plans, MTIAs, GIAs and 103-12 IEs.	Check box, if applicable, and attach Schedule G if Schedule H, lines 4b, 4c or 4d are "Yes." Also check box, and attach Schedule G if an unfunded, fully insured or unfunded/insured welfare plan exempt from completing Schedule H had any nonexempt transactions.

GUIDELINES FOR COMPLETING FORM 5500 (continued)

Line Item	Who Must Complete	How To Complete
10b(7)	Pension plans whose fiduciaries want to start running of statute of limitations under Code section 6501(a).	Check box, if applicable, and enter the number of Schedule P's attached.
10c	Every fringe benefit plan required to file under Code section 6039D. This includes a cafeteria plan described in Code section 125, an educational assistance program described in Code section 127 and an adoption assistance program described in Code section 137.	Check the box and attach Schedule F.

NOTES:

(1) If an employer offers an adoption assistance program as a benefit under a cafeteria plan, file one Schedule F for the cafeteria plan. If one Schedule F is filed for both a Code section 125 plan and a Code section 137 plan, check both the 125 box and the 137 box. Do not file Schedule F for an educational assistance program that provides only job-related training, which is deductible as an ordinary and necessary business expense under Code section 162.

(2) One Form 5500 may be filed for **BOTH a welfare plan** (be certain to complete the annual return/report in accordance with the *Welfare Benefit Plan Filing Requirements*, including the completion of Form 5500, lines 8b and 10b, and attaching any applicable Schedules A, C, D, G, H and/or I) AND **a fringe benefit plan** associated with that welfare plan (also complete lines 8c and 10c, and attach the Schedule F as required by the *Fringe Benefit Filing Requirements* instructions). See the *Welfare and Fringe Benefit Plan Filing Together* instructions.

GUIDELINES FOR COMPLETING SCHEDULE A
(INSURANCE INFORMATION)

Line Item	Who Must Complete	How To Complete
Top of Form	All pension and welfare plans, MTIAs, GIAs and 103-12 IEs with insurance contracts.	This information must be the same as entered on the Form 5500 to which the Schedule A is attached. See Form 5500 Part I and Part II, lines 1a, 1b, 2a and 2b.
1(a)	All pension and welfare plans, MTIAs, GIAs and 103-12 IEs with insurance contracts.	Report the name of the insurance carrier.
1(b)	All pension and welfare plans, MTIAs, GIAs and 103-12 IEs with insurance contracts.	Report the EIN of the insurance carrier named on line 1(a).
1(c)	All pension and welfare plans, MTIAs, GIAs and 103-12 IEs with insurance contracts.	Enter the code number assigned by the National Association of Insurance Commissioners (NAIC) to the insurance carrier named on line 1(a). Enter zeros ("0") in the spaces provided if none has been assigned.
1(d)	All pension and welfare plans, MTIAs, GIAs and 103-12 IEs with insurance contracts.	Report the contract or identification number.
1(e)	All pension and welfare plans, MTIAs, GIAs and 103-12 IEs with insurance contracts.	Report the number of persons.
1(f) – 1(g)	All pension and welfare plans, MTIAs, GIAs and 103-12 IEs with insurance contracts.	Report the beginning and ending dates of the policy or contract year. Enter "N/A" in 1(f) if separate contracts covering individual employees are grouped.
2 - Totals	All pension and welfare plans, MTIAs, GIAs and 103-12 IEs with insurance contracts.	Enter totals of all commissions (element (b)) and fees (element (c)) paid to all persons listed.

GUIDELINES FOR COMPLETING SCHEDULE A (continued)

Line Item	Who Must Complete	How To Complete
2 -Elements (a) – (e)	All pension and welfare plans, MTIAs, GIAs and 103-12 IEs with insurance contracts.	Enter in each element (a) the name and address of one agent, broker or other person to whom commissions or fees were paid. If more than three persons were paid commissions or fees, use additional pages. Report the required information in elements (b) through (e) with respect to the person named in each element (a).
3	All pension and welfare plans, MTIAs, GIAs and 103-12 IEs with insurance contracts.	Report the current value of plan's interest under this contract in the general account at year end. Line 3 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.
4	All pension and welfare plans, MTIAs, GIAs and 103-12 IEs with insurance contracts.	Report the current value of the plan's interest at year end in separate accounts under the contract.
5 and 6	All pension and welfare plans, MTIAs, GIAs and 103-12 IEs with insurance contracts.	Report the requested information, as applicable.

