

## WordPerfect Document Compare Summary

Original document: I:\regulatory\RM\PP\2007\2006 EPPP.d12.v5.FNL.wpd

Revised document: I:\regulatory\RM\PP\2007\2007 EPPP.d7.wpd

Deletions are shown with the following attributes and color:

~~Strikeout~~, **Blue** RGB(0,0,255).

Deleted text is shown as full text.

Insertions are shown with the following attributes and color:

Double Underline, Redline, **Red** RGB(255,0,0).

Moved blocks are marked in the new location, and only referenced in the old location.

Moved block marks are shown in the following color:

**Orange** RGB(255,200,0).

The document was marked with 279 Deletions, 247 Insertions, 4 Moves.



20067

## ESTIMATED PREMIUM PAYMENT ~~PACKAGE~~INSTRUCTIONS PENSION BENEFIT GUARANTY CORPORATION

This Package Contains:

~~PBGC Form 1-ES~~

~~and Instructions~~ for Estimated Premiums for 2007

To All Plan Administrators:

~~We Enclosed~~ are ~~enclosing~~ the ~~forms and~~ instructions for your estimated premium payment to ~~the~~ Pension Benefit Guaranty Corporation (PBGC) for the 20067 plan year. There are two important items to note for ~~2006: potential increases in the per-participant flat-rate premiums, and the phasing in of 2007 estimated premium filers: changes in the flat-rate premium to reflect inflation, and~~ mandatory electronic premium filing:

~~At the time this booklet went to press, legislation that would increase the per-participant~~ for all plans.

~~Under the Deficit Reduction Act of 2005, the inflation-adjusted per-participant~~ flat-rate premium for 2006 to 7 is \$301 for single-employer plans and \$8 for multiemployer plans ~~had passed both Houses of Congress but not been enacted into law. In addition, Congress was considering other legislation that might further change the flat-rate premiums. Check the PBGC's Web site (www.pbgc.gov) for changes to applicable rules before you file.~~

~~The PBGC expects to phase in mandatory electronic~~

~~Electronic~~ filing of premiums during 2006. ~~The requirement to file electronically – through the PBGC's Web site (www.pbgc.gov) – is expected to apply to filings~~ mandatory for ~~2006 and later~~ all defined benefit plans insured by PBGC for plan years that ~~are made on and after July 1, 2006, for plans with 500 or more participants for the prior plan year. (Electronic filing is expected to be required for all plans beginning with the 2007 plan year.) The effective date and applicability provisions will not be definite until the PBGC publishes the final rule on mandatory electronic filing~~ begin in 2007. Premium e-filing was made mandatory by a final rule published June 1, 2006, in the Federal Register, which the PBGC anticipates doing in early 2006. The final rule will be posted on the; the final rule is posted on PBGC's Web site. Instructions for Information about electronic filing ~~are~~ is included in this booklet (see page 11). ~~If you make your 2006 estimated filing before the effective date for mandatory premium e-filing, we urge you to file electronically, although you may also file using the forms in this package.~~

~~The PBGC's~~ 8). Because e-filing is mandatory, no paper forms are provided with this booklet. (The paper forms that you must use if PBGC grants you an exemption from e-filing can be obtained from PBGC by mail or downloaded from PBGC's Web site.)

~~PBGC's~~ electronic filing application, called My Plan Administration Account (My PAA), offers three alternative methods for electronic filing, ~~which saves time and reduces the risk of errors~~. One method provides data entry and editing screens in My PAA to electronically create a filing, route it to others for review and e-signature, notify each other of the next required action, and track the filing's progress through submission to ~~the~~ PBGC. Another second method provides an "upload" feature "import" feature with which you can create a filing using compatible private-sector software and then "import" the filing into My PAA's data entry and editing screens for editing, review, e-signature, and submission to PBGC. Finally, there is an "upload" method that enables you to electronically submit filings created with compatible private-sector software directly to PBGC. With either any of these methods, filings reach ~~the~~ PBGC in seconds rather than in days, electronic receipts confirming receipt by ~~the~~ PBGC are provided upon submission, and payments can be sent via My PAA (ACH, electronic check, or credit card) or separately by paper check or wire transfer. To use My PAA, view its features, or get updated information about ~~the e-filing methods available~~ e-filing procedures, go to ~~the~~ PBGC's home page (www.pbgc.gov), click on the "Practitioners" tab and then click on "Online premium filing (My PAA)" under the

"Premium filings" heading. We encourage you to start to prepare now for premium e-filing by setting up your My PAA account (your user ID and password) as soon as possible.

~~We continue to look for ways to help you, and your suggestions are always welcome. In addition, the~~  
~~The Deficit Reduction Act of 2005 created a new plan termination premium of (generally) \$1,250 per participant,~~  
~~payable for three years following certain distress and involuntary plan terminations. The instructions in this~~  
~~booklet do not cover the new termination premium. See PBGC's Web site contains for information you may find~~  
~~useful, including current and prior premium filing instructions, interest rates, information on disaster relief, and~~  
~~regulations.~~

~~For all~~ about the termination premium.

If you have premium-related inquiries, please call our toll-free practitioner number, 1-800-736-2444, and select the "premium" option, or e-mail us at [premiums@pbgc.gov](mailto:premiums@pbgc.gov). If you have a complaint about the service you have received or still need assistance after calling our practitioner number, please contact our Problem Resolution Officer at 1-800-736-2444, ext. 4136 (202-326-4136 for local calls) or by e-mail at [practitioner.pro@pbgc.gov](mailto:practitioner.pro@pbgc.gov).

