



Single Employer Pension and Welfare Plans under ERISA

2009 Reporting Calendar

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Single Employer Pension and Welfare Plans Under ERISA

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Item	1. Annual Report	2a. Summary Annual Report (SAR)	2b. Defined Benefit Plan Annual Funding Notice (NEW)	3. PBGC Premium Payment
Applicable Filing Forms	Form 5500 and related schedules.	Specified format described in DOL Reg. 2510.104b-10. No form prescribed for small plan audit disclosures.	DOL is to publish a model notice and may promulgate any interim final rules it determines appropriate to carry out the published annual funding notice requirements.	Estimated Flat Rate Payment and Comprehensive Premium Payment.
Law/Regulation	ERISA Sec. 103, ERISA Sec. 104, PBGC Reg. 4065, IRC Sec. 6058, DOL Sec. 2520.104-46(b)	ERISA Sec. 104(b)(3), DOL Reg. 2520.104b-1, DOL Reg. 2520.104b-10, DOL Reg. 2520.104-46(b)	ERISA Sec. 101(f)	ERISA Sec. 4006, PBGC Reg. 4006
Content	The annual report provides information about the plan's funded status, investments, assets and operations, and the audit report of an independent accountant, unless waived pursuant to DOL rules. Master trusts must file a separate annual report in accordance with the Direct Filing Entity (DFE) filing requirements. Direct filing as a DFE is optional for group insurance arrangements, common collective trust funds, and pooled separate accounts.	Summary of financial information as is necessary to fairly summarize the latest Annual Report, and statement of right to receive copy of Annual Report. Certain foreign language rules apply to large plans in which the lesser of 500 or 10% or more of all participants are literate only in the same non-English foreign language, and to small plans that cover fewer than 100 participants at the beginning of the plan year in which 25% or more of all plan participants are literate only in the same non-English foreign language.	Statement of plan's total assets, liabilities and funded status for the plan year and two previous plan years, demographic information about plan participants, plan's funding policy and asset allocation information, and schedule of plan amendments and other known events having a material effect on plan liabilities or assets. Also, a summary of ERISA plan termination procedures and PBGC guarantee limits, information about obtaining a copy of plan's annual report, and notice of an ERISA section 4010 filing (if any).	General information and participant count, and any premium payments due. Each plan requires a separate payment and a separate filing. Payments of premium to accompany filing. Payment may be made by a check or wire transfer. The 2008 flat rate premium is \$33 and the 2009 rate is \$34 per participant. The variable rate premium is based on plan liabilities. Premium payments are a liability of the plan and may be paid from plan assets.
Where to File or Disclose	Department of Labor - Employee Benefits Security Administration (EBSA)	Each participant covered under the plan and each beneficiary receiving benefits under a pension plan. Includes participants who terminated employment with the employer during or after the end of the reporting year.	Plan participants, beneficiaries, labor organizations representing plan participants and beneficiaries and the PBGC. Multiemployer plans must also provide notices to employers with an obligation to contribute to the plan.	Pension Benefit Guaranty Corporation.
When to File or Disclose	By the last day of the 7th month after the end of the plan year, or if the plan year and tax year coincide for a single employer or a controlled group filing a consolidated return, the due date for filing federal corporate income tax return, if later. For a short plan year, by the last day of the 7th month after the short year ends. The short year ends on the last day before a change in plan year or the date on which all assets under the plan have been completely distributed or transferred to the control of another plan. DFEs other than group insurance arrangements must file no later than 9-1/2 months after the end of the DFE year. A 2-1/2 month extension is automatically granted if Form 5558 is filed with IRS before the report's normal due date (not including any extensions). A photocopy of the corporate tax extension or Form 5558 should be attached to the report. File by next business day if due date falls on a Sat, Sun., or Federal holiday.	Within 9 months after the end of the year or 2 months after Annual Report is due (including extensions), whichever is later.	The notice must be provided not later than 120 days after the end of the plan year to which the notice relates. The first annual funding notice deadline is April 30, 2009, for plan years ending December 31, 2008.	Plans with 500 or more participants on the last day of the plan year preceding the premium payment year must file an estimated flat-rate premium and pay an amount equal to at least 90% of the flat-rate premium paid in the prior plan year by the last day of the second full calendar month following the end of the prior plan year. Any remaining flat-rate premium and, if applicable, the variable-rate premium are due by the fifteenth day of the tenth full calendar month following the end of the prior plan year. For plans with a participant count of 100 or more, but less than 500, the flat- and variable-rate premiums are due by the 15th day of the tenth full calendar month following the end of the prior plan year. For plans with fewer than 100 participants, both the flat-rate premium and, if applicable, the variable-rate premium are due by the last day of the sixteenth full calendar month following the end of the prior plan year. File by next business day if due date falls on a Saturday, Sunday or federal holiday.
Method of Delivery	The 2008 Form 5500 may be filed by mail, IRS-designated private delivery service or electronically using DOL-approved software. Timely mailing is treated as timely filing, as evidenced by U.S. postmark, registered mail receipt or date recorded by private delivery service. Plans filing electronically must file Form EFAST-1 for electronic Form 5500 signature. Electronic filing is mandatory beginning with the 2009 Form 5500.	Any method reasonably calculated to ensure actual receipt and likely to result in full distribution. Includes hand delivery and first class mail. Sending by second or third class mail or use of a special insert in an employee newsletter or other periodical is also acceptable if certain other requirements are met. Electronic distribution is permitted if the requirements of DOL Reg. 2520.104b-1(c) are satisfied.	Written, electronic, or other appropriate form to the extent such form is reasonably accessible to persons to whom the notice is required to be provided.	Electronically using My Plan Administration Account (My PAA). My PAA is a PBGC-designed electronic filing program.
Who Must File or Disclose	Plan administrators of pension plans (defined benefit and defined contribution), welfare benefit plans and plans which participate in a master trust must sign and file the Form 5500. Welfare plans with fewer than 100 participants if unfunded or fully insured are not required to file Form 5500. Governmental plans and church plans which have not elected ERISA coverage under section 414(e) of the Internal Revenue Code also do not file Form 5500. An alternative filing method for top hat pension plans is described in DOL Reg. 2520.104-23.	Plan administrators of defined contribution plans and welfare benefit plans who file Form 5500. Defined benefit plans are exempt from the SAR requirement beginning with the 2008 Form 5500.	Plan administrators of defined benefit plans.	Plan administrators of defined benefit plans. The variable rate premium exemption for fully funded plans has been eliminated.

Item	1. Summary Plan Description (SPD)	2. Summary Description of Material Modification of Plan (SMM)	3a. Periodic Benefit Statements (Defined Benefit Plans) (NEW)	3b. Periodic Benefit Statements (Individual Account Plans)
Applicable Filing Forms	No form prescribed.	No form prescribed.	The Pension Protection Act of 2006 directs the DOL to issue a model statement.	The Pension Protection Act of 2006 directs the DOL to issue a model statement. DOL Field Assistance Bulletin 2006-3 provides model statement of investment principles for plans with participant-directed accounts.
Law/Regulation	ERISA Sec. 102, ERISA Sec. 104(a)(6), ERISA Sec. 104(b)(1), (2) and (4), ERISA Sec. 104(c), DOL Reg. 2520.102, DOL Reg. 2520.104a-8, DOL Reg. 2520.104b-1, DOL Reg. 2520.104b-2	ERISA Sec. 104(a)(6), DOL Reg. 2520.104a-8, DOL Reg. 2520.104b-1, DOL Reg. 2520.104b-3	ERISA Sec. 105, ERISA Sec. 209, DOL Field Assistance Bulletin 2006-3.	ERISA Sec. 105, ERISA Sec. 209, DOL Field Assistance Bulletins 2006-3 and 2007-3.
Content	Summary of plan provisions, identification of funding media and summary of rights. The SPD must be written in a manner calculated to be understood by the average plan participant and must be sufficiently comprehensive to apprise the plan's participants and beneficiaries of their rights and obligations under the plan. Certain foreign language rules apply to large plans in which the lesser of 500 or 10% or more of all participants are literate only in the same non-English foreign language, and to small plans that cover fewer than 100 participants at the beginning of the plan year in which 25% or more of all plan participants are literate only in the same non-English foreign language. The SPD (including related summaries of material modifications (or SMMs)) must accurately reflect the contents of the plan as of the date not earlier than 120 days prior to the date the SPD is disclosed. The SPD must be updated every 5 years if changes are made to SPD information or plan is amended; 10 years in any event.	Description of any material modification to the plan and any change in the information required to be included in the SPD.	Individual statement of accrued and vested pension amounts, (or the earliest date on which benefits will become vested) and an explanation of any permitted disparity or floor offset arrangement applied in determining the participant's accrued benefit. Statements under Sec. 6057 (Item 6) satisfy the notice requirements of this section for deferred vested terminatees.	Individual statements shall include the value of each investment to which assets of the account are allocated (determined as of the most recent valuation date under the plan) including the value of any assets held in employer securities (without regard to whether such securities were acquired by the individual or contributed by the employer). Quarterly statements must also include an explanation of any limitations or restrictions on any right of the participant or beneficiary to direct an investment; an explanation of the importance of a well-balanced and diversified investment portfolio, including a statement of the risk that holding more than 20 percent of a portfolio in the security of one entity (such as employer securities) may not be adequately diversified; and a notice directing the participant or beneficiary to DOL's website for additional information on individual investing and diversification.
Where to File or Disclose	Automatically and upon request to each participant covered under the plan and to each beneficiary receiving benefits under a pension plan. DOL upon request. Participants and beneficiaries may choose not to go to the plan or plan sponsor for the SPD, but instead may go directly to the DOL, and the DOL will make the request for them.	Automatically and upon request to each participant covered under the plan and to each beneficiary receiving benefits under a pension plan. Department of Labor upon request. Participants and beneficiaries may choose not to go to the plan administrator for the SMM, but instead may go directly to the DOL, and the DOL will make the request for them.	Vested participants who are employed by the employer when the statement is furnished, and to other plan participants and beneficiaries on written request.	Automatically to plan participants and beneficiaries and upon written request from same.
When to File or Disclose	New plans — automatically within 120 days after effective date or date of adoption of plan, whichever is later. New participants — automatically within 90 days of eligibility. Covered participants and beneficiaries - within 30 days of request. DOL — within 30 days of request.	Within 210 days after end of plan year in which modification or change was adopted. DOL — within 30 days of request. Any change to a health plan that would be considered by the average plan participant to be an important reduction in covered services or benefits must be disclosed within 60 days after the date the change was adopted.	Defined benefit plans generally are required to furnish participants a pension benefit statement at least once every three years. The first pension benefit statement is due for the 2009 plan year, provided that the plan does not elect to comply with the alternative notice provision. The alternative notice requirement for defined benefit plans is satisfied if at least once each year the administrator provides notice of the availability of the pension benefit statement and the ways in which to obtain such statement. If a plan elects to take advantage of the alternative notice provision, the required notification must be furnished not later than December 31 of each calendar year.	At least once each calendar year quarter to participants and beneficiaries who have the right to direct investments, and annually to participants who do not. Not required to disclose more often than once every 12 months. The statement must be provided not later than 45 days following the end of the calendar quarter. The deadline for furnishing benefit statements under plans that do not provide for directed investments is the date on which the Form 5500 is filed by the plan for the plan year to which the statement relates.
Method of Delivery	Any method reasonably calculated to ensure actual receipt and likely to result in full distribution. Includes hand delivery and first class mail. Sending by second or third class mail or use of a special insert in an employee newsletter or other periodical is also acceptable if certain other requirements were met. Electronic distribution is permitted if the requirements of DOL Reg. 2520.104b-1(c) are satisfied. By certified mail to DOL.	Any method reasonably calculated to ensure actual receipt and likely to result in full distribution. Includes hand delivery and first class mail. Sending by second or third class mail or use of a special insert in an employee newsletter or other periodical is also acceptable if certain other requirements were met. Electronic distribution is permitted if the requirements of DOL Reg. 2520.104b-1(c) are satisfied.	By written document to last known address or through an electronic medium (e.g., e-mail, website). There are two methods by which a plan may provide an electronic notice. The consumer consent method requires consent to electronic delivery in lieu of paper, and disclosures that outline the scope of the consent, the right to withdraw consent and other terms and conditions including hardware and software requirements. The alternative method requires that the recipient be effectively able to access the electronic medium used to provide the notice (e.g. employer website). In addition, the recipient must be advised of the right to request a paper notice at no charge.	By written document to last known address or through an electronic medium (e.g., e-mail, website). There are two methods by which a plan may provide an electronic statement. The consumer consent method (described in IRS Reg. 1.401(a)-21) requires consent to electronic delivery in lieu of paper, and disclosures that outline the scope of the consent, the right to withdraw consent and other terms and conditions including hardware and software requirements. The alternative method requires that the recipient be effectively able to access the electronic medium used to provide the notice (e.g. employer website). In addition, the recipient must be advised of the right to request a paper notice at no charge.
Who Must File or Disclose	Plan administrators of employee pension (defined benefit and defined contribution) and welfare benefit plans. Top hat plans using the alternative annual reporting method are exempt.	Plan administrators of employee pension (defined benefit and defined contribution) and welfare benefit plans. Top hat plans using the alternative annual reporting method are exempt.	Plan administrators of defined benefit plans. An exemption from the triennial automatic statement requirement may be available for frozen plans.	Plan administrators of individual account (defined contribution) plans.