GUIDELINES FOR COMPLETING SCHEDULE A (continued)

Line Item	Who Must Complete	How To Complete
7, 8 and 9	All pension and welfare plans, MTIAs, GIAs and 103-12 IEs with insurance contracts.	Report the requested information, as applicable.

NOTES:

(1) Not all Schedule A line items are discussed above. Some lines are self-explanatory.

(2) The insurance company (or similar organization) that provides benefits is required to provide the plan administrator with the information needed to complete the annual report, pursuant to ERISA section 103(a)(2). If you do not receive this information in a timely manner, contact the insurance company (or similar organization). The Form 5500 may be rejected if you do not submit the information on an approved form. Therefore, if an insurance company provides Schedule A information, this information must be entered onto an approved Schedule A (Form 5500). You should receive correspondence if, based on the number entered on Form 5500, line 10b(3), additional approved Schedule A's should be attached to the Form 5500.

(3) Schedule A information is for the policy or contract year ending with or within the plan year unless the insurance company maintains records on the basis of the plan year. See Schedule A instructions.

(4) Schedule A is not required for plans without employees, e.g., Form 5500-EZ filers.

GUIDELINES FOR COMPLETING SCHEDULE C
(SERVICE PROVIDER INFORMATION)

Line Item	Who Must Complete	How To Complete
Top of Form	Large pension plans, large welfare plans and all MTIAs, GIAs and 103-12 IEs required to check Form 5500, line 10b(4).	This information must be the same as provided on the Form 5500 to which the Schedule C is attached. See Form 5500 Part I and Part II, lines 1a, 1b, 2a and 2b.
1	Large pension plans, large welfare plans and all MTIAs, GIAs and 103-12 IEs required to complete Schedule C, line 2.	Enter the total dollar amount paid.
2	Large pension plans, large welfare plans and all MTIAs, GIAs and 103-12 IEs if a service provider was paid $5,000 or more.	Enter the correct information in elements (a) through (g). List up to the 40 most highly compensated service providers, including any contract administrator who is listed first, with the remaining service providers listed in the order of compensation received (highest to lowest). See the Form 5500 instructions, *Lines and Schedules To Complete*, and the Schedule C instructions.
Part II	Large pension plans, large welfare plans and all GIAs and 103-12 IEs if an accountant or actuary was terminated.	Complete elements (a) through (e) for each terminated person. See the Form 5500 instructions, *Lines and Schedules To Complete*, and the Schedule C instructions.

NOTES:

(1) An EIN must be provided for each service provider and terminated person listed. The filer should take steps to obtain missing service provider EINs in sufficient time to ensure that they are available by the time the form is required to be filed. The recording of a social security number (SSN) may result in correspondence.

(2) Use additional pages if necessary to list additional persons in Parts I and/or II.

GUIDELINES FOR COMPLETING SCHEDULE D
(DFE/PARTICIPATING PLAN INFORMATION)

Line Item	Who Must Complete	How To Complete
Top of Form	All DFEs and plans participating in MTIAs, CCTs, PSAs and 103-12 IEs, i.e., filers required to check Form 5500, line 10b(5).	This information must be the same as provided on the Form 5500 to which the Schedule D is attached. See Form 5500 Part I and Part II, lines 1a, 1b, 2a and 2b.
Part I	All pension plans, welfare plans and DFEs that participated at any time during the plan or DFE year in an MTIA, CCT, PSA or 103-12 IE.	Complete a separate item (elements (a) through (e)) for each MTIA, CCT, PSA or 103-12 IE in which the plan or DFE participated. The EIN/PN/Entity code (elements (c) and (d)) provides a unique 13 character identification number for each entity named in element (a). If a DFE is listed, elements (a) through (d) must report the applicable information entered on the DFE's Form 5500, lines 1a, 2a, 2b, 1b and A(4). If a CCT or PSA is listed for which a DFE Form 5500 was not filed, enter "000" as the PN after entering the EIN of the CCT or PSA in element (c).
Part II	All DFEs.	List all plans that invested or participated in the DFE during the DFE year. Complete a separate item (elements (a) through (c)) for each plan. GIAs need not complete element (a) or enter the PN in element (c).