<hr/> <hr/>	<u>Bradley D. Vincent K.</u>
<hr/>	<u>Interim</u> Director
<hr/> <hr/>	Pension Benefit Guaranty Corporation

## CONTACTS

1. PBGC's Web site, [www.pbgc.gov](http://www.pbgc.gov), contains pension plan information of interest to the plan administrator and practitioner, such as electronic premium filing, current and prior premium filing booklets, frequently asked questions, interest rates, regulations, etc.
2. Submit **electronic premium filings** (including electronic amended filings) through "My Plan Administration Account" ("My PAA") on PBGC's Web site ([www.pbgc.gov](http://www.pbgc.gov)). Follow instructions in My PAA for submitting premium payments.
3. For a **paper premium filing** (~~including a paper amended filing~~ if exempt from mandatory e-filing):
  - a. ~~\_\_\_\_\_~~ If you use **mail** (regular or certified mail), send your form(s) filing to:  
Pension Benefit Guaranty Corporation  
Dept. 77430  
P.O. Box 77000  
Detroit, MI 48277-0430
  - b. If you use a **delivery service**, send your form(s) filing to:  
Pension Benefit Guaranty Corporation  
JPMorgan Chase Bank, N.A.  
9000 Haggerty Road  
Dept. 77430  
Mail Code MI1-8244  
Belleville, MI 48111
  - c. If you pay by **check**, write the plan's EIN/PN and the date the premium payment year commenced (PYC) on the check and send the check with your form(s) filing.
  - d. If you pay by **electronic funds transfer**, send the payment to:  
JPMorgan Chase Bank, N.A.  
ABA: 071000013  
Account: 656510666  
Beneficiary: PBGC  
Reference: "EIN/PN: XX-XXXXXXX/XXX  
PYC: MM/DD/YY"
4. For all **premium-related correspondence (other than premium filings)**, including premium filing questions (for electronic or paper filings), **requests for exemption** from the requirement to file electronically, requests for instruction booklets ~~or forms~~, address changes, requests for refunds (that are not submitted with premium filings), and requests for reconsideration of premium penalty assessments:
  - a. ~~\_\_\_\_\_~~ If you **mail** your correspondence (regular or certified mail), address it to:  
Pension Benefit Guaranty Corporation  
Dept. 77840  
P.O. Box 77000  
Detroit, MI 48277-0840
  - b. If you send your correspondence by **delivery service**, address it to the same address as in 3.b. above.
  - c. Call: 1-800-736-2444 or (202) 326-4242
  - d. Fax: ~~\_\_\_\_\_~~ (202) 326-4250
  - e. E-mail: [premiums@pbgc.gov](mailto:premiums@pbgc.gov)
5. For current interest rate information:  
Call: (202) 326-4041  
Internet: [www.pbgc.gov](http://www.pbgc.gov)  
or write to:  
Pension Benefit Guaranty Corporation  
~~CPAD, Suite 240~~ Communications & Public Affairs Department  
1200 K Street, NW  
Washington, DC 20005-4026
6. For assistance on coverage determination or plan termination:  
Call: 1-800-736-2444 or (202) 326-4242  
E-mail: [standard@pbgc.gov](mailto:standard@pbgc.gov)  
or write to:  
Pension Benefit Guaranty Corporation  
~~IPD/Technical~~ Insurance Program Department  
Technical Assistance Branch, Suite 930  
1200 K Street, NW  
Washington, DC 20005-4026
7. If you have a complaint about the service you have received or still need assistance after calling our practitioner telephone numbers listed in items 4 and 6 (1-800-736-2444 or (202) 326-4242), please contact the Problem Resolution Officer (Practitioners):  
Call: 1-800-736-2444, ext. 4136  
(202) 326-4136  
E-mail: [practitioner.pro@pbgc.gov](mailto:practitioner.pro@pbgc.gov)  
or write to:  
Pension Benefit Guaranty Corporation  
Financial Operations Department  
Problem Resolution Officer (Practitioners), ~~Suite 610~~  
1200 K Street, NW  
Washington, DC 20005-4026
8. For assistance with Participant Notice questions:  
Call: (202) 326-4161  
E-mail: [pnotice@pbgc.gov](mailto:pnotice@pbgc.gov)
9. For questions on our Premium Compliance Evaluation Program:  
Call: (202) 326-4161, ext. 6309  
E-mail: [pce@pbgc.gov](mailto:pce@pbgc.gov)
- ~~10. For vendors requesting approval of automated forms, send a sample (including 3 original forms) to:  
Pension Benefit Guaranty Corporation  
Vendor Review Office, FOD/CCD, Suite 670  
1200 K Street, NW  
Washington, DC 20005-4026~~
- ~~10.~~ For software developers requesting approval of XML files produced by private-sector software for use in My PAA, follow submission instructions on PBGC's Web site ([www.pbgc.gov](http://www.pbgc.gov)).

TTY/TDD users may call the Federal relay service

toll-free at 1-800-877-8339 and ask to be connected to any telephone number in this booklet.

Note: We cannot accept collect calls.

Note: PBGC filing addresses may change from time to time. Use the most current addresses, even for prior year filings (such as amended filings). The addresses on this page will be valid until at least through December 31, 2008.

**Pension Benefit Guaranty Corporation  
Customer Service Plan for Plan Administrators**

***What is Our Mission?***

The Pension Benefit Guaranty Corporation (PBGC) encourages a stable, adequately funded system of private pension plans and provides responsive, timely, and accurate services to plan sponsors, participants in insured plans, plan administrators, plan sponsors, and other pension practitioners.

***Who Are Our Customers and What Services Do We Provide?***

As a plan administrator of a pension plan that pays premiums to PBGC, you are one of PBGC's principal customers. In administering the premium collection program, we:

- Collect premiums from covered plans;
- Issue annual premium ~~forms and~~ instructions packages;
- Answer questions from plan administrators, plan sponsors, and other practitioners about premium payments;
- Process premium-related requests, including requests for refunds and administrative changes;
- Issue past due filing notices and statements of account (premium invoices), as appropriate;
- Make decisions on requests for reconsideration of agency determinations in the premium administration area.