4. Reporting and Withholding on Pensions, etc.

5. Notice of Reportable Events

6. Individual Deferred Vested Pension Statement

7. IRC Sec. 402(f) Explanation of Eligible Rollover Distributions

Form 1099-R, Form 945, Form 945-A

PBGC Form 10, PBGC Form 10-Advance

No form prescribed.

"Safe Harbor Explanation" in IRS Notice 2002-3. The Safe Harbor Explanation has not yet been updated for the automatic rollover requirements of IRC Sec. 401(a)(31)(B) that became effective on March 28, 2005 or the PPA 2006 provisions for after-tax rollovers to Roth IRAs under IRC Sec. 408A(e) that became effective on January 1, 2008.

IRC Sec. 3405, IRC Sec. 6047(d), IRS Reg. 35.3405-1, IRS Reg. 31.3405(c)-1, IRS Reg. 31.6011(a)-4, Notice 2004-10, Rev. Proc. 2004-37

ERISA Sec. 4043, PBGC Reg. 4043

ERISA Sec. 105(c), IRC Sec. 6057, IRS Reg. 301.6057-1

IRC Sec. 402(f), IRS Reg. 1.402(f)-1, Notice 2005-5, IRC Sec. 1.408-6, IRS Reg. 1.401(a)-21

Form 1099-R is used to report distributions (including direct rollover payments) from pension, annuity and profit sharing plans. Form 945 is used to report income tax withheld on distributions reported on Form 1099-R. Form 945-A is used by large depositors to summarize nonpayroll income tax withholding liabilities on a daily basis. There is a special exception for distributions to nonresident aliens whose entire service is performed in a foreign country.

Statement of facts related to the reportable event, and plan and actuarial information. Reportable events include: (a) certain decreases in active participants by 20% since beginning of year or 25% since beginning of previous year; (b) inability to pay plan benefits when due; (c) changes in contributing sponsor or controlled group; (d) distributions to a substantial owner of \$10,000 or more; (e) bankruptcy, insolvency, liquidation or dissolution of contributing sponsor or controlled group member; (f) failure to make required minimum funding payment; (g) application for a minimum funding waiver; (h) transfer of benefit liabilities outside controlled groups; (i) extraordinary dividend or stock redemption by controlled group member; and (j) default by controlled group member on loan balance exceeding \$10 million.

Amount of deferred vested benefit, as shown on the Schedule SSA of Form 5500 and notice of any benefits which are forfeitable if the participant dies before a certain date.

Notice of the right to elect a direct rollover and that automatic distribution by direct rollover applies to certain distributions; the required withholding of tax on eligible rollover distributions not rolled over; the differences between rollover contributions to traditional IRAs and qualified rollover contributions to Roth IRAs; the taxpayer eligibility (modified gross income and tax filing status) requirements that apply to qualified rollover contributions to Roth IRAs both before 2010 and after 2009; and the related tax and withholding consequences of each, as well as certain other tax rules.

Forms 945, 945-A and 1099-R are filed with the Internal Revenue Service. Form 1099-R is also furnished to the payee.

Pension Benefit Guaranty Corporation.

Each deferred vested terminated plan participant.

Plan administrators of qualified retirement plans, 403(b) tax sheltered annuities and governmental 457 plans.

Forms 945 and 945-A by January 31. Form 1099-R, with accompanying Form 1096, by February 28. Form 1099-R generally must be furnished to each payee by January 31. File by next business day if due date falls on a Saturday, Sunday or Federal holiday.

Post-event reporting is required within 30 days after plan administrator or contributing sponsor knows, or has reason to know, that a reportable event has taken place. PBGC Reg. 4043 provides certain waivers based on the level of unfunded vested benefits (UVBs) or vested benefit amounts, calculated as of the testing date (generally the last day of the plan year preceding the event year) using the variable rate premium (VRP) interest rate for the event year. Advance reporting is required at least 30 days before the effective date of certain reportable events. Generally, a company is subject to advance reporting if a "threshold test" is met: (1) in the aggregate, UVBs of plans maintained by the controlled group exceed \$50 million (disregarding plans with no UVBs) and (2) the aggregate funded vested benefit percentage (i.e., the ratio of assets to vested benefits) for those plans that are underfunded is less than 90 percent. UVBs and vested benefits are calculated as of the testing date (generally the last day of the plan year preceding the event year) using the VRP interest rate for the event year. File by next business day if due date falls on a Saturday, Sunday or Federal holiday.

Not later than the date the applicable Schedule SSA of Annual Report Form 5500 is filed (generally the due date including extensions for the Annual Report for the year following the year of employment termination).

No less than 30 days and no more than 180 days before distribution is made. However, the distributee may waive the 30-day period provided the plan administrator clearly indicates to the distributee that the distributee has a right to consider the decision of whether or not to elect a direct rollover for at least 30 days. Alternatively, distribute notice more than 180 days before distribution (e.g., in SPD) and provide distributee with summary notice during the 180/30-day period (subject to the rules for the distributee's waiver of the 30-day period). A summary notice must set forth the principal provisions of the section 402(f) notice, must refer the distributee to the most recent version of the section 402(f) notice, and must advise the distributee that, upon request, a copy of the section 402(f) notice will be provided without charge.

By mail, IRS-designated private delivery service or magnetic media to IRS. By mail to payees. Timely mailing is treated as timely filing, as evidenced by postmark, registered mail receipt or date recorded by private delivery service. Payee statements may be furnished electronically if the requirements of IRS Reg. 31.6051-1T are satisfied. (See General Instructions for Form 1099 for more information).

By mail, hand delivery, commercial delivery service or electronic filing (e.g., e-mail or fax). Timely mailing is treated as timely filing of post-event notice, as evidenced by (1) a legible U.S. postmark or (2) timely deposit with a commercial delivery service, provided it is received by the PBGC within two regular business days. Advance notices are filed on the date received by PBGC, if received no later than 4:00 p.m. on a regular business day.

Regulations provide that the statement is to be delivered to the participant or forwarded to the participant's last known address. Electronically if the safe harbor conditions of DOL Reg. 2520.104b-1(c)(1) or IRS Reg. 1.401(a)-21 are satisfied.

By written document to last known address or through an electronic medium (e.g., e-mail, website). There are two methods by which a plan may provide an electronic notice. The consumer consent method requires consent to electronic delivery in lieu of paper, and disclosures that outline the scope of the consent, the right to withdraw consent and other terms and conditions including hardware and software requirements. The alternative method requires that the recipient be effectively able to access the electronic medium used to provide the notice (e.g. employer website). In addition, the recipient must be advised of the right to request a paper notice at no charge.

Plan trustees or other payors of distributions from deferred compensation plans.

The plan administrators and each contributing sponsor of an employee defined benefit pension plan subject to the plan termination insurance provisions of ERISA for which a reportable event has occurred. Any filing will be deemed a filing by all persons required to notify PBGC.

Plan administrators of employee pension (defined benefit and defined contribution) plans.

Plan administrators of qualified retirement plans, 403(b) tax sheltered annuities and governmental 457 plans.