GUIDELINES FOR COMPLETING SCHEDULE G
(FINANCIAL TRANSACTION SCHEDULES)

Line Item	Who Must Complete	How To Complete
Top of Form	Large pension plans, large welfare plans and all MTIAs, GIAs and 103-12 IEs required to check Form 5500, line 10b(6).	This information must be the same as provided on the Form 5500 to which the Schedule G is attached. See Form 5500 Part I and Part II, lines 1a, 1b, 2a and 2b.
Part I	Large pension plans, large welfare plans and all MTIAs, GIAs and 103-12 IEs with loans or fixed income obligations in default or classified as uncollectible. See Schedule G instructions that provide special rules for participant loans.	Complete a separate item (elements (a) through (i)) for each loan or fixed income obligation in default or determined to be uncollectible as of the end of the plan year (fiscal year for a GIA, MTIA or 103-12 IE). Provide, on a separate attachment, an explanation of what steps have been taken or will be taken to collect overdue amounts for each loan listed. Also see Schedule H, line 4b.
Part II	Large pension plans, large welfare plans and all MTIAs, GIAs and 103-12 IEs with leases in default or classified as uncollectible.	Complete a separate item (elements (a) through (j)) for each lease in default or classified as uncollectible. Provide, on a separate attachment, an explanation of what steps have been taken or will be taken to collect overdue amounts for each lease listed. See Schedule G instructions for definitions. Also see Schedule H, line 4c.
Part III	Large pension plans, large welfare plans and all MTIAs, GIAs and 103-12 IEs with nonexempt party-in-interest transactions.	Complete a separate item (elements (a) through (j)) for each nonexempt party-in-interest transaction unless the nonexempt transaction is: (1) statutorily exempt under Part IV of ERISA; (2) administratively exempt under ERISA section 408(a); (3) exempt under Code sections 4975 (c) or (d); (4) the holding of participant contributions for a welfare plan that meets the conditions of ERISA Technical Release 92-01; or (5) a transaction of a 103-12 IE with parties other than the plan. Also see Schedule H, line 4d.

GUIDELINES FOR COMPLETING SCHEDULE H
(FINANCIAL INFORMATION)

Line Item	Who Must Complete	How To Complete
Top of Form	Pension benefit plans and welfare benefit plans filing as "large plans," and all DFEs. Exceptions: Insured, unfunded or combination unfunded/insured welfare plans as described in 29 CFR 2520.104-44(b)(1), and the *Large Welfare Plan* instructions and certain pension plans and arrangements described in 29 CFR 2520.104-44(b)(2) and the *Limited Pension Plan Reporting* instructions.	This information must be the same as provided on the Form 5500 to which the Schedule H is attached. See Form 5500 Part I and Part II, lines 1a, 1b, 2a and 2b. Do not attach both a Schedule H and a Schedule I to the same Form 5500.
Parts I and II	All plans and DFEs required to complete Schedule H.	Enter all required information in the asset and liability statement (Part I) and income and expenses statement (Part II) accurately. Refer to the instructions for line item definitions. Correct procedures for certain line items are described below. Do not mark through any line item(s) and insert your own description. Round off all amounts to the nearest dollar. DO NOT WRITE "THOUSANDS OF DOLLARS" AT THE TOP OF ANY PAGE.
1b(1)–1b(3)	Large pension plans and large welfare plans with receivables (less allowance for doubtful accounts) and all DFEs.	Enter the amount as of the beginning and end of year. DFEs complete only 1b(3).
1f	Large pension plans and large welfare plans with assets at any time during the plan year and all DFEs.	Add items 1a, 1b(1), 1b(2), 1b(3), 1c(1), 1c(2), 1c(3)(A), 1c(3)(B), 1c(4)(A), 1c(4)(B), 1c(5), 1c(6), 1c(7), 1c(8), 1c(9), 1c(10), 1c(11), 1c(12), 1c(13), 1c(14), 1c(15), 1d(1), 1d(2) and 1(e) and enter the total, beginning and end of year. Enter "0" if there are no assets.