Of course, our dealings with plan administrators, plan sponsors, and other pension practitioners go beyond premium collections. Should a defined benefit pension plan terminate, as either a standard or a distress termination, you have dealings with the PBGC to bring the case to closure.

***Our Service Pledge***

*Our customers deserve our best effort as well as our respect and courtesy.*

- On the first call from you, our customer, we will say —
  - what we can do immediately and what will take longer,
  - when it will be done, and
  - who will handle your request.
- We will call you if anything changes from what we first said, give you a status report and explain what will happen next.
- We will have staff available from 8:00a.m.-5:00p.m. Eastern Time to answer your calls. If you leave a message, we will return the call within one workday.
- We will acknowledge your letter within one week of receipt.

***Survey Results and Service Improvement Efforts***

The most recent customer satisfaction surveys of premium filers tell us we've improved our forms and instructions, and filing premium forms is fairly easy to do, but receiving refunds still takes too long. We learned that we can best improve customer satisfaction by focusing on premium statements of account (premium invoices), specifically, getting these to our customers timelier, making the statements themselves clearer, and providing prompter responses to inquiries. We have rewritten our premium statement of account cover letters and begun sending them more promptly. We are also developing tells us we've increased your confidence in us and reduced complaints to the lowest level ever. We are pleased with these improvements but also note that you would like us to continue to improve both customer care and the timeliness of premium refunds, two areas we will continue to focus on. You also let us know that you have concerns about the long-term outlook for both PBGC and the pension insurance system. We understand that this is an uncertain time for the defined benefit system, and we will continue to provide you with the earliest possible information on changes that will affect you. We continue development of a new premium accounting system (for implementation in 2007) that we expect will contribute to support faster resolution of questions and timelier invoices and notices (e.g., statements of account and premium refunds. In response to your many requests, we are expanding our electronic premium filing system to accommodate third-party software and multi-year filings. Further, we have increased both training and monitoring at our call center in order to provide the best possible service when you call us). We also expect premium e-filing via My PAA (My Plan Administration Account) to contribute to more accurate and timely filings, plan account histories, and notices. We hope that these efforts will mean a positive experience for you whenever and however you interact with PBGC.

Since almost half of all pension plans have an October 15 premium filing deadline, PBGC experiences its peak premium processing season in October through December. Refunds requested during this period will take longer to process due to the increased number of filings received. We continue to seek ways to make our processes more responsive to the needs of the practitioner community.

If you have any questions or complaints, please contact us by telephone, fax, or e-mail at one of the numbers or addresses listed on page 2.

## Paperwork Reduction Act Notice

We need this information to identify the plan and plan year for which an estimated premium is paid to the Pension Benefit Guaranty Corporation (PBGC) pursuant to Title IV of the Employee Retirement Income Security Act of 1974 (ERISA) and ~~the~~ PBGC's premium regulations (29 CFR Parts 4006 and 4007). You are required to give us this information. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. OMB has approved this collection of information under control number 1212-0009. Confidentiality is that ~~supplied~~ provided by the Privacy Act and the Freedom of Information Act.

The estimated burden associated with ~~completing the preparation~~ and submission of an estimated premium filing Form I-ES is one-half hour (for filings done in-house) or \$138 (for filings contracted out). (~~The~~ PBGC assumes that 95% 95 percent of the burden of filing Form I-ES making estimated premium filings is contracted out.) These burden estimates are an average for the plans that ~~file~~ make this ~~form~~ filing. The actual burden will vary depending on the circumstances of a given plan.

If you have comments concerning the accuracy of this time estimate or suggestions for ~~making~~ simplifying the ~~form~~ simpler information required in the filing, please send your comments to:

Pension Benefit Guaranty Corporation  
Legislative & Regulatory Department  
1200 K Street, NW  
Washington, DC 20005-4026

## Help Us Post Your Premium Filings Promptly And Accurately

~~The best way to ensure accurate and timely~~ Electronic filings is ~~to submit your~~ required for premium ~~filing online using the My Plan Administration Account (My PAA) application that is on the PBGC's website. Any 2006 premium filing that you submit on or after the effective date for mandatory premium e-filing (expected to be July 1, 2006) must be filed electronically. (The filings for the 2007 plan year. (PBGC may grant exemptions from the e-filing requirement for good cause in appropriate circumstances.)~~ Electronic filing using the My Plan Administration Account (My PAA) application that is on PBGC's Web site means your filing is posted faster and more accurately. ~~The instructions for~~ Information about e-filing your premiums ~~are~~ is included in this booklet (see p. ~~11~~ 8).

In addition, please remember:

- A. Do NOT combine the premiums for two or more plans into one payment.**
- B. Include EIN/PN and PYC on all payments and correspondence.**
- C. If you file electronically and pay by paper check, use the voucher that is generated during the e-filing process.**
- D. Send correspondence to the correspondence addresses in item 4. under CONTACTS, p. 2.**
- E. Notify PBGC of EIN/PN changes.** EIN/PN changes should be reported in your premium filing.
- F. If you make a paper filing —**



- You must report on the paper form whether the plan has an exemption from e-filing and if it does not, provide an explanation.
- Use the most current filing address, even for a prior year filing (such as an amended filing).
- Do NOT send a cover letter ~~with a paper filing.~~

## 2007 PBGC ESTIMATED PREMIUM INSTRUCTIONS

### **Introduction**

Payment of premiums to the Pension Benefit Guaranty Corporation (PBGC) is required by sections 4006 and 4007 of the Employee Retirement Income Security Act, ~~as amended of 1974~~ (ERISA), and ~~the~~ PBGC's premium regulations (29 CFR Parts 4006 and 4007). Every covered plan under section 4021 of ERISA must pay premiums each year. There are two kinds of annual premiums: the flat-rate premium, which applies to all plans, and the variable-rate premium, which applies only to single-employer plans.