Item	8. Section 417(a)(3) Explanation of Qualified Preretirement Survivor Benefit	9. Explanation of Qualified Joint and Survivor Annuity; Financial Effect and Relative Values of Optional Forms of Payment	10. Plan Merger, Consolidation, or Transfer of Assets or Liabilities; Notice of QSLOB Election	11. Notice of Intent to Terminate
Applicable Filing Forms	Sample language in IRS Notice 97-10. No form prescribed for disclosing financial effect of QPSA.	Sample language in IRS Notice 97-10. The sample language has not been updated for disclosure of financial effect and relative values of optional forms of benefit.	Form 5310-A	Model notices in PBGC standard termination package (PBGC Form 500 and instructions) and PBGC distress termination package (PBGC Form 600).
Law/Regulation	ERISA Sec. 205(c), IRC Sec. 417(a)(3), IRS Reg. 1.417(a)(3)-1, IRS Reg. 1.401(a)-20, IRS Reg. 1.401(a)-21	ERISA Sec. 205(c), IRC Sec. 417(a), IRS Reg. 1.417(a)(3)-1, IRS Reg. 1.401(a)-20, IRS Reg. 1.417(e)-1, IRS Reg. 1.401(a)-21, IRS Notice 2007-7	IRC Sec. 6058(b), IRS Reg. 301.6058-1, IRS Rev. Proc. 93-40 on QSLOBs	ERISA Sec. 4041(a), PBGC Reg. 4041.23, PBGC Reg. 4041.27, PBGC Reg. 4041.43
Content	A general explanation of the QPSA, the circumstances under which it will be paid if elected, the availability of the election of the QPSA and a description of the financial effect of the election of the QPSA on the participant's benefit (i.e., an estimate of the reduction to the participant's estimated normal retirement benefit that would result from an election of the QPSA).	Terms and conditions of joint and survivor annuity, right to waive, right to revoke waiver, spousal consent conditions, financial effect and relative values of optional forms of payment.	Actuarial Statement and information concerning the merger, consolidation or transfer. Notice of election to use Qualified Separate Line of Business (QSLOB) rules under IRC Sec. 414(r).	Written notice of intent to terminate, the proposed termination date, a statement concerning the cessation of accruals under the plan, and other information. In a standard termination, additional information concerning insurer identification, the legal effect of the termination and state guaranty coverage information.
Where to File or Disclose	Plan participant.	Participants with vested accrued benefits or account balances in excess of \$5,000.	Internal Revenue Service.	Affected parties, i.e., participants, beneficiaries of deceased participants, alternate payees under Qualified Domestic Relations Orders, current employee organizations and, for any group of employees not currently represented by an employee organization, the employee organization, if any, that last represented the group within the 5-year period preceding issuance of the Notice of Intent to Terminate (NOIT), and, in a distress termination, the PBGC.
When to File or Disclose	During the period from the beginning of the plan year in which the employee attains age 32 to the end of the plan year in which the employee reaches age 34. Special rules apply for participants who commence participation after 32 or who separate from service prior to 35.	No less than 30 days and no more than 180 days before the annuity starting date. Alternatively, no less than 7 days before distribution date if conditions set forth in IRS Reg. 1.417(e)-1 are satisfied. The QJSA notice must be provided before the annuity starting date, except that a defined benefit plan may provide for a retroactive annuity starting date in accordance with IRS Reg. 1.417(e)-1.	At least 30 days before the merger, consolidation or transfer of assets or liabilities. Notice of QSLOB election must be given on or before the notification date. The notification date for a testing year is the later of (a) October 15th following the testing year, or (b) the 15th day of the close of the plan year of the plan of the employer that begins earliest in the testing year. The testing year is the calendar year.	At least 60 days and no more than 90 days before the proposed termination date. Notice of insurer selection may be provided in a supplemental notice no later than 45 days before the date of distribution.
Method of Delivery	Personal delivery, first class mail, or electronically. There are two methods by which a plan may provide an electronic notice. The consumer consent method requires consent to electronic delivery in lieu of paper, and disclosures that outline the scope of the consent, the right to withdraw consent and other terms and conditions including hardware and software requirements. The alternative method requires that the recipient be effectively able to access the electronic medium used to provide the notice (e.g. employer website). In addition, the recipient must be advised of the right to request a paper notice at no charge.	Personal delivery, first class mail, or electronically by such time as to reasonably ensure receipt within the applicable time period. There are two methods by which a plan may provide an electronic notice. The consumer consent method requires consent to electronic delivery in lieu of paper, and disclosures that outline the scope of the consent, the right to withdraw consent and other terms and conditions including hardware and software requirements. The alternative method requires that the recipient be effectively able to access the electronic medium used to provide the notice (e.g. employer website). In addition, the recipient must be advised of the right to request a paper notice at no charge.	By mail or designate private delivery service. Timely mailing is treated as timely filing.	By hand delivery, first-class mail or commercial delivery service to the affected party's last known address, or by electronic means (e.g., e-mail) if the safe-harbor conditions of the PBGC Reg. 4000.14 are met. The notice is deemed issued to an affected party on the date on which it is (1) handed to the affected party, (2) deposited in the mail, (3) deposited with a commercial delivery service; or (4) transmitted electronically to the affected party provided there is no reason to believe the notice was not delivered.
Who Must File or Disclose	Plan administrators of employee pension (defined benefit and defined contribution) plans. Profit sharing plans, Section 401(k) profit sharing plans and stock bonus plans (including ESOPs) that do not pay annuities and pay 100% of the vested account balance to the surviving spouse are exempt.	Plan administrators of employee pension (defined benefit and defined contribution) plans. Profit sharing plans, Section 401(k) profit sharing plans and stock bonus plans (including ESOPs) that do not pay annuities and pay 100% of the vested account balance to the surviving spouse are exempt from QJSA and relative value disclosures.	The plan sponsor or plan administrator of a pension or profit sharing plan involved in a merger or transfer of plan assets or liabilities, and employers electing to be treated as operating QSLOBs. See instructions to form 5310-A for exceptions to the advance reporting requirement for mergers, consolidations or transfers of plan assets or liabilities.	Plan administrators of defined benefit pension plans subject to the plan termination insurance provisions of ERISA.

12a. Notice of Termination to the PBGC

12b. Distress and Involuntary Termination Disclosure Requirements (NEW)

13. PBGC Participant Notice (Repealed for plan years beginning after December 31, 2006)

14. Notice of Plan Benefits

PBGC Form 500, PBGC Form 501, PBGC Form 600, PBGC Form 601, PBGC Form 602

None

The model notice is published annually in a PBGC Technical Update to reflect increases in the maximum guaranteed benefit.

No form prescribed.

ERISA Sec. 4041(b), ERISA Sec. 4041(c), PBGC Reg. 4041.25, PBGC Reg. 4041.29, PBGC Reg. 4041.45, PBGC Reg. 4041.50, PBGC Reg. 4050.6

ERISA Sec. 4041(a)(2), ERISA 4041(c)(2), PBGC Reg. 4041.43, PBGC Reg. 4041.51

ERISA Sec. 4011, PBGC Reg. 4011. The Pension Protection Act of 2006 repealed the Participant Notice requirement for plan years beginning after December 31, 2006.

ERISA Sec. 4041(b), PBGC Reg. 4041.24

In a standard termination, an enrolled actuary must certify the sufficiency of the plan as of the proposed date of final distribution. In addition, the plan administrator must certify: the information on which the enrolled actuary based his or her certification, post-termination distribution amounts and missing participant information. In a distress termination, subsequent notice to the PBGC and enrolled actuary certification.

Copies of the Form 600 filed with the PBGC in a distress termination and any additional information submitted to PBGC in connection with the proposed plan termination. Information provided to the PBGC in connection with an involuntary termination. In addition, the PBGC is required to disclose the administrative record in an involuntary termination. Plan sponsors and administrators may not disclose any information that may directly or indirectly be associated with, or otherwise identify, an individual or beneficiary. PBGC is also prohibited from disclosing such information under separate regulations.

Plan's funding status and the limits of PBGC's guarantee. Notice required for plan year only if variable rate premium is payable and funded current liability percentage falls below certain levels. There is no requirement to issue a Participant Notice in a plan year beginning after December 31, 2006.

A notice which specifies the amount and form of each person's benefit as of the proposed plan termination date, the personal data used in determining the benefit amount, lump sum conversion assumptions including mortality and interest rate, and such other information as the PBGC may require. Requirement applies only to standard terminations.

Pension Benefit Guaranty Corporation.

Upon the written request of an affected party: participants, beneficiaries of deceased participants and each employee organization representing plan participants.

Participants, beneficiaries of deceased participants, alternate payees and employee organizations.

Plan participants, beneficiaries of deceased participants and alternate payees under a Qualified Domestic Relations Order.

In a standard termination, file Form 500 with Schedule EA-S no later than 180 days after the proposed termination date, and Form 501, with Schedule MP, no later than 30 days after the last distribution date for any affected party. (However, PBGC will not assess a penalty if Form 501 is filed within 90 days of distribution deadline.) In a distress termination, file Form 600 at least 60 days and no more than 90 days before the proposed termination date; Form 601, with Schedule EA-D, no later than 120 days after the proposed termination date; and Form 602, with Schedule MP, no later than 30 days after the last distribution date for any affected party.

Generally, disclose within 15 days of (1) the receipt of a request for the information from an affected party; or (2) the provision of new information to the PBGC relating to a previous request. The term "days" means "business days." In a distress termination, the disclosure period does not end until 15 business days after PBGC Form 600 is filed. In an involuntary termination requests for disclosure may only be made on or after the third business day after the PBGC issues the notice of determination relating to the involuntary termination to the plan sponsor and plan administrator.

No later than two months after Annual Report (Form 5500) for the previous year is due (including extensions).

No later than the date the notice of termination (Form 500) to the PBGC is sent. Promptly to any person who becomes a beneficiary or alternate payee after the proposed termination date and on or before the distribution date.

By mail, hand delivery, commercial delivery service or electronic filing (e.g., e-mail or fax). Timely mailing is treated as timely filing, as evidenced by (1) a legible U.S. Postal Service postmark or (2) timely deposit with a commercial delivery service, or (3) the date on which the information is transmitted electronically to the PBGC, provided there is no reason to believe the information was not delivered.

By hand delivery, first-class mail or commercial delivery service to the affected party's last known address, or by electronic means (e.g., e-mail) if the safe-harbor conditions of the PBGC Reg. 4000.14 are met. The notice is deemed issued to an affected party on the date on which it is (1) handed to the affected party, (2) deposited in the mail, (3) deposited with a commercial delivery service; or (4) transmitted electronically to the affected party provided there is no reason to believe the notice was not delivered. Plan administrators may charge a reasonable fee for any information not provided in electronic form.

Measures reasonably calculated to ensure actual receipt. Electronically if the safe-harbor conditions of PBGC Reg. 4000.14 are met. Posting is not a permitted method of issuance. Timely mailing is treated as timely issuance. May be issued with Summary Annual Report, but must be in a separate document.

By hand delivery, first-class mail or commercial delivery service to the affected party's last known address; or by electronic means (e.g., e-mail) if the safe-harbor conditions of PBGC Reg. 4000.14 are met. Timely mailing is treated as timely issuance.

Plan administrators of defined benefit pension plans subject to the plan termination insurance provisions of ERISA.

Plan administrators of defined benefit pension plans terminating in a distress or involuntary termination. PBGC in an involuntary termination.

Plan administrators of large or small underfunded defined benefit pension plans subject to (1) variable rate premium and (2) deficit reduction contribution in the 2005 or 2006 plan year. Plan administrators of most new or newly covered plans are exempt.

Plan administrators of defined benefit pension plans terminating in a standard termination.

Item	15. Notice of Substantial Cessation of Operations	16. Notice of Substantial Employer Status	17. Notice of Withdrawal of a Substantial Employer	18. Change in Plan/Trust Year
Applicable Filing Forms	No form prescribed.	No form prescribed.	No form prescribed.	Form 5308
Law/Regulation	ERISA Sec. 4062(e)	ERISA Sec. 4066	ERISA Sec. 4063(a)	IRC Sec. 412(c)(5), Rev. Proc. 87-27
Content	Information regarding the cessation of operations at a facility in any location and its effect on the plan. Required only when more than 20% of the active participants under a plan are separated from employment as a result of the cessation of operations.	Notification of substantial employer status. Applicable for single employer plans with at least two contributing sponsors who are not under common control.	Notification of withdrawal and request for determination of associated liability. Applicable for single employer plans with at least two contributing sponsors who are not under common control.	Information on the plan or trust year change. Filing must be in duplicate. Certain changes in plan/trust year are granted automatic approval under Rev. Proc. 87-27. Rev. Proc. 87-27 has not been updated for PPA 2006.
Where to File or Disclose	Pension Benefit Guaranty Corporation.	Substantial employers. An employer is a substantial employer if the employer's required contributions to the plan for each plan year constituting either (a) one of the two immediately preceding plan years, or (b) the first two of the three immediately preceding plan years, totaled 10% or more of all of the plan's required contributions.	Pension Benefit Guaranty Corporation.	Internal Revenue Service. User fee required. Filing is not required for changes granted automatic approval.
When to File or Disclose	Within 60 days after cessation of operations.	Within 6 months after the close of each plan year.	Within 60 days after withdrawal from plan.	On or before the last day of the short-year period to effect change in plan or trust year.
Method of Delivery	By mail, hand delivery, commercial delivery service or electronic filing (e.g., e-mail or fax). Timely mailing is treated as timely filing, as evidenced by (1) a legible U.S. Postal Service postmark or (2) timely deposit with a commercial delivery service, or (3) the date on which the information is transmitted electronically to the PBGC, provided there is no reason to believe the information was not delivered.	By mail, hand delivery, commercial delivery service or electronic filing (e.g., e-mail or fax). Timely mailing is treated as timely filing, as evidenced by (1) a legible U.S. Postal Service postmark or (2) timely deposit with a commercial delivery service, or (3) the date on which the information is transmitted electronically to the PBGC, provided there is no reason to believe the information was not delivered.	By mail, hand delivery, commercial delivery service or electronic filing (e.g., e-mail or fax). Timely mailing is treated as timely filing, as evidenced by (1) a legible U.S. Postal Service postmark or (2) timely deposit with a commercial delivery service, or (3) the date on which the information is transmitted electronically to the PBGC, provided there is no reason to believe the information was not delivered.	By mail or hand delivery to IRS national office.
Who Must File or Disclose	Plan administrators of defined benefit pension plans subject to the plan termination insurance provisions of ERISA.	Plan administrators of defined benefit pension plans subject to the plan termination insurance provisions of ERISA if at least two contributing sponsors are not under common control.	Plan administrators of defined benefit pension plans subject to the plan termination insurance provisions of ERISA if at least two contributing sponsors are not under common control.	The employer of a defined benefit, money purchase or target benefit pension plan that intends to change its plan year and the employer of any qualified pension (defined benefit or defined contribution) that intends to change its trust year.