GUIDELINES FOR COMPLETING SCHEDULE H (continued)

Line Item	Who Must Complete	How To Complete
1k	Large pension plans and large welfare plans and all DFEs.	Add items 1g through 1j and enter the total, beginning and end of year. Enter "0" if there are no liabilities.
1l	Large pension plans and large welfare plans and all DFEs.	Subtract line 1k from 1f and enter the result, beginning and end of year. Enter "0" if there are no net assets. Line 1l column (a) + 2k + 2l(1) + 2l(2) must equal 1l column (b).
2a(3) column (b)	Large pension plans and large welfare plans with contributions.	Add lines 2a(1)(A) through (C) and 2a(2) in column (a) and enter the total in line 2a(3) column (b). (DFEs do not report contributions - see line item 2l on page 41.)
2b(1)(G) column (b)	Large pension plans, large welfare plans and DFEs with interest earnings on investments.	Add lines 2b(1)(A) through 2b(1)(F) and enter the total in column (b).
2b(2)(C) column (b)	Large pension plans, large welfare plans and DFEs with dividend earnings on investments.	Add lines 2b(2)(A) and 2b(2)(B) and enter the total in column (b).
2b(4)(C) column (b)	Large pension plans, large welfare plans and DFEs with gain (loss) on the sale of assets for the year.	Subtract column (a), line 2b(4)(B) from 2b(4)(A), and enter the results in column (b). Negative numbers should be preceded by a negative "-" sign.
2d	Large pension plans and large welfare plans and DFEs with income.	Add column (b), lines 2a(3), 2b(1)(G), 2b(2)(C), 2b(3), 2b(4)(C), 2b(5)(C) through 2c, and enter the total.
2e(4) column (b)	Large pension plans and large welfare plans with benefit payments or payments to provide benefits.	Add column (a), lines 2e(1) through 2e(3) and enter the total in column (b). (DFEs - see 2l on page 41.) Negative numbers are not permitted on this line.

GUIDELINES FOR COMPLETING SCHEDULE H (continued)

Line Item	Who Must Complete	How To Complete
2i(5) column (b)	Large pension plans, large welfare plans and DFEs with administrative expenses.	Add column (a), lines 2i(1) through 2i(4) and enter the total in column (b).
2j	Large pension plans, large welfare plans and DFEs with expenses.	Add column (b), lines 2e(4), 2f, 2g, 2h and 2i(5), and enter the total.
2k	Large pension plans, large welfare plans and DFEs with income and/or expenses.	Subtract line 2j from 2d and enter the result. Negative numbers should be preceded by a negative "-" sign.
2l	Large pension plans, large welfare plans and DFEs with transfers of assets.	Enter transfers to and from plans and DFEs here. Include on a DFE Schedule H all asset transfers to/from participating plans, including amounts transferred to plans for benefit payments and amounts transferred from plans resulting from contributions to the participating plans.
Part III	All plans and DFEs required to complete Schedule H.	Enter all required information.
3a	Large pension plans and large welfare plans except those entitled to check 3b(2), GIAs and 103-12 IEs.	Check the appropriate box.
3b	Large pension plans and large welfare plans deferring the attachment of the accountant's opinion, and CCTs, PSAs and MTIAs.	Check the appropriate box.

GUIDELINES FOR COMPLETING SCHEDULE H (continued)

Line Item	Who Must Complete	How To Complete
Part IV	All plans and DFEs required to check a box in Part III, line 3a.	Enter all required information.
4a	Large pension plans and large welfare plans.	Check yes or no and, if "yes," enter amount. See the Schedule H instructions.
4b	Large pension plans, large welfare plans, MTIAs, 103-12 IEs and GIAs.	Check yes or no and, if "yes," enter amount and attach Schedule G. See the Schedule H instructions.
4c	Large pension plans, large welfare plans, MTIAs, 103-12 IEs and GIAs.	Check yes or no and, if "yes," enter amount and attach Schedule G. See the Schedule H instructions.
4d	Large pension plans, large welfare plans, MTIAs, 103-12 IEs and GIAs.	Check yes or no and, if "yes," enter amount and attach Schedule G. See the Schedule H instructions.
4e, 4f, 4g and 4h	Large pension plans and large welfare plans.	Check yes or no and, if "yes," enter amount. See the Schedule H instructions.
4i	Large pension plans and large welfare plans and all MTIAs, 103-12 IEs and GIAs.	Check yes or no and, if "yes," attach a schedule of assets held for investment purposes at end of year, a schedule of assets held for investment purposes that were both acquired and disposed of within the plan year, or both, as applicable. See the Schedule H instructions.
4j	Large pension plans and large welfare plans and all MTIAs and GIAs.	Check yes or no and, if "yes," attach a schedule of reportable transactions. See the Schedule H instructions.