~~Every plan covered under section 4021 of ERISA must make a premium filing each year. (The Deficit Reduction Act of 2005 created a new plan termination premium of (generally) \$1,250 per participant, payable for three years following certain distress and involuntary plan terminations. The instructions in this booklet do not cover the new termination premium. See PBGC's Web site for information about the termination premium.)~~

~~A plan that was required to pay premiums for 500 or more participants for the plan year preceding the premium payment year must pay the flat-rate premium early in the premium payment year. Because the participant count often is not available until later in the premium payment year, we permit filers to make estimated filings. (In addition, we do not assess late payment penalties for estimates that are too low if they meet "safe harbor" requirements, discussed below.)~~

~~This booklet describes the information that must be reported for a plan paying an estimated flat-rate premium. The information required for a final filing is in PBGC's Final Premium Instructions booklet.~~

### **Electronic Filing Required**

~~Before 2004, premium filings were made on paper forms. Electronic filing was introduced as an optional alternative in 2004. The PBGC is has now phasing phased out paper filing. The On June 1, 2006 (at 71 FR 31077), PBGC expects to publish in early 2006 published a final rule making electronic filing mandatory for 2006 all premium filings for the 2007 plan year (and for premium filings for the 2006 plan year made on or after July 1, 2006, for any plan that was required to pay premiums for 500 or more participants for the plan year preceding the premium payment year). (Payment may be made separately by paper check if desired.) E-filing will remain optional for filings you make before the effective date of the final rule (expected to be July 1, 2006). PBGC may grant an exemption from the requirement to make a premium filing electronically for good cause in appropriate circumstances.~~

Electronic filing has advantages for both premium

filers and ~~the~~ PBGC. For example:

- Filings should be easier and faster to prepare and submit.
- Filing data will enter ~~the~~ PBGC's electronic premium accounting system more accurately.
- You only need the internet and e-mail to submit your filing and payment — mailing delays are eliminated.
- You receive immediate confirmation when PBGC receives your premium filing and payment (if any).

Instructions for final premium filings are in ~~the~~ PBGC's Premium Payment Package Instructions for Final Premiums, which can be found on ~~the~~ PBGC's Web site (www.pbgc.gov). The Premium Payment Package Instructions for Final Premiums also contains other important premium-related information that you may want to refer to. This booklet (the Instructions for Estimated Premium Payment Package Premiums) contains instructions for estimated flat-rate premium filings. ~~For large plans that are permitted to make paper filings, this booklet also contains Form 1-ES, which may be used to make estimated flat-rate premium payments. If you file electronically, the paper Form 1-ES and instructions (as you are accustomed to seeing from prior years) will help you make the transition to electronic filing by providing orientation as you prepare your electronic estimated premium filing. This is likely the last year that we will send paper forms and related instructions. Starting in 2007, we expect to revise our communications to you to be more in line with the electronic submissions that you will be preparing each year.~~

There are ~~two basic~~ three ways to submit your premium filings electronically:

- You can use data entry and editing screens in the "My Plan Administration Account" ("My PAA") application on PBGC's Web site (www.PBGC.gov) to create the filing and submit it electronically to PBGC.
- You can use compatible private-sector software to draft a filing and then import it into My PAA's data entry and editing screens for review, certification, and submission to PBGC.
- You can use compatible private-sector software to create the filing and then upload it directly to PBGC via the My PAA application.

If you owe a premium payment, you can submit your payment electronically via My PAA. My PAA provides three payment alternatives (Automated Clearing House (ACH), internet check, and credit card). To pay via My PAA, you complete the requested information (e.g., bank routing number and bank account number). On the other hand, if you prefer, you can still pay by electronic funds transfer (i.e., "Fedwire" or ACH payment) outside of My

PAA or mail a paper check, ~~even if you file your premium information electronically.~~

Electronic premium filing ~~methods~~procedures are described in more detail beginning on p. ~~118~~ of this booklet. ~~The~~ PBGC's Web site has full details and filing instructions.

To sign up for My PAA, visit the My PAA log-in page on ~~the~~ PBGC's Web site (www.pbgc.gov). If you have questions, please send an e-mail to premiums@pbgc.gov or call our toll-free practitioner number, 1-800-736-2444, and select the "premium" option.

**Estimated Flat-Rate Premium Filing Exemption From the E-Filing Requirement**

~~A plan that was required to pay premiums for 500 or more participants for the plan year preceding the premium payment year must pay the flat-rate premium early in the premium payment year.~~

~~— Note: As these instructions were being prepared, Congress was considering legislation that would change the flat premium rate. We will make updated information about the flat premium rate available as we get it: check our web site (www.pbgc.gov) or call or write us (at the address and phone numbers in item 4. PBGC may grant an exemption from the requirement to file electronically for good cause in appropriate circumstances. PBGC will weigh each request for exemption on the basis of the particular facts and circumstances presented. In order to provide PBGC adequate time to review and respond to an exemption request, the request should be submitted as early as possible, preferably at least 60 days before the filing due date. If for some reason an exemption request is not submitted before the filing due date and a paper filing is made, an exemption request should accompany the paper filing.~~

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Failure to comply with the electronic filing requirement without an exemption is subject to penalty under section 4071 of ERISA.

Addresses for exemption requests (and for questions regarding exemption requests) are in item 4 under "CONTACTS" on page 2.