19. Change in Funding Method**20. Notification of Application for Recognition of Exempt Status****21. Notice of Receipt of Domestic Relations Order****22. Notice of Suspension of Benefits**

No form prescribed.

Form 1024

No form prescribed.

No form prescribed.

IRC Sec. 430(h)(5), Rev. Proc. 2000-40, Rev. Proc. 2000-41, Rev. Proc. 2000-40 and 2000-41 have not been updated for PPA 2006.

IRC Sec. 505(c), IRS Reg. 1.505(c)-1T, IRS Reg.301.9100-2

ERISA Sec. 206(d)(3), IRC Sec. 414(p)(6)(A)

DOL Reg. 2530.203-3

Explanation and information on effect of change in cost or asset valuation method. Certain funding method changes described in Rev. Proc. 2000-40 are granted automatic approval. The IRS is considering possible automatic approval of certain changes in funding methods for the 2009 plan year, pending the issuance of final regulations under Code §§430 and 436. The IRS does not anticipate acting upon requests for changes in funding method for 2009 until the regulations are final. Accordingly, plan sponsors should defer any requests for changes until after they see the extent of automatic approval in the final regulations.

Information on plan terms and benefits. Trusts of VEBA and SUB plans will not be recognized as tax-exempt by the IRS unless the required notification is given.

Notification of receipt of domestic relations order and the plan procedures for determining the qualified status of the order. Notification is also required when the qualified status of the order is determined.

Description of the specific reasons why benefit payments are being suspended, plan provisions relating to suspension of payment, and claims procedure for affording a review of the suspension of benefits. Content prescribed by regulations.

Internal Revenue Service. Filing is not required for changes granted automatic approval.

Internal Revenue Service. User fee required.

The participant and alternate payee(s).

Plan participant (reemployed retiree or employee who reaches normal retirement age and continues to work) whose benefits are suspended.

Request for change should be filed with the IRS before the close of the plan year to which it applies. However, requests made after the close of the plan year, but no later than 2-1/2 months after the close of the plan year, will generally be considered, at the discretion of the Service, if a statement is attached to the request detailing an adequate reason for the delay. Requests made after 2-1/2 months after the close of the plan year generally will not be considered. However, if a request for approval of a change in funding method involves a plan merger, the request should be made no later than 4 months before the filing deadline for Schedule B (Actuarial Information) of Form 5500 (of the merged plan) for the plan year in which the merger took place.

15 months from the end of the month in which the organization or trust was organized.

Participants and alternate payees are to be notified promptly upon receipt of the order (including the plan's procedures for determining the qualified status of the order). Notice of the determination of the qualified status of the order must be made within a reasonable time after the order is received.

During first calendar month or payroll period in which the plan withholds payments on account of reemployment of retiree or continued employment beyond normal retirement age.

By mail or hand delivery to IRS national office.

By mail, or delivery service.

By mail to the address included in the domestic relations order.

Personal delivery or first class mail. Electronic distribution is permitted if the requirements of DOL Reg. 2520.104b-1(c) are satisfied.

The plan administrator or plan sponsor of a defined benefit pension plan that intends to change the plan's funding method.

Used by most types of organizations (other than qualified retirement plans) to apply for exemption under IRC Section 501(a).

Plan administrators of pension (defined benefit and defined contribution) plans.

Plan administrators of defined benefit pension plans.

Item	23. Notice of Significant Reduction in Rate of Future Benefit Accrual	24. Notice of Transfer of Excess Pension Assets to Health Benefits Accounts	25. Notice of Determination Letter Request	26. Notice of Requests for Waivers of Minimum Funding Standards
Applicable Filing Forms	No form prescribed.	No form prescribed.	Sample notice in Rev. Proc. 2009-6.	Model notice in Rev. Proc. 94-41.
Law/Regulation	ERISA Sec. 204(h), IRC 4980F, IRS Reg. 54.4980F-1, IRS Notice 2007-6.	ERISA Sec. 101(e), ERISA Tech Rel. 91-1	IRC Sec. 7476, IRS Reg. 1.7476-1, IRS Reg. 1.7476-2, IRS Reg. 601.201(o)	ERISA Sec. 303(e), IRC Sec. 412(f)(4), Rev. Proc. 94-41
Content	Notice of plan amendment to defined benefit, money purchase pension or target benefit plan providing for a significant reduction in the rate of future benefit accruals or, in the case of a defined benefit plan, the elimination or significant reduction in an early retirement benefit or retirement-type subsidy. If a plan amendment which offers a choice between a new benefit formula and an old benefit formula, the notice must provide additional information sufficient to enable an informed choice. The notice must be written in a manner calculated to be understood by the average plan participant and must provide sufficient information to allow participants and alternate payees under Qualified Domestic Relations Orders to understand the magnitude of the reduction.	Plan and financial information concerning transfer of excess defined benefit pension assets to retiree health benefit accounts.	Relevant information concerning plan requesting determination letter and rights to comment on plan.	Notice of filing of application of waiver, including description of the extent to which plan is funded for PBGC-guaranteed benefits and other benefit liabilities.
Where to File or Disclose	Plan participants and alternate payees under a Qualified Domestic Relations Order whose rate of future benefit accrual is reasonably expected to be significantly reduced by the amendment. Note: Notice under ERISA §101(j) for amendments restricting benefits in accordance with IRC §436 will satisfy both the timing and content requirements for a §204(h) notice to plan participants.	Plan administrator provides notice to participants and beneficiaries of plan transferring assets. Employer sponsoring pension plan from which transfer is made provides notice to DOL, plan administrator and employee organizations representing plan participants.	All present employees eligible to participate in plan or who work at same principal place of business as eligible employees and collective bargaining representatives of present employees. In the case of a terminating plan, present employees with accrued benefits, former employees with vested benefits and beneficiaries of deceased former employees currently receiving benefits.	Employee organizations representing employees covered by the application and each participant, beneficiary and alternate payee.
When to File or Disclose	Generally, at least 45 days before the effective date of the plan amendment. The 45-day advance notice period is shortened to 15 days for amendments adopted in connection with business mergers and acquisitions and for amendments of small plans. In the case of an amendment that is adopted in connection with a business merger or acquisition involving a plan to plan transfer or merger and that affects only an early retirement benefit or retirement-type subsidy (but does not reduce the rate of future benefit accrual), notice must be provided no later than 30 days after the effective date of the amendment. In the case of a plan amendment which offers a choice between a new benefit formula and an old benefit formula, the general timing rules apply, except that additional information sufficient to enable an informed choice must be provided within a period that is reasonably contemporaneous with the date by which an individual is required to make his or her choice. An amendment to a statutory hybrid plan (e.g., cash balance plan) eliminating plan document provisions concerning the whipsaw calculation requires a 204(h) notice at least 30 days before the plan is operated in accordance with the amendment. PPA §1107 permits plans to be operated in accordance with a change in the qualified plan rules adopted by PPA provided the plan is amended to reflect the change by the last day of the plan year beginning in 2009. If a PPA plan amendment will trigger a §204(h) notice to participants, the notice must be provided at least 45 days before the effective date of the amendment, defined as the first day that the plan is operated as if the amendment is in effect, even though the amendment has not yet been adopted. (The proposed effective date for this clarification is July 1, 2008, so plans operationally adopting PPA changes as of the beginning of the 2008 plan year should provide §204(h) notices by that date.)	No later than 60 days before date of transfer. The employer notice also must be available for inspection at the principal office of the administrator.	Not less than 10 days nor more than 24 days prior to the date the application for a determination is made.	Within 14 days prior to the date of application.
Method of Delivery	Measures that result in actual receipt or measures reasonably calculated to ensure actual receipt, including first class mail or hand delivery. Electronic methods (other than oral communications or recordings of oral communications) are acceptable if certain conditions are satisfied. The 204(h) notice may be enclosed with or combined with other notice provided by the employer or the plan administrator (such as notice of intent to terminate). Notice is deemed to be provided on a date if it has been provided by the end of that date. When notice is delivered by first class mail, the notice is considered provided as of the date of the U.S. postmark stamped on the cover in which the document is mailed. There are two methods by which a plan may provide an electronic notice. The consumer consent method requires consent to electronic delivery in lieu of paper and disclosures that outline the scope of the consent, the right to withdraw consent and other terms and conditions including hardware and software requirements. The alternative method requires that the recipient be effectively able to access the electronic medium used to provide the notice (e.g. employer website). In addition, the recipient must be advised of the right to request a paper notice at no charge.	Notice to DOL by mail, hand delivery or commercial delivery service. Notice to other parties by any method reasonably calculated to ensure actual receipt and likely to result in full distribution. Electronic distribution to participants and beneficiaries is permitted if the requirements of DOL Reg. 2520.104b-1(c) are met.	Any method or combination of methods reasonably calculated to ensure that each interested party is notified of the application for a determination, including by mail, hand delivery or posting. Delivery through an electronic medium (e.g., e-mail, web site or automated telephone system) reasonably accessible to the distributee is acceptable. There are two methods by which a plan may provide an electronic notice. The consumer consent method requires consent to electronic delivery in lieu of paper and disclosures that outline the scope of the consent, the right to withdraw consent and other terms and conditions including hardware and software requirements. The alternative method requires that the recipient be effectively able to access the electronic medium used to provide the notice (e.g. employer website). In addition, the recipient must be advised of the right to request a paper notice at no charge.	By mail or by hand delivery to last known address, or electronically.
Who Must File or Disclose	Plan administrators of pension (defined benefit, money purchase and target benefit) plans.	Plan administrators of defined benefit pension plans that intend to transfer excess defined benefit pension assets to retiree health benefit accounts.	Used by plan sponsors of employee pension (defined benefit and defined contribution) plans to request an advance determination of a plan's qualified status under IRC Section 410(a). Governmental plans are exempt from the notice requirement.	The employer of a pension (defined benefit, money purchase or target benefit) plan that intends to apply for a variance from the minimum funding standard.