GUIDELINES FOR COMPLETING SCHEDULE H (continued)

Line Item	Who Must Complete	How To Complete
4k	Large pension plans and large welfare plans.	Check yes or no.
5a	Large pension plans and large welfare plans.	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.
5b(1), 5b(2) and 5b(3)	Large pension plans and large welfare plans.	Complete, as applicable.

NOTES:

(1) Correspondence may occur if the financial consistency check applied to Schedule H determines that the "end-of-year" assets from the prior year's report do not match the "beginning-of-year" assets reported on this year's report.

(2) If an amount is entered on Schedule H, lines 1c(9) through 1c(12), or 2b(6) through 2b(9), then Form 5500, line 10b(5), must be checked, and a Schedule D must be attached.

(3) If an amount is entered on Schedule H, line 1c(14) (funds held in insurance company general account (unallocated contracts)), you must check Form 5500 lines 9a(1), 9a(2), 9b(1) and/or 9b(2), as applicable, and enter the appropriate number of Schedule(s) A attached to the Form 5500 on Form 5500, line 10b(3).

(4) If any information is entered on Schedule H, Form 5500, line 8a and/or 8b, MUST be completed.

(5) *DO NOT ENTER INFORMATION OUTSIDE OF THE BOXES OR COLUMNS.*

GUIDELINES FOR COMPLETING SCHEDULE I
(FINANCIAL INFORMATION - SMALL PLAN)

Line Item	Who Must Complete	How To Complete
Top of Form	All pension benefit plans and welfare benefit plans filing as "small plans," except for certain pension plans and arrangements described in 29 CFR 2520.104-44(b)(2) and *Limited Pension Plan Reporting.*	This information must be the same as provided on the Form 5500 to which the Schedule I is attached. See Form 5500 Part I and Part II, lines 1a, 1b, 2a and 2b. Do not attach both a Schedule I and a Schedule H to the same Form 5500.
Part I	All plans required to complete Schedule I.	Enter all required plan assets and liabilities information (line 1), income, expenses and transfers for this plan year information (line 2), and specific assets information (line 3) accurately. Refer to the instructions for line item definitions. Correct procedures for certain line items are described below. Do not mark through any line item(s) and insert your own description. Round off all amounts to the nearest dollar. DO NOT WRITE "THOUSANDS OF DOLLARS" AT THE TOP OF ANY PAGE.
1a	Small pension and welfare plans.	Enter beginning and end of year total assets. (If zero, enter "0".)
1b	Small pension and welfare plans.	Enter beginning and end of year total liabilities. (If zero, enter "0".)
1c	Small pension and welfare plans.	Subtract line 1b from line 1a and enter result. (If zero, enter "0".)
2a	Small pension and welfare plans.	Enter contributions received or receivable. Negative entries are not permitted and may generate correspondence.
2d	Small pension and welfare plans.	Enter total plan income (add all contributions - 2a(1), 2a(2) and 2a(3); noncash contributions - 2b; and other income - 2c; and enter the result).

GUIDELINES FOR COMPLETING SCHEDULE I (continued)

Line Item	Who Must Complete	How To Complete
2e	Small pension and welfare plans with benefit payments or payments to provide benefits.	Enter plan benefits paid, including direct rollovers. Do not include amounts entered on lines 2f and 2g. Negative entries are not permitted and may generate correspondence.
2f	Small pension plans with corrective distributions.	Enter the amount.
2g	Small pension plans with certain deemed distributions of participant loans.	Enter the amount.
2i	Small pension and welfare plans with expenses.	Add 2e, 2f, 2g and 2h and enter total expenses in line 2i, column (b).
2j	Small pension and welfare plans with income and/or expenses.	Subtract line 2i from 2d and enter the plan net income (loss). Enter a negative "-" sign before a negative number.
2k	Small pension and welfare plans with income and/or expenses.	Enter the net value of all assets transferred to and from the plan during the plan year.
3a – 3g	Small pension and welfare plans.	Check yes or no and, if "yes," enter amount.
Part II	Small pension and welfare plans.	Enter all required information.
4a – 4i	Small pension and welfare plans.	Check yes or no and, if "yes," enter amount.
4j	Small pension and welfare plans.	Check yes or no.
5a	Small pension and welfare plans.	Check yes or no and, if "yes," enter amount.
5b(1), 5b(2) and 5b(3)	Small pension and welfare plans.	Complete, as applicable.