**End Of Moved Text**

If you make a paper filing, you must use a PBGC form. Requests for forms may be made as described in item 4 under "CONTACTS" on ~~page 2.~~ 2) for more information.

~~— Because the participant count often is not available until later in the premium payment year, we permit filers to make estimated filings. (In addition, we do not assess late payment penalties for estimates that are too low if~~

~~they meet "safe harbor" requirements, discussed below.)~~  
Forms may also be downloaded from PBGC's Web site.

**When To File**

An estimated filing and payment must be made by the First Filing Due Date — generally, the last day of the second full calendar month in the premium payment year. (For the first full plan year following a change in plan year, the First Filing Due Date is the 30th day after the adoption date of a plan amendment changing the plan year, if later.)

If your due date would fall on a weekend or Federal holiday, your premium filing will be considered timely if you file by the next business day.

The 2007 deadlines for estimated premium filing deadlines for 2006 filings are shown in the following table.

First Filing Due Date (2006 <del>7</del> estimated filing)	
<del>Premium</del> <u>Payment</u>	Estimated
<del>Year</del> <u>Year</u>	<u>Filing Due</u>
<u>Begins</u>	<u>Due Date</u>
<del>01/01/2006</del> <u>7</u>	<del>02/28/2006</del> <u>7</u>
<del>01/02 - 02/01/2006</del> <u>7</u>	<del>03/31/2006</del> <u>7</u>
	<del>04/02/2007</del> <u>*</u>
<del>02/02 - 03/01/2006</del> <u>7</u>	<del>05/01/2006</del> <u>*</u>
	<del>04/30/2007</del> <u>7</u>
<del>03/02 - 04/01/2006</del> <u>7</u>	<del>05/31/2006</del> <u>7</u>
<del>04/02 - 05/01/2006</del> <u>7</u>	<del>06/30/2006</del> <u>7</u>
	<del>07/02/2007</del> <u>*</u>
<del>05/02 - 06/01/2006</del> <u>7</u>	<del>07/31/2006</del> <u>7</u>
<del>06/02 - 07/01/2006</del> <u>7</u>	<del>08/31/2006</del> <u>7</u>
<del>07/02 - 08/01/2006</del> <u>7</u>	<del>10/02/2006</del> <u>*</u>
	<del>10/01/2007</del> <u>*</u>
<del>08/02 - 09/01/2006</del> <u>7</u>	<del>10/31/2006</del> <u>7</u>
<del>09/02 - 10/01/2006</del> <u>7</u>	<del>11/30/2006</del> <u>7</u>
<del>10/02 - 11/01/2006</del> <u>7</u>	<del>01/02/2007</del> <u>*</u>
	<del>12/31/2007</del> <u>7</u>
<del>11/02 - 12/01/2006</del> <u>7</u>	<del>01/31/2007</del> <u>8</u>
<del>12/02 - 12/31/2006</del> <u>7</u>	<del>02/28/2007</del> <u>7</u>
	<del>02/29/2008</del> <u>7</u>

*\* NOTE: If your filing is not made by this date, penalty and interest will be calculated from the last day of the preceding month rather than the following business day — e.g., from Sunday 4/30/2006 Saturday 3/31/2007 rather than Monday 5/1/2006.*

**Filing Method and Filing Date**

~~If you file before the effective date for mandatory premium e-filing (expected to be July 1, 2006), you may make your 4/2/2007.~~

**Interest**

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If the amount of estimated premium paid by the First Filing Due Date is less than 100 percent of the flat-rate amount due for the premium payment year, there will be a charge for interest on the difference between the two amounts. Interest cannot be waived and is not subject to the safe harbor rules for penalties described below. Interest accrues at the rate imposed under section 6601(a) of the Internal Revenue Code (the rate for late payment of taxes) and is compounded daily. These rates are available on ~~the~~ PBGC's Web site (www.pbgc.gov).

### Penalty; Safe Harbor Rules

If the amount of estimated premium paid by the First Filing Due Date is less than 100 percent of the flat-rate amount due for the premium payment year, there may be a late payment penalty. However, there are "safe harbor" rules for avoiding the penalty (but not the interest). No penalty will be charged for the period from the First Filing Due Date to the Final Filing Due Date if you did not make an estimated premium payment because you erroneously reported fewer than 500 participants for the plan year preceding the premium payment year. In addition, you can avoid the penalty for the period from the First Filing Due Date to the Final Filing Due Date if the estimated premium payment you make by the First Filing Due Date is at least equal to the lesser of:

- (1) 90 percent of the flat-rate amount due for the premium payment year or
- (2) an amount equal to the participant count for the plan year preceding the premium payment year multiplied by the 2006~~7~~ flat premium rate. This test will be met if the amount paid is sufficient using either the actual participant count for the plan year preceding the premium payment year or a smaller count that was erroneously reported.

### End Of Moved Text

For purposes of determining whether a penalty is due, the participant count "erroneously reported" refers to the premium filing (or last amended filing) for the plan year preceding the premium payment year made to PBGC by the First Filing Due Date for the premium payment year.

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Note that if you take an estimated short-year credit for a short 2006~~7~~ plan year, as explained under "Credits and Refunds" below, the amount of the estimated short-year credit is counted toward meeting the safe harbor requirement, the same as any other credit. Thus, if the amount you pay with your estimated filing, plus all credits, is at least equal to the safe harbor amount, the safe harbor requirement will be met.

### End Of Moved Text

### If More Than One Plan Year Begins in 2006 or 2007

References in these instructions to the 2006 plan year (and to filings and notices for the 2006 plan year) should be considered to refer to your plan's most recent complete plan year. For example, a plan that changes its plan year could have two plan years beginning in calendar 2007. When such a plan makes its premium filing(s) for its second 2007 plan year, the references in these instructions to the 2006 plan year (and to filings and notices for the 2006 plan year) should be considered to refer to the plan's first 2007 plan year (and to filings and notices for that plan year), because that is the plan's most recent complete plan year. Similarly, if your plan had two plan years beginning in calendar 2006, the references in these instructions to the 2006 plan year (and to filings and notices for the 2006 plan year) should be considered to refer to the plan's second 2006 plan year, which is the plan's most recent complete plan year.