27. Notice of Failure to Meet Minimum Funding Standards

28. Notice of Failure to Make Required Contributions of More than \$1 Million

29. Notice of Commencement of Coverage under COBRA Health Care Continuation

30. Notice of Qualifying Event under COBRA

No form prescribed.

PBGC Form 200

Model General Notice of COBRA Continuation Coverage Rights in Appendix to DOL Reg. 2590.606-1.

Model COBRA Continuation Coverage Election Notice in Appendix to DOL Reg. 2590.606-4. No form prescribed for employer notice to plan administrator.

ERISA Sec. 101(d)

ERISA Sec. 302(f)(4), IRC Sec. 412(n)(4), PBGC Reg. 4043.31

ERISA Sec. 606, IRC Sec. 4980B(f)(6). DOL Reg. 2590.606-1.

ERISA Sec. 606, IRC Sec. 4980B(f)(6); DOL Reg. 2590.606-2, -3 and -4.

Notice of failure to make an installment payment to meet the minimum funding standard within 60 days following the due date for such payment, or the minimum funding residual payment by its due date.

Information needed by the PBGC to make decisions regarding enforcement of a lien imposed by ERISA in favor of the plan for failure to make certain required contributions. The lien does not arise, and the PBGC is not required to be notified, if the total of unpaid balances (including interest) is less than or equal to \$1 million.

Notice of group health continuation coverage rights under COBRA.

After an employee's death, termination of employment, reduction of hours, Medicare entitlement of the employee, or the employer filing bankruptcy, the employer must notify the plan administrator of the qualifying event. The administrator must then notify the qualified beneficiary of the right to COBRA continued coverage.

Participants, beneficiaries and alternate payees under Qualified Domestic Relations Orders.

Pension Benefit Guaranty Corporation.

Covered employees and covered spouses. If the employee and the spouse become covered at different times, e.g., the covered employee gets married and the spouse becomes covered, a separate initial notice must be provided to the covered spouse, generally within 90 days after the coverage begins.

Covered employee, plan administrator or qualified beneficiary as necessary.

Notice to be made within a reasonable period of time after the failure and in such manner as DOL may prescribe. Notice is not required if a funding waiver is requested in a timely manner; if waiver is denied, notice must be provided within 60 days after the denial.

No later than 10 days after the due date of the required payment.

Within 90 days after commencement of coverage under a group health plan. An SPD containing initial COBRA Notice satisfies the requirement if it is delivered within the 90-day period.

Employers must notify the plan administrator generally within 30 days of the event. (The time period varies depending on the type of qualifying event that has occurred.) The administrator must notify the qualified beneficiary generally within 14 days of receipt of notification from the employer or qualified beneficiary of the qualifying event. If the employer is the plan administrator, notice to the qualified beneficiary must be provided not later than 44 days after the date on which the qualifying event occurred or, if a plan provides that COBRA coverage commences on the date of loss of coverage, not later than 44 days after the date on which there is a loss of coverage due to a disqualifying event.

No methods prescribed.

By mail, commercial delivery service, hand delivery or electronic transmission (e.g., e-mail or fax). Form 200 is treated as filed when received by the PBGC.

An initial COBRA Notice is considered to be furnished by a plan administrator as of the date of mailing, if mailed by first class mail, certified mail or express mail, or as of the date of electronic transmission, if transmitted electronically. Electronic transmission is permitted if the requirements of DOL Reg. 2520.104b-1(c) are met.

First class, certified, or express mail to last known address. Also through electronic media, if the requirements of DOL Reg. 2520.104b-1(c) are met. Timely sending is treated as timely issuance.

The employer of a single employer pension (defined benefit or target benefit) plan that fails to make a minimum funding installment payment within 60 days following the due date for such payment, or the minimum funding residual payment by its due date.

The contributing sponsor of a defined benefit pension plan covered by the termination insurance provisions of ERISA that is subject to the lien described in IRC Sec. 412(n)(4).

Plan administrators of group health plans covering more than 20 employees during the prior calendar year. Does not apply to certain church-related organizations.

Plan administrators of group health plans covering more than 20 employees during the prior calendar year. Does not include certain church-related organizations.

Item	31. SPD Notice of Newborns' and Mothers' Health Protection Act	32. Notice of Women's Health and Cancer Rights Act of 1998	33. Annual Report for MEWAs and Certain Entities Claiming Exception (ECEs)
Applicable Filing Forms	Model statement in DOL Reg. Sec. 2520.102-3(u).	No form prescribed.	Form M-1
Law/Regulation	ERISA Sec. 711(d)	ERISA Sec. 713	ERISA Sec. 101(g), DOL Reg. 2520.101-2
Content	Statement of rights under the Newborns' and Mothers' Health Protection Act.	Notice of benefits required under the Women's Health & Cancer Act.	Information concerning compliance by multiple employer welfare arrangements (MEWAs) with the Health Insurance Portability and Accountability Act of 1996 (HIPAA), the Mental Health Parity Act of 1996, the Newborns' and Mothers' Health Protection Act of 1996 and the Women's Health and Cancer Rights Act of 1998.
Where to File or Disclose	Participants and beneficiaries. Department of Labor upon request.	Participants and beneficiaries.	Department of Labor.
When to File or Disclose	No later than the date on which the first summary of material modification (or updated summary plan description) is required to be furnished to participants and beneficiaries.	Upon enrollment and at least annually thereafter.	March 1 (or next business day) following each calendar reporting year. One time, 60-day automatic extension of time available. Also, within 90 days of origination, unless an exception applies.
Method of Delivery	To be included in a summary plan description or summary of material modification of plan.	Notice must be in writing and prominently displayed in any literature or correspondence made available or distributed by the plan.	By mail or private delivery service. Online electronic filing available at www.askebsa.dol.gov/mewa .
Who Must File or Disclose	Plan administrators of group health plans covering 2 or more employees on the first day of the plan year.	Plan administrators of group health plans covering 2 or more employees on the first day of the plan year.	Administrators of MEWAs and ECEs. A MEWA is a welfare benefit plan or arrangement that provides medical benefits to the employees of two or more. An ECE is an arrangement that claims not to be a MEWA because it is collectively bargained. Certain exemptions are available.

34. 401(k)/(m) Safe Harbor Notice**35. Reporting By Large Underfunded Plans****36. Investment Blackout Notice**

No form prescribed.

No form prescribed.

Model Notice in DOL Reg. 2520.101-3(e)

IRC Sec. 401(k)(12)(D), IRS Reg. 1.401(k)-3(d); IRS Notice 2000-3, Q&A #7

ERISA Sec. 4010, PBGC Prop. Reg. 4010, PBGC Tech. Update 96-3, PBGC Tech. Update 07-2, PBGC Tech. Update 08-3

ERISA Sec. 101(i), DOL Reg. 2520.101-3

Written notice of eligible employee's rights and obligations under a 401(k)(12) safe harbor plan, the notice must be sufficiently accurate and comprehensive to apprise the employee of his rights and obligations under the plan and written in a manner calculated to be understood by the average eligible plan participant. Content prescribed in IRS Reg. 1.401(k)-3(d). For plan years beginning after December 31, 2006, a safe harbor notice must include a description of the plan's withdrawal and vesting provisions applicable to contributions under the plan. Merely cross-referencing the relevant portions of an SPD is not sufficient.

For each member of the filer's controlled group and each plan maintained by any member of the controlled group: identifying information, plan actuarial information, and audited financial statements. ERISA section 4010(d)(1) specifies three actuarial information items required to be filed. These are: (1) the amount of benefit liabilities under the plan determined using the assumptions used by the PBGC in determining liabilities; (2) the funding target of the plan determined as if the plan has been in at-risk status for at least 5 plan years; and (3) the funding target attainment percentage of the plan. In addition, for each plan (other than an exempt plan), whether the plan, at any time during the plan year, was subject to any of the funding-based limitations described in IRC section 436 and, if so, which limitations applied, when such limitations applied, and when they were lifted (if applicable). In the case of a multiple employer plan, only information on employers that are among the 10 largest employers in terms of participants (for hourly plans) or contributions (for salaried plans) is required. (The PBGC has discretion to request additional information.) Exempt plans: An exempt plan is exempt only from providing actuarial information. Actuarial information is not required if (1) the plan has fewer than 500 participants, and (2) the plan's 4010 funding shortfall does not exceed \$15 million. Additionally, actuarial information is not required for any plan that has no unfunded benefits. These exemptions from reporting actuarial information do not apply if the plan has a funding waiver or has been more than 10 days late with minimum funding contributions.

Advance notice of any blackout period during which the ability of participants and beneficiaries to direct or diversify assets credited to their accounts or to obtain loans or distributions from the plan will be temporarily restricted. In addition to the reasons for the blackout period and a description of the participants' and beneficiaries' rights otherwise available under the plan during the blackout period, the notice must indicate the expected duration of the blackout period by reference to: (1) the expected beginning and ending date of the blackout period, or (2) the calendar week during which the blackout period is expected to begin and end, provided that during such weeks information as to whether the blackout period has begun or ended is readily available, without charge, to affected participants and beneficiaries, and the notice describes how to access such information.

Eligible employees.

PBGC

All participants and beneficiaries whose rights under the plan will be temporarily restricted and issuers of employer securities subject to the blackout period.

At least 30 days and no more than 90 days before the beginning of each plan year. In the case of an employee who becomes eligible after the 90th day before the beginning of the plan year, no more than 90 days before the employee becomes eligible and no later than the date the employee becomes eligible. Notices delivered outside of the 90/30 day window may satisfy the notice requirement if given within a reasonable period before the beginning of the plan year (or the date the employee becomes eligible) based on all of the facts and circumstances.

On or before the 105th day after the close of the filer's "information year" (i.e., annual accounting period). If members of a controlled group (disregarding any exempt entity) report financial information on the basis of different fiscal years, the information year is the calendar year and the information must be submitted to PBGC following the end of the calendar year in which the controlled group members' fiscal years end. Supplemental actuarial information within 15 days after the deadline for filing the plan's Form 5500 for the plan year ending within the filer's information year, if certain certifications are filed by the regular due date. A request for a waiver or extension must be filed in writing with PBGC no later than 15 days before the applicable due date.

Not more than 60 days and not less than 30 days before commencement of the blackout period. The 30-day advance notice requirement does not apply when (i) deferring the blackout period for 30 days after giving the notice would result in a violation of ERISA's fiduciary standards (e.g., if the plan fiduciary immediately suspends investment in employer stock, because the employer has filed for bankruptcy), (ii) when the events causing the blackout were unforeseeable or beyond the control of the plan administrator, and a plan fiduciary reasonably so determines in writing, or (iii) when the blackout is a result of a merger, acquisition, divestiture or similar transaction.

By written document or through an electronic medium (e.g., e-mail, web site or automated telephone system) reasonably accessible to the distributee. There are two methods by which a plan may provide an electronic notice. The consumer consent method requires consent to electronic delivery in lieu of paper, and disclosures that outline the scope of the consent, the right to withdraw consent and other terms and conditions including hardware and software requirements. The alternative method requires that the recipient be effectively able to access the electronic medium used to provide the notice (e.g. employer website). In addition, the recipient must be advised of the right to request a paper notice at no charge.