NOTE: Correspondence may occur if the financial consistency check applied to Schedule I determines that the "end-of-year" assets from the prior year's report do not match the "beginning-of-year" assets reported on this year's report. If any information is entered on Schedule I, Form 5500, line 8a and/or 8b, MUST be completed.

GENERAL GUIDELINES
FOR COMPLETING OTHER FORM 5500 SCHEDULES

Guidelines for Completing Other Form 5500 Schedules

The following schedules are generally filed to comply with the Internal Revenue Code or Title IV of ERISA. Contact the IRS for additional information.

Schedule	Who Must Complete	How To Complete
SCHEDULE B (ACTUARIAL INFORMATION)	Pension plans required to check Form 5500, line 10a(3), or required to attach Schedule B to Form 5500-EZ. This includes defined benefit pension plans subject to minimum funding standards and certain money purchase defined contribution plans required to complete Schedule B, lines 3, 9 and 10, in accordance with the instructions for Schedule R, line 5.	The plan year information and lines A through D must be the same as provided on the Form 5500 or 5500-EZ to which Schedule B is attached. Be certain to properly label any attachments. See the instructions for Schedule B. Enrolled actuary's signature required unless filed for money purchase defined contribution plan. Contact IRS for additional information.
SCHEDULE E (ESOP ANNUAL INFORMATION)	Plans with Employee Stock Ownership Pension benefits required to check Form 5500, line 10a(4), or required to attach Schedule E to Form 5500-EZ.	The plan year information and lines A through D must be the same as provided on the Form 5500 or 5500-EZ to which Schedule E is attached. Be certain to properly label any attachments. See the instructions for Schedule E. Contact IRS for additional information.
SCHEDULE F (FRINGE BENEFIT PLAN ANNUAL INFORMATION RETURN)	Fringe benefit plans required to check Form 5500, line 10c.	The plan year information and lines A through D must be the same as provided on the Form 5500 to which Schedule F is attached. See the instructions for Schedule F. Contact IRS for additional information. See Form 5500, line 8c.

Guidelines for Completing Other Form 5500 Schedules

The following schedules are generally filed to comply with the Internal Revenue Code or Title IV of ERISA. Contact the IRS for additional information.

Schedule	Who Must Complete	How To Complete
SCHEDULE P (ANNUAL RETURN OF FIDUCIARY OF EMPLOYEE BENEFIT TRUST)	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). This schedule may be used 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). 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), will not start to run until you file this schedule.	Enter trust year information. The fiduciary (trustee or custodian) must sign this schedule. If there is more than one fiduciary, the fiduciary authorized by the others may sign. Attach to Form 5500 or 5500-EZ, as appropriate. If attached to Form 5500, check and enter the correct number on line 10b(7) of the Form 5500. See the instructions for Schedule P. Contact IRS for additional information.
SCHEDULE R (RETIREMENT PLAN INFORMATION)	Large and small pension plans required to check Form 5500, line 10a(1). These include pension plans subject to the minimum funding standards and all other pension plans that distributed benefits during the year, except plans entitled to "limited pension plan reporting" (certain 403(b)(1), 403(b)(7) and IRA plans).	The plan year information and lines A through D must be the same as provided on the Form 5500 to which Schedule R is attached. See the instructions for Schedule R. Contact IRS for additional information.

Guidelines for Completing Other Form 5500 Schedules

The following schedules are generally filed to comply with the Internal Revenue Code or Title IV of ERISA. Contact the IRS for additional information.

Schedule	Who Must Complete	How To Complete
SCHEDULE SSA (ANNUAL REGISTRATION STATEMENT IDENTIFYING SEPARATED PARTICIPANTS WITH DEFERRED VESTED BENEFITS)	Large and small pension plans required to check Form 5500, line 10a(5).	The plan year information and lines A through D must be the same as provided on the Form 5500 to which Schedule SSA is attached. **Note:** Government, church or other plans that elect to voluntarily file the Schedule SSA are not required to attach their Schedule SSA to a Form 5500, but *MUST* check the appropriate box on the schedule. See the instructions for Schedule SSA. Contact IRS for additional information. Also see Form 5500, line 7i.
SCHEDULE T (QUALIFIED PENSION PLAN COVERAGE INFORMATION)	Large and small pension plans required to check and enter the correct information on Form 5500, line 10a(2).	The plan year information and lines A through D must be the same as provided on the Form 5500 to which Schedule T is attached. See the instructions for Schedule T. Contact IRS for additional information.