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### Amended Filings

If you discover after you have made an estimated premium filing for the 2006~~7~~ plan year (but before you make your final filing) that you have made an error in your estimated filing, you must make an amended filing to correct the error. Make a new estimated filing for the plan year, but designate report that it as is an amended filing. ~~(If your amended filing is made on Form 1-ES, check the amended filing box in the heading of the form.)~~ Provide the same information as you would for an original filing, indicating the corrected premium ~~(in item 6, if you are making a paper amended filing)~~. Claim as credits ~~(in item 7, if you are making a paper amended filing)~~ the sum of the credits you previously claimed (in your original estimated filing) plus the amount you paid with your original estimated filing. Report the net amount due with the amended filing ~~(in item 8, if you are making a paper amended filing)~~. This should equal the difference between the new total estimated premium due and the new total credits. (If the amended estimate is lower than the original estimate, the amount due will be zero.) Submit your amended estimated filing with payment for any amount due.

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~~estimated premium filing and payment (if by check, with your premium form) by hand, mail, commercial delivery service, or electronically. The discussion below describes the rules for filings other than electronic filings. You can find detailed rules on filing methods and on how we determine your filing date for electronic filings (as well as~~

for other filings) in Part 4000 of our regulations (available on the PBGC's Web site, [www.pbgc.gov](http://www.pbgc.gov)). See p. 11 for information about how to file electronically using My PAA, our electronic premium filing method:

—For filings other than electronic filings, your filing date is the date you send your filing, provided you meet certain requirements that are summarized below. If you do not meet these requirements, your filing date is the date we receive your submission. However, if we receive your submission after 5:00 p.m. (our time) on a business day, or anytime on a weekend or Federal holiday, we treat it as received on the next business day. (If you file your submission by hand, your filing date is the date of receipt of your hand-delivered submission at the proper address.)

—Filings by mail. If you file your submission using the U.S. Postal Service, your filing date is the date you mail your submission by the last collection of the day, provided the submission: (1) meets the applicable postal requirements; (2) is properly addressed; and (3) is sent by First-Class Mail (or another class that is at least equivalent). (If you mail the submission after the last collection of the day, or if there is no scheduled collection that day, your filing date is the date of the next scheduled collection.) If you meet these requirements, we make the following presumptions:

—Legible postmark date. If your submission has a legible U.S. Postal Service postmark, we presume that the postmark date is the filing date.

—Legible private meter date. If your submission has a legible postmark made by a private postage meter (but no legible U.S. Postal Service postmark) and arrives at the proper address by the time reasonably expected, we presume that the metered postmark date is your filing date.

—Filings using a commercial delivery service. If you file your submission using a commercial delivery service, your filing date is the date you deposit your submission by the last scheduled collection of the day for the type of delivery you use (such as two-day delivery or overnight delivery) with the commercial delivery service, provided that the submission meets the applicable requirements of the commercial delivery service and is properly addressed, and the delivery service meets one of the requirements listed below. If you deposit it later than that last scheduled collection of the day, or if there is no scheduled collection that day, your filing date is the date of the next scheduled collection. The delivery service must meet one of the following requirements:

—Delivery within two days. It must be reasonable to expect your submission will arrive at the proper address by 5:00 p.m. on the second business day after the next scheduled collection; or

—Designated delivery service. You must use a

“designated delivery service” under section 7502(f) of the Internal Revenue Code (Title 26, U.S.C.). Our website, [www.pbgc.gov](http://www.pbgc.gov), lists those designated delivery services. You should make sure that both the provider and the particular type of delivery (such as two-day delivery) are designated.

## **Disaster Relief**

From time to time, when major disasters occur, the PBGC grants disaster relief by waiving late filing penalties for certain plans. Disaster Relief Announcements are available on the PBGC's Web site, [www.pbgc.gov](http://www.pbgc.gov). If your plan is covered by a PBGC Disaster Relief Announcement for this premium filing, report that fact and follow the instructions in the Disaster Relief Announcement and the filing instructions to claim disaster relief. Paper filers should check Provide any explanation called for in the Disaster Relief box at the top of Form 1-ES:

## **Interest**

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—(Under section 4006(a)(3)(A) of ERISA, the flat premium rate is \$19 per participant for single-employer plans or \$2.60 per participant for multiemployer plans. However, as these instructions were being prepared, Congress was considering legislation that would change the flat premium rate. We will make updated information about the flat premium rate available as we get it: check our web site ([www.pbgc.gov](http://www.pbgc.gov)) or call or write us (at the address and phone numbers in item 4. under “CONTACTS” on p. 2) for more information.)

—(Note: Assuming that the 2006 flat rate remains Announcement.

## **Identifying Information**

Report the name and address of the plan sponsor and the name and address of the plan administrator. Report separately the first line of the address, the second line of the address, the city, the state, and the zip code. If the name and address of the plan administrator is the same as the 2005 flat rate, you will meet the safe harbor requirement if your estimated premium payment for the 2006 plan year is at least as much as your 2005 flat-rate premium.)

—For purposes of determining whether a penalty is due, the participant count “erroneously reported” refers to the premium filing (or last amended filing) for the plan year preceding the premium payment year made to the PBGC by the First Filing Due Date:

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## **Change of Address and Request to Stop Receipt of Paper Premium Instructions**

—at of the plan sponsor, you may report that fact and give the name and address just once. If the plan sponsor's or plan administrator's name or address has changed, be sure to indicate the correct address in your filing. If you are making a paper filing, check the address change box in item 1 or 2. report that fact.