Electronically in accordance with the instruction on the PBGC's website. A submission made through the website is considered to have been transmitted when the last act is performed to indicate the submission is filed and can no longer be edited or withdrawn.

Any method reasonably calculated to ensure actual receipt and likely to result in full distribution. Includes hand delivery and first class mail. Sending by second or third class mail or use of a special insert in an employee newsletter or other periodical is also acceptable if certain other requirements were met. Electronic distribution is permitted if the requirements of DOL Reg. 2520.104b-1(c) are satisfied.

Plan administrators of plans intending to satisfy the IRC Section 401(k)(12) and IRC Section 401(m)(11) design-based safe harbor methods for satisfying the annual ADP and ACP nondiscrimination tests.

The contributing sponsor of a defined benefit pension plan and members of the contributing sponsor's controlled group if the funding target attainment percentage (FTAP) (as defined for funding purposes) of any plan maintained by the contributing sponsor or any member of its controlled group is less than 80 percent (80% Funded Gateway Test) as of the funding valuation date (generally, the first day of the plan year) for the plan year ending within the information year. Section 4010 reporting is also required if (1) the conditions for imposition of a lien for having missed required quarterly plan contributions in excess of \$1 million have been met by any plan maintained by the contributing sponsor or any member of its controlled group, or (2) minimum funding waivers in excess of \$1 million have been granted for any plan maintained by the contributing sponsor or any member of its controlled group, and any portion thereof is still outstanding. Reporting is waived for a controlled group if the aggregate plan underfunding does not exceed \$15 million (disregarding those plans with no underfunding); however, the waiver does not apply if reporting is required for any reason other than having an FTAP below 80 percent.

Administrators of individual account (defined contribution) plans.

Item	37. Notice of Rights Concerning Employer Securities	38. Notice of Qualified Default Investment Alternative (QDIA) (NEW)	39. Notice of Automatic Contribution Arrangement (NEW)
Applicable Filing Forms	Model Notice in IRS Notice 2006-107	No form prescribed	No form prescribed
Law/Regulation	ERISA 101(m), IRS Notice 2006-107	ERISA Sec. 404(c)(5), Reg. Sec. 2550.404c-5(c)(3); FAB 2008-3	ERISA Sec. 514(e)(3), FAB 2008-3; IRC 401(k)(13)(E), IRC 414(w)(4)
Content	Notice of right to diversify investments in employer stock. Statement of the importance of diversifying retirement account assets. Plan contact information.	Initial notice—a description of the circumstances under which assets may be invested on behalf of the participant or beneficiary in a QDIA; an explanation of participants' or beneficiaries' rights to direct the investment of assets in their individual accounts; a prospectus of the QDIA that complies with the Securities Act of 1933; a description of participants' and beneficiaries' right to direct the investment of assets invested in a QDIA to any other investment alternative under the plan, including a description of any applicable restrictions, fees, or expenses in connection with the transfer; and an explanation of where participants and beneficiaries may obtain information about alternative investments. Annual notice—explanation of participants' or beneficiaries' rights under the plan to designate how contributions and earnings will be invested and how contributions and earnings will be invested in the absence of any investment election by the participant or beneficiary.	Notice of the participant's rights and obligations under a plan's automatic contribution arrangement (also known as auto-enrollment). Such rights must include the participant's right not to have elective contributions made on the participant's behalf, to elect to have such contributions made at a different percentage, and to elect out of the arrangement before the first elective contribution is made. Also, an explanation of how the contributions will be invested in the absence of any investment election by the participant.
Where to File or Disclose	Participants, alternate payees, and beneficiaries of deceased participants who have an interest in elective deferrals and/or employee contributions (after-tax or rollover) under the plan. Also, participants (and their alternate payees) who have completed at least three years of service, and beneficiaries of deceased participants who have an interest in other employer contributions under the plan. The date on which a participant completes three years of service occurs immediately after the end of the third vesting computation period provided for under the plan that constitutes the completion of a third year of service. For a plan that uses the elapsed time method of crediting service for vesting purposes (or a plan that provides for immediate vesting upon entry into the plan), the date on which a participant completes three years of service is the third anniversary of the participant's date of hire.	Participants, alternate payees, and beneficiaries of deceased participants who are eligible to make investment elections under the plan.	Each participant to whom the arrangement will apply in the upcoming plan year.
When to File or Disclose	Not later than 30 days before the first date on which the individuals are eligible to exercise their diversification rights. Plans are not required to furnish the notice earlier than January 1, 2007.	Initial notice—at least 30 days in advance of (A) the date of plan eligibility, or any first investment in a QDIA on behalf of the participant or beneficiary; or (B) on or before the date of plan eligibility, provided the participant has the opportunity to make a permissible withdrawal under an automatic contribution arrangement. Annual notice—within a reasonable time of at least 30 days before the beginning of the plan year.	Within a reasonable period of time before each plan year. Notice of an automatic contribution arrangement may be combined with notice of a plan's Qualified Default Investment Alternative (Item 38).
Method of Delivery	Written, electronic or other appropriate form to the extent that such form is reasonably accessible to the recipient.	By written document to last known address or through an electronic medium (e.g., e-mail, website). There are two methods by which a plan may provide an electronic notice. The consumer consent method requires consent to electronic delivery in lieu of paper and disclosures that outline the scope of the consent, the right to withdraw consent and other terms and conditions including hardware and software requirements. The alternative method requires that the recipient be effectively able to access the electronic medium used to provide the notice (e.g. employer website). In addition, the recipient must be advised of the right to request a paper notice at no charge.	By written document to last known address or through an electronic medium (e.g., e-mail, website). There are two methods by which a plan may provide an electronic statement. The consumer consent method (described in IRS Reg. 1.401(a)-21) requires consent to electronic delivery in lieu of paper, and disclosures that outline the scope of the consent, the right to withdraw consent and other terms and conditions including hardware and software requirements. The alternative method requires that the recipient be effectively able to access the electronic medium used to provide the notice (e.g. employer website). In addition, the recipient must be advised of the right to request a paper notice at no charge.
Who Must File or Disclose	Defined contribution plans holding publicly traded employer securities. Stand-alone ESOPs that are not subject to IRS section 401(k) or (m) are exempt.	Plan administrators of individual account (defined contribution) plans that elect coverage under ERISA section 404(c), which limits a plan fiduciary's liability with respect to participant-directed investments.	The plan administrator of an automatic contribution arrangement under an individual account plan.

40. Investment Advice Disclosure (NEW)

41. Notice of Funding-Based Limitation on Defined Benefit Plan Distributions

42a. Notice of Right to Defer a Distribution and Notice of Consequences of Failing to Defer (Defined Benefit Plans)

Model Fiduciary Adviser Disclosure in Appendix to Sec. 2550.408g-1

Not prescribed.

None. The required information regarding the consequences of failing to defer receipt of a distribution must appear together (for example, in a list of consequences of failing to defer). Alternatively, a cross-reference to where the required information may be found in notices or other information provided or made available to the participant; a statement of how the referenced information may be obtained without charge, and an explanation of why the referenced information is relevant to a decision whether to defer.

IRC 408(g)(10); DOL Reg. 2550.408g-1

ERISA Sec. 101(j)

Section 1102(b)(1) of PPA '06, ERISA Sec. 203(e), IRC Sec. 411(a)(11), Prop. Reg. 1.411(a)-11, IRS Reg. 1.401(a)-21

The role of any other party that has a material affiliation or contractual relationship with the fiduciary adviser in the development of a computer model or other investment education and, to the extent applicable, in the selection of investment options available under the plan; past performance and historical rates of return; fees or other compensation paid to the fiduciary investment advisor or any affiliate which are related to the investment advice; privacy rights; the types of services provided in connection with the investment advice; acknowledgement of fiduciary status; the recipient's right to seek independent investment advice; and any other disclosures required by applicable securities laws.

Written notice of (1) funding-based distribution limitations on shutdown benefits and other unpredictable contingent event benefits, (2) funding-based limitations on accelerated benefit distributions, and/or (3) limitation on benefit accruals for plans with severe funding shortfalls. The notice required under ERISA §101(j) for plan amendments restricting benefits in accordance with IRC §436 will satisfy both the timing and content requirements for a §204(h) notice.

The amount payable under the normal form upon immediate commencement and at the later of age 62 or normal retirement age without regard to marital status (provided the benefit is available without regard to marital status). Also, an explanation of any provisions of the plan (and provisions of any health or accident plan maintained by the employer) that could reasonably be expected to materially affect a participant's decision whether to defer receipt of the distribution and a description of specified federal tax implications of failing to defer.

Participants and beneficiaries

Plan participants and beneficiaries.

Participants with vested accrued benefits in excess of \$5,000 who are younger than the later of age 62 or the plan's normal retirement age on the annuity starting date.

Before the initial provision of investment advice and annually thereafter. Also, upon request. Any material change to information previously provided must be communicated to the recipient of the information at a time reasonably contemporaneous with the change.

Within 30 days after the plan becomes subject to (1) funding-based distribution limitations on shutdown benefits and other unpredictable contingent event benefits and/or (2) funding-based limitations on accelerated benefit distributions. Within 30 days after the valuation date for the plan year for which the plan's funding target attainment percentage for the plan year is less than 60 percent.

No less than 30 days and no more than 180 days before the annuity starting date.

Written or electronic notification if DOL Reg. 2520.104b-1(c) is satisfied.

Written, electronic, or other appropriate form to the extent such form is reasonably accessible to persons to whom the notice is required to be provided.

Personal delivery, first class mail, or electronically by such time as to reasonably ensure receipt within the applicable time period. There are two methods by which a plan may provide an electronic notice. The consumer consent method requires consent to electronic delivery in lieu of paper, and disclosures that outline the scope of the consent, the right to withdraw consent and other terms and conditions including hardware and software requirements. The alternative method requires that the recipient be effectively able to access the electronic medium used to provide the notice (e.g. employer website). In addition, the recipient must be advised of the right to request a paper notice at no charge.

Fiduciary advisors. A fiduciary advisor is a person who (1) is a fiduciary to the plan by reason of the provision of investment advice by the person to a participant or beneficiary, and (2) is a registered investment advisor, regulated bank, insurance company or similar financial institution, registered broker-dealer or an affiliate or employee of the forgoing.

Defined benefit plans.

Plan administrators of defined benefit plans.