Report the EIN of the plan sponsor and the Plan Number (PN) of the plan. If the EIN and PN for this filing do not both match exactly the EIN and PN for your last premium filing for this plan, also report both the EIN and the PN for the last premium filing and report the effective date of the change in the EIN/PN.

Report the name of the plan and the beginning and ending dates of the plan year.

## **Receipt of Paper Instructions**

If you do not want to receive paper premium instructions next year, indicate this in your filing. If you are making a paper filing, check the box in item 1 report that fact. An election not to receive the paper instructions does not relieve the plan administrator of the obligation to file the information called for in the instructions.

However, the PBGC's Note that My PAA's data entry and editing screens provide on-line premium filing instructions provide guidance for electronic filing without the need for paper instructions.

## **Definitions**

—"Participant" in a plan means an individual (whether active, inactive, retired, or deceased) with respect to whom the plan has benefit liabilities.—

— a. Benefit liabilities are all liabilities with respect to employees and their beneficiaries under the plan (within the meaning of Code section 401(a)(2)). Thus, benefit liabilities include liabilities for all accrued benefits, whether or not vested. In addition, a plan's benefit liabilities include liabilities for ancillary benefits not directly related to retirement benefits, such as disability benefits not in excess of the qualified disability benefit, life insurance benefits payable as a lump sum, incidental death benefits, or current life insurance protection. (See Treasury Regulation § 1.411(a)-7(a)(1)(ii).)

— b. An individual is not counted as a participant after all benefit liabilities with respect to the individual are distributed through the purchase of irrevocable commitments from an insurer or otherwise. In addition, a non-vested individual is not counted as a participant after (1) a deemed "zero-dollar cashout," (2) a one-year break in service under plan rules, or (3) death.—

— i. Cashouts. If the plan has a separate cashout

provision for zero benefits, terminated non-vested participants are deemed to be cashed out as of the date specified in the deemed cashout provision or, if no date is specified, as of the employment termination date. If the plan provides that zero benefit amounts will be deemed to be paid as soon as possible, terminated non-vested participants also will be deemed to be cashed out as of the employment termination date.

— If the plan does not have a separate cashout provision for zero benefits but does have a mandatory cashout of small benefit amounts (e.g., benefits less than \$5,000), terminated non-vested participants are deemed to be cashed out in the same manner as terminated vested participants. If the plan is silent as to the timing of actual cashouts of terminated vested participants, the plan is deemed to read "as soon as practicable" and the terminated non-vested participants are deemed to be cashed out immediately upon termination of employment. If the plan specifies a date as of which actual cashouts of terminated vested participants take place (e.g., on the first day of the next month), that rule also would apply to deemed cashouts of terminated non-vested participants. These rules do not apply if, despite plan language, the plan has an obvious pattern or practice of delaying distributions for long periods of time.

— For example, suppose a calendar-year plan provides that if a participant terminates employment and the participant's vested benefit has a value of less than \$5,000, the plan will pay the vested benefit to the participant in a lump sum as of the first of the month following termination of employment. Suppose further that no plan provisions specifically address payment of benefits upon termination of employment by non-vested participants. If a participant with a non-vested accrued benefit terminates employment on December 15, 2005, the participant will be included in the participant count as of December 31, 2005 (because the cashout is deemed to occur on January 1, 2006, the first of the month following termination of employment). If, as is typically the case for a calendar year plan, the plan's premium snapshot date for 2006 is December 31, 2005, a flat-rate premium must be paid for this participant for 2006.

— ii. Breaks in service. A terminated non-vested individual ceases to be a participant for premium purposes when the individual incurs a one-year break in service under the plan, regardless of the length of the individual's absence from employment. For example, suppose that a calendar-year plan provides that a participant who performs 500 or fewer hours of service in a service computation period incurs a one-year break in service for that computation period. An individual might incur a one-year break in service before December 31, 2005 (the premium snapshot date for the 2006 premium) if the

individual left employment on February 1, 2005, and did not perform more than 500 hours of service during a computation period ending on November 30, 2005, even though December 31, 2005, comes before the first anniversary of the individual's separation from employment. This individual would not be included in the participant count for 2006.

—If a non-vested individual incurs a break in service in a service computation period that coincides with the plan year preceding the premium payment year, we treat the individual as not being a participant for purposes of determining the premium for the premium payment year. For example, suppose a calendar-year hours-of-service plan requires more than 500 hours of service in a service computation period to avoid a break in service, and a non-vested participant in the plan earns 440 hours of service in the service computation period ending December 31, 2005. The PBGC would treat the individual as not being a participant for purposes of the plan's 2006 premium. (For more detail, see the amendment to the premium regulations' definition of "participant," published in the Federal Register on December 1, 2000, at 65 FR 75160.)

—*c. Beneficiaries and alternate payees.* Beneficiaries and alternate payees are not counted as participants. However, a deceased participant will continue to be counted as a participant if there are one or more beneficiaries or alternate payees who are receiving or have a right to receive benefits earned by the participant. —“**Plan sponsor**” means the employer(s), employee organization, association, committee, joint board of trustees, or other entity that establishes or maintains a plan.

—“**Plan administrator**” means the plan administrator (person or entity) specifically designated as such by the terms of the plan or, if no plan administrator is so designated, the plan sponsor.