Item	42b. Notice of Right to Defer a Distribution and Notice of Consequences of Failing to Defer (Defined Contribution Plans)
Applicable Filing Forms	None. The required information regarding the consequences of failing to defer receipt of a distribution must appear together (for example, in a list of consequences of failing to defer). Alternatively, a cross-reference to where the required information may be found in notices or other information provided or made available to the participant; a statement of how the referenced information may be obtained without charge, and an explanation of why the referenced information is relevant to a decision whether to defer.
Law/Regulation	Section 1102(b)(1) of PPA '06, ERISA Sec. 203(e), IRC Sec. 411(a)(11), Prop. Reg. 1.411(a)-11, IRS Reg. 1.401(a)-21
Content	A statement that some currently available investment options in the plan may not be generally available on similar terms outside the plan, contact information for obtaining additional information on the general availability outside the plan of currently available investment options in the plan, a statement that fees and expenses (including administrative or investment-related fees) outside the plan may be different from fees and expenses that apply to the participant's account, and contact information for obtaining additional information on the fees and expenses that apply to the participant's account. Also, an explanation of any provisions of the plan (and provisions of any health or accident plan maintained by the employer) that could reasonably be expected to materially affect a participant's decision whether to defer receipt of the distribution and a description of specified federal tax implications of failing to defer.
Where to File or Disclose	Participants with vested account balances in excess of \$5,000 who are younger than the later of age 62 or the plan's normal retirement age on the annuity starting date.
When to File or Disclose	No less than 30 days and no more than 180 days before the annuity starting date.
Method of Delivery	Personal delivery, first class mail, or electronically by such time as to reasonably ensure receipt within the applicable time period. There are two methods by which a plan may provide an electronic notice. The consumer consent method requires consent to electronic delivery in lieu of paper, and disclosures that outline the scope of the consent, the right to withdraw consent and other terms and conditions including hardware and software requirements. The alternative method requires that the recipient be effectively able to access the electronic medium used to provide the notice (e.g. employer website). In addition, the recipient must be advised of the right to request a paper notice at no charge.
Who Must File or Disclose	Plan administrators of defined contribution plans.

Benefit Plan-Related Filing Forms (as of January 1, 2009)

Form	Description	Form	Description
PBGC Form 1	Pension Benefit Guaranty Corporation Annual Premium Payment	4461	Application for IRS Approval of Master or Prototype or Volume Submitter Defined Contribution Plan
PBGC Form 1-EZ	Pension Benefit Guaranty Corporation Annual Premium Payment for Single Employer Plans Exempt from the Variable-Rate Premium	4461-A	Application for IRS Approval of Master or Prototype or Volume Submitter Defined Benefit Plan
PBGC Form 1-ES	Estimated Premium Payment	4804	Transmittal of Information Returns Reported Magnetically/ Electronically
PBGC Form 10	Post-Event Notice of Reportable Events	4972	Tax on Lump Sum Distributions
PBGC Form 10-Advance	Advance Notice of Reportable Events	5300	Application for IRS Determination for Employee Benefit Plan
PBGC Form 200	Notice of Failure to Make Required Contribution	5305	Individual Retirement Trust Account under Section 408(a) of the Internal Revenue Code
PBGC Form 500	Standard Termination Notice Single Employer Plan Termination	5305-A	Traditional Individual Retirement Custodial Account under Section 408 (a) of the Internal Revenue Code
PBGC Form 501	Post-Distribution Notice for Single Employer Standard Terminations	5305-SEP	Simplified Employee Pension Plan Individual Retirement Accounts Contribution Agreement
PBGC Form 600	Distress Termination Notice of Intent to Terminate	5306	Application for IRS Approval of Prototype or Employer-Sponsored Individual Retirement Account
PBGC Form 601	Distress Termination Notice Single Employer Plan Termination	5307	Short Form Application for IRS Determination for Adopters of Master or Prototype or Volume Submitter Plans
PBGC Form 602	Distress Termination Post-Distribution Certification	5308	Request for Change in Plan and/or Trust Year
SEC Form S-8	Registration Statement for Employee Stock Purchase, Savings or Similar Plans	5309	Application for IRS Determination of Employee Stock Ownership Plan
SEC Form 11-K	Annual Report of Employee Stock Purchase, Savings or Similar Plans	5310	Application for IRS Determination upon Termination
SS-4	Application for Employer Identification Number	5310-A	Notice of Merger, or Consolidation, Spin-off, or Transfer of Plan Assets or Liabilities; QSLOB Notice
W-2	Wage and Tax Statement	5329	Return for Additional Taxes Attributable to Qualified Plans (including IRAs)
W-3	Transmittal of Wage and Tax Statement	5330	Return of Excise Taxes Related to Employee Benefit Plans (including failure to meet minimum funding requirements)
W-4P	Withholding Certificate for Pension or Annuity Payments	5498	Individual Retirement Arrangement Information
W-4S	Request for Federal Income Tax Withholding from Sick Pay	5500	Annual Return/Report of Employee Benefit Plan (Defined Benefit, Defined Contribution, Certain Welfare Plans and Certain Fringe Benefit Plans)
941	Employer's Quarterly Federal Tax Return	5500-EZ	Annual Return of One-Participant Retirement Benefit Plan
945	Annual Return of Withheld Federal Income Tax	5558	Application for Extension of Time to File Certain Employee Plan Returns
945-A	Annual Record of Federal Tax Liability	6088	Distributable Benefits from Employee Pension Benefit Plans
990	Return of Organization Exempt from Income Tax	6406	Short Form Application for IRS Determination for Minor Amendment of Employee Benefit Plan
1024	Application for Recognition of Exemption under Section 501(a) of the Internal Revenue Code	6559	Transmitter Report and Summary of Magnetic Media
1096	Annual Summary and Transmittal of U.S. Information Returns	8717	User Fee for Employee Plan Determination Letter Request
1099-R	Statement of Recipients of Distributions from Pensions, Annuities, Retirement or Profit Sharing Plans, IRAs, Insurance Contracts, etc.	8718	User Fee for Exempt Organization Determination Letter Request
4419	Application for Filing Information Returns Electronically		

2009 Calendar of Administrative Requirements
Applicable for Single Employer Pension and Welfare Plans with JANUARY 1 PLAN YEARS

Month	Due Date	Plan Type	Done	Item
January	1/15	DB	<input type="checkbox"/>	Payment of fourth quarterly contribution is due for 2008 plan year, if applicable.
February	2/2	DB/DC	<input type="checkbox"/>	Form 1099-R due for distributions processed in 2008.
	2/2	H&W	<input type="checkbox"/>	Form W-2 furnished to employees must include reporting for amounts received for dependent care assistance, group term life insurance, adoption assistance and HSAs in 2008.
	2/13	DC	<input type="checkbox"/>	Quarterly Periodic Benefit Statement for participant-directed account plans for 4th quarter of the 2008 plan year.
March	3/2	DB/DC	<input type="checkbox"/>	Paper filing of Form 1099-R due to IRS (with Form 1096). Later due date if filing electronically (generally, must file electronically if at least 250 information returns).
	3/2	DB	<input type="checkbox"/>	2009 Estimated Premium Filing (for plans with 500 or more participants).
	3/31	DB/DC	<input type="checkbox"/>	Electronic filing of Form 1099-R due to IRS. (Generally, must file electronically if at least 250 information returns.)
	3/31	H&W	<input type="checkbox"/>	First quarter mandatory Medicare Secondary Payer (MSP) reporting due to Centers for Medicare and Medicaid Services (CMS).
April	4/1	DB/DC	<input type="checkbox"/>	Initial minimum distributions to commence for participants who have reached their required beginning date (i.e., following attainment of age 70½ or retirement, as specified in plan).
	4/15	DB	<input type="checkbox"/>	Payment of first quarterly contribution is due for 2009 plan year, if applicable.
	4/30	DB	<input type="checkbox"/>	Annual Funding Notice for 2008 plan year (for plans with over 100 participants).
	4/30	DB	<input type="checkbox"/>	Notice of funding-based limitation on certain forms of distribution (101(j) Notice) due to participants and beneficiaries if the certified or deemed AFTAP is less than 80% (and Notice was not previously provided).
	4/30	DB	<input type="checkbox"/>	2008 Comprehensive Premium Filing due to PBGC (for plans with less than 100 participants).
May	5/15	DC	<input type="checkbox"/>	Quarterly Periodic Benefit Statement for participant-directed account plans for first quarter of the 2009 plan year.
	5/15	H&W	<input type="checkbox"/>	2008 Form 990 due to IRS for Voluntary Employees' Beneficiary Associations (VEBA).
June	6/30	H&W	<input type="checkbox"/>	Second quarter mandatory MSP reporting to CMS.
July	7/15	DB	<input type="checkbox"/>	Payment of second quarterly contribution is due for the 2009 plan year, if applicable.
	7/31	DB/DC/ H&W	<input type="checkbox"/>	2008 IRS Form 5500 must be filed. A 2½-month extension is available if Form 5558 is filed.
	7/31	DB/DC	<input type="checkbox"/>	Terminated vested employees reported on the 2008 Schedule SSA should receive a notice describing the amount of vested benefit. This due date is extended by any Form 5500 extension.
	7/31	DB/DC	<input type="checkbox"/>	Plan audit is required if there are over 100 participants in plan. Audit is required for plans with less than 100 participants if less than 95% of plan assets are considered "qualifying assets" (invested in common vehicles).
	7/31	DB	<input type="checkbox"/>	Annual Funding Notice for 2008 plan year (for plans with 100 or less participants on each day of the 2008 plan year). This due date is extended by any Form 5500 extension.
	7/31	DC	<input type="checkbox"/>	Annual Periodic Benefit Statement for non-participant-directed account plans due for 2008 plan year. This due date is extended by any Form 5500 extension.
August	8/14	DC	<input type="checkbox"/>	Quarterly Periodic Benefit Statement for participant-directed account plans for second quarter of the 2009 plan year.
September	9/15	DB	<input type="checkbox"/>	Payment of any remaining 2008 plan year contributions must be made, if applicable.
	9/30	DC/ H&W	<input type="checkbox"/>	2008 Summary Annual Report (SAR) due to plan participants and beneficiaries. If the plan received an extension for the Form 5500, SAR is due two months after the Form 5500 due date.
	9/30	H&W	<input type="checkbox"/>	Third quarter mandatory MSP reporting to CMS.

Month	Due Date	Plan Type	Done	Item
October	10/1	H&W	<input type="checkbox"/>	Apply for retiree prescription drug subsidy with CMS (30-day extension available).
	10/15	DB	<input type="checkbox"/>	Payment of third quarterly contribution is due for the 2009 plan year, if applicable.
	10/15	DB	<input type="checkbox"/>	2009 Comprehensive Premium Filing is due to PBGC (for plans with 100 or more participants).
	10/15	DB/DC/ H&W	<input type="checkbox"/>	Extended 2008 Form 5500 is due.
	10/15	DB	<input type="checkbox"/>	Extended Annual Funding Notice for 2008 plan year is due (for plans with 100 or less participants on each day of the 2008 plan year).
	10/15	DC	<input type="checkbox"/>	Extended Annual Periodic Benefit Statement for non-participant-directed account plans.
	10/30	DB	<input type="checkbox"/>	Notice of funding-based limitation on certain forms of distribution (101(j) Notice) due to participants and beneficiaries if the certified or deemed AFTAP is less than 80% (and Notice was not previously provided).
November	11/13	DC	<input type="checkbox"/>	Quarterly Periodic Benefit Statement for participant-directed account plans for the third quarter of the 2009 plan year.
	11/15	H&W	<input type="checkbox"/>	Part D creditable coverage notice due to Medicare Part D eligible individuals.
December	12/1	DC	<input type="checkbox"/>	Safe-Harbor Notice furnished to participants at least 30 days but no more than 90 days before the beginning of the plan year, describing their rights and obligations under the plan.*
	12/1	DC	<input type="checkbox"/>	Notice of Qualified Default Investments furnished to participants within a reasonable period before the beginning of each plan year (30-90 days), describing how contributions and earnings are invested absent an investment election.*
	12/1	DC	<input type="checkbox"/>	Notice of Automatic Contribution Arrangement furnished to participants within a reasonable period before the beginning of each plan year (30-90 days) (or eligibility for enrollment for new hires), describing automatic enrollment and contributions made if the employee has not affirmatively elected otherwise.*
	12/15	DC/H&W	<input type="checkbox"/>	Extended 2008 Summary Annual Report is due.
	12/31	DB	<input type="checkbox"/>	Annual Periodic Benefit Statement alternative notice requirement explaining the availability of a benefit statement and how to obtain.
	12/31	H&W	<input type="checkbox"/>	Fourth quarter mandatory MSP reporting to CMS.

*These notices can be combined into one notice.

Other Required Deadlines

- Cycle D filing for Determination Letter – single employer plans with an employee identification number ending in “4” or “9” must file with the IRS for a determination letter between February 1, 2009, and January 31, 2010.
- Plan amendment(s) required for Pension Protection Act of 2006 – must be adopted no later than December 31, 2009.
- Plan amendment required for Internal Revenue Code Section 415 final regulations – must be adopted by the due date for filing employer’s 2008 tax return (including extensions).
- Women’s Health and Cancer Rights Act notice – upon enrollment and annually thereafter.
- COBRA notices – upon enrollment and throughout the year depending on events.
- FMLA notices – post DOL poster, upon enrollment and issue notices throughout the year depending on events.
- HIPAA privacy notice – (1) upon enrollment, (2) within 60 days of a material change to the notice and (3) once every three years.
- HIPAA creditable coverage notice – (1) upon request prior to termination of coverage, (2) upon loss of coverage, even if eligible for COBRA continuation coverage, (3) upon request after termination of coverage up to 24 months after coverage ends, (4) upon termination of COBRA continuation coverage.

Month	Due Date	Plan Type	Done	Item
January	1/15	DB	<input type="checkbox"/>	Payment of second quarterly contribution is due for the 2008 plan year, if applicable.
February	2/2	H&W	<input type="checkbox"/>	Form W2 furnished to employees must include reporting for amounts received for dependent care assistance, group term life insurance, adoption assistance and HSAs in 2008.
	2/2	DB/DC	<input type="checkbox"/>	Form 1099-R due for distributions processed in 2008.
	2/2	DB/DC/ H&W	<input type="checkbox"/>	2007 IRS Form 5500 must be filed. A 2½-month extension is available if Form 5558 is filed.
	2/2	DB/DC	<input type="checkbox"/>	Terminated vested employees reported on the 2007 Schedule SSA should receive a notice describing the amount of vested benefit. This due date is extended by any Form 5500 extension.
	2/2	DB/DC	<input type="checkbox"/>	Plan audit is required if there are over 100 participants in plan. Audit is required for plans with less than 100 participants if less than 95% of plan assets are considered "qualifying assets" (invested in common vehicles).
	2/2	DC	<input type="checkbox"/>	Annual Periodic Benefit Statement for non-participant-directed account plans due for 2007 plan year. This due date is extended by any Form 5500 extension.
	2/13	DC	<input type="checkbox"/>	Quarterly Periodic Benefit Statement for participant-directed account plans for second quarter of the 2008 plan year.
March	3/2	DB/DC	<input type="checkbox"/>	Paper filing of Form 1099-R due to IRS (with Form 1096). Later due date if filing electronically (generally must file if at least 250 information returns).
	3/13	DB	<input type="checkbox"/>	Payment of any remaining 2007 plan year contributions must be made, if applicable.
	3/31	DB/DC/ H&W	<input type="checkbox"/>	2007 Summary Annual Report (SAR) due to plan participants and beneficiaries. If the plan received an extension for the Form 5500, then the SAR is due two months after the Form 5500 due date.
	3/31	H&W	<input type="checkbox"/>	First quarter mandatory Medicare Secondary Payer (MSP) reporting due to Centers for Medicare and Medicaid Services (CMS).
	3/31	DB/DC	<input type="checkbox"/>	Electronic filing of Form 1099-R due to IRS (generally, must file electronically if at least 250 information returns).
April	4/1	DB/DC	<input type="checkbox"/>	Initial minimum distributions to commence for participants who have reached their required beginning date (i.e., following attainment of age 70½ or retirement, as specified in plan).
	4/15	DB	<input type="checkbox"/>	Payment of third quarterly contribution is due for the 2008 plan year, if applicable.
	4/15	DB	<input type="checkbox"/>	2008 Comprehensive Premium Filing is due to PBGC (for plans with 100 or more participants).
	4/15	DB/DC/ H&W	<input type="checkbox"/>	Extended 2007 Form 5500 is due.
	4/15	DC	<input type="checkbox"/>	Extended Annual Periodic Benefit Statement for non-participant-directed account plans due for 2007 plan year.
	4/30	DB	<input type="checkbox"/>	Notice of funding-based limitation on certain forms of distribution (101(j) Notice) due to participants and beneficiaries if the certified or deemed AFTAP is less than 80% (and Notice was not previously provided).
May	5/15	DC	<input type="checkbox"/>	Quarterly Periodic Benefit Statement for participant-directed account plans for the third quarter of the 2008 plan year.
June	6/1	DC	<input type="checkbox"/>	Safe Harbor Notice furnished to participants at least 30 days but no more than 90 days before the beginning of the plan year, describing their rights and obligations under the plan.*
	6/1	DC	<input type="checkbox"/>	Notice of Qualified Default Investments furnished to participants within a reasonable period before the beginning of each plan year (30-90 days), describing how contributions and earnings are invested absent an investment election.*
	6/1	DC	<input type="checkbox"/>	Notice of Automatic Contribution Arrangement furnished to participants within a reasonable period before the beginning of each plan year (30-90 days) (or eligibility for enrollment for new hires), describing the automatic enrollment and contributions made if the employee has not affirmatively elected otherwise.*
	6/15	DB/DC/ H&W	<input type="checkbox"/>	Extended 2007 Summary Annual Report is due.
	6/30	DB	<input type="checkbox"/>	Annual Periodic Benefit Statement alternative notice requirement explaining the availability of a benefit statement and how to obtain.
	6/30	H&W	<input type="checkbox"/>	Second quarter mandatory MSP reporting to CMS.

Month	Due Date	Plan Type	Done	Item
July	7/15	DB	<input type="checkbox"/>	Payment of fourth quarterly contribution is due for 2008 plan year, if applicable.
August	8/14	DC	<input type="checkbox"/>	Quarterly Periodic Benefit Statement for participant-directed account plans for the fourth quarter of the 2008 plan year.
	8/31	DB	<input type="checkbox"/>	2009 Estimated Premium Filing (for plans with 500 or more participants).
September	9/30	H&W	<input type="checkbox"/>	Third quarter MSP mandatory reporting to CMS.
October	10/1	H&W	<input type="checkbox"/>	Apply for retiree prescription drug subsidy with CMS (30-day extension available).
	10/15	DB	<input type="checkbox"/>	Payment of first quarterly contribution is due for 2009 plan year, if applicable.
	10/30	DB	<input type="checkbox"/>	Annual funding notice required for 2008 plan year (for plans with over 100 participants).**
	10/30	DB	<input type="checkbox"/>	Notice of funding-based limitation on certain forms of distribution (101(j) Notice) due to participants and beneficiaries if the certified or deemed AFTAP is less than 80% (and Notice was not previously provided).
	10/30	DB	<input type="checkbox"/>	2008 Comprehensive Premium Filing due to PBGC (for plans with less than 100 participants).
November	11/13	DC	<input type="checkbox"/>	Quarterly Periodic Benefit Statement for participant-directed account plans for the first quarter of the 2009 plan year.
	11/13	H&W	<input type="checkbox"/>	Part D creditable coverage notice due to Medicare Part D eligible individuals.
	11/16	H&W	<input type="checkbox"/>	2008 Form 990 due to IRS for Voluntary Employees' Beneficiary Association (VEBA).
December	12/31	H&W	<input type="checkbox"/>	Fourth quarter mandatory MSP reporting to CMS.

* These notices can be combined into one notice.

** Annual funding notice for 2008 plan year (for DB plans with 100 or less participants on each day of the 2008 plan year) is due on February 1, 2010. A 2½-month extension is available if form 5558 is filed.

Other Required Deadlines

- Cycle D filing for Determination Letter – single employer plans with an employee identification number ending in “4” or “9” must file form with the IRS for a determination letter between February 1, 2009, and January 31, 2010.
- Plan amendments required for Pension Protection Act of 2006 – must be adopted by June 30, 2010. However, plans under Cycle D must adopt these amendments by January 31, 2010 if Cycle E is not elected.
- Plan amendment required for Internal Revenue Code Section 415 final regulations – must be adopted by the due date for filing employer’s 2008 tax return (including extensions).
- Women’s Health and Cancer Rights Act notice – upon enrollment and annually thereafter.
- COBRA notices – upon enrollment and throughout the year depending on events.
- FMLA notices – post DOL poster, upon enrollment and issue notices throughout the year depending on events.
- HIPAA privacy notice – (1) upon enrollment, (2) within 60 days of a material change to the notice and (3) once every three years.
- HIPAA creditable coverage notice – (1) upon request prior to termination of coverage, (2) upon loss of coverage, even if eligible for COBRA continuation coverage, (3) upon request after termination of coverage up to 24 months after coverage ends, (4) upon termination of COBRA continuation coverage.

Internal Revenue Service

Annual Reports

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P.O. Box 7043
Lawrence, KS 66044-7043

Requests for Determination Letters and Applications for Recognition of Tax Exemption

Internal Revenue Service
P.O. Box 12192
Covington, KY 41012-0192

Change of Plan/Trust Year

Internal Revenue Service
Commissioner
TE/GE
Attention: SE:T:EP:RA
P.O. Box 27063
McPherson Station, Washington D.C. 20038

Change in Funding Method

Internal Revenue Service
Commissioner
TE/GE
Attention:T:EP:RA
P.O. Box 27063
McPherson Station, Washington D.C. 20038

Pension Benefit Guaranty Corporation

Pension Benefit Guaranty Corporation
Technical Assistance Branch
Suite 930
1200 K Street, NW
Washington, D.C. 20005-4026
Tel. (202) 326-4242

PBGC Form 1 and PBGC Form 1-ES

Electronic Filing

Pension Benefit Guaranty Corporation (cont.)

PBGC Forms 500 and 501

Pension Benefit Guaranty Corporation
Standard Termination Compliance Division
Processing and Technical Assistance Branch
Suite 930
1200 K Street, NW
Washington, D.C. 20005-4026

Missing Participant Payments

Pension Benefit Guaranty Corporation
P.O. Box 64523
Baltimore, MD 21264-4523

PBGC Form 10

Pension Benefit Guaranty Corporation
Department of Insurance Supervision and Compliance
1200 K Street, NW
Washington, D.C. 20005-4026
E-mail: post-event.report@pbgc.gov
Fax: (202) 842-2643

PBGC Form 200 and Form 10-Advance

Pension Benefit Guaranty Corporation
Department of Insurance Supervision and Compliance
1200 K Street, NW
Washington, D.C. 20005-4026
E-mail: advance.report@pbgc.gov
form200@pbgc.gov
Fax: (202) 842-2643

Department of Labor

Employee Benefits Security Administration

U.S. Department of Labor
Frances Perkins Building
200 Constitution Avenue, NW
Washington, D.C. 20210
Tel: 1-866-4-USA-DOL

Securities and Exchange Commission

Securities and Exchange Commission
100 F Street, NE
Washington, DC 20549