—**Plan mergers and plan consolidations** are transactions in which one or more transferor plans transfer all of their assets and liabilities to a transferee plan and disappear (because they become part of the transferee plan). However, there are important differences between the two kinds of transactions. In a merger, the transferee plan is one that existed before the transaction. In a consolidation, the transferee plan is a new plan that is created in the consolidation. Thus, the plan that exists after a consolidation follows the premium filing rules for new plans. In particular, it need not make an early flat-rate premium payment (no matter how many participants any of the transferor plans had for the prior year(s)), it may not use the alternative calculation method, and its filing due date is subject to the special rules for new plans. On the other hand, the transferee plan in a merger

follows the normal rules for preexisting, ongoing plans. — **In a spinoff**, the transferor plan transfers only part of its assets and/or liabilities to the transferee plan. The transferee plan may be a new plan that is created in the spinoff, or it may be a pre-existing plan that simply receives part of the assets and/or liabilities of the transferor plan.

### Transfers From Disappearing Plans-

~~Your estimated premium filing must indicate~~ **Report** whether **or not** a plan other than yours ceased to exist in connection with any transfer of assets or liabilities from that plan to your plan since the last premium filing. ~~If so, check the “Yes” box in item 3(c) (if you are making a paper filing) and provide the EIN/PN of~~

~~For~~ each plan that ceased to exist in connection with ~~the~~ transfer of any assets or liabilities ~~from that plan~~ to your plan. ~~Also provide the effective date and type of each transfer. The types of transfers are explained above. The effective date of a transfer is determined based on the facts and circumstances of the particular situation. (For transfers subject to section 414(f) of the Code, report the date determined under 26 CFR 1.414(f)-1(b)(11).)~~

— Example: The merger agreement between Plans A and B provides that participants of Plan A will cease accruing benefits under Plan A and begin coverage and benefit accruals under Plan B as of January 1, 2006, and that the obligation to pay benefits to Plan A participants will pass from Plan A to Plan B as of that date. The agreement also provides that Plan A's assets will be transferred to Plan B's account as soon as practicable. The transfer actually occurs on February 17, 2006. ~~The~~ since the last premium filing, report the EIN/PN of the plan, the effective date of the transfer is January 1, 2006.

~~If you are making, and whether the transaction involved was a merger, consolidation, or spinoff.~~

~~If you make~~ a paper filing and you need to report transfers from more than one plan, ~~attach a separate sheet listing the EIN/PN of each additional plan and the effective date and type of each transfer~~ provide an explanation that gives the required information for the other plans.

You do not need to report any transfer unless the transferor plan ceased to exist in connection with the transfer — *i.e.*, transferred all of its assets and liabilities to your plan or to two or more plans including your plan. You also do not need to report a transfer if you have no reasonable way of determining whether **or not** the transferor plan ceased to exist in connection with the transfer.

### Information About Exemption From Electronic Filing (paper filers only)

If you make a paper filing, report whether or not PBGC has granted your plan an exemption from the requirement to make this filing electronically.

If you do not have an exemption but you choose to make a paper filing in anticipation of an exemption, provide an explanation. Either indicate when you submitted the exemption request to which PBGC has not yet responded, or attach your exemption request.

If you do not receive the anticipated exemption, your paper filing will not satisfy the electronic filing requirement. Failure to comply with the electronic filing requirement without an exemption is subject to penalty under section 4071 of ERISA.

### **Information About Estimated Participant Count and Premium**

Report your estimated participant count for the plan year.

Report whether your plan is a single-employer plan subject to the \$31 flat premium rate or a multiemployer plan subject to the \$8 flat premium rate.

Report your plan's estimated flat-rate premium, equal to the estimated participant count multiplied by the flat premium rate.

### **Credits; Proration for Short Plan Years**

#### *In general*

You may claim as a creditReport the credits you are entitled to claim against your estimated premium: (1) any available credit from item 17 of your 2005 Form 1-EZ or Form 1 (or from an equivalent electronic filing)your 2006 final premium filing, (2) any estimated short-year credit (as explained in the following paragraphs), and (3) any other available credit. If you are making a paper filing, claim the amount of any credit you are entitled to in item 7 of Form 1-ES. You must provide an explanation of any credit you claim, other than a credit from item 17 of your 2005 Form 1-EZ or Form 1 (or from an equivalent electronic filing). If you are making a paper filing, attach the explanation to Form 1-ES.your 2006 final premium filing.

#### *Proration for short plan years*

PBGC rules allow premium payers to pay a prorated premium for certain short plan years:

- a short first year of a new or newly covered plan;
- a short year created by an amendment that changes the plan year (but note that an amendment is not considered to change the plan year if the plan merges into or consolidates with another plan or otherwise ceases its independent existence either during the short plan year or at the beginning of the full plan year following the short

plan year);

- a short year created by distribution of plan assets pursuant to plan termination; or
  - a short year created by the appointment of a trustee for a single-employer plan under ERISA section 4042.
- The proration is based on the number of full and partial months in the short plan year. Alternatively, you may pay a full year's premium and either (1) request that the PBGC compute and pay a partial refund or (2) claim a credit in the next year's premium filing. (No premium proration is allowed where a plan disappears by merger or consolidation into another plan.)

Estimated premium payments may also be prorated in the same way as final premiums. The short year need not have ended by the time you pay a prorated premium, but if the plan year turns out to be longer than you anticipated, you will have to make up any premium underpayment (which will be subject to interest and penalties).

However, there is a penalty safe-harbor rule for estimated flat-rate premium payments that are prorated for a short plan year resulting from a change in plan year. The safe harbor applies where the amendment changing the plan year has been adopted, but the short year has not ended, by the First Filing Due Date, and later events result in a plan year longer than anticipated because the plan year change does not take place. Any penalty arising from reliance on the amendment is waived for the period from the First Filing Due Date to the Final Filing Due Date. (There is no waiver for interest.)

To pay a prorated estimated premium, you first determine

### **Information About Payment Due PBGC**

If the estimated premium without proration, then subtract a credit that brings the premium down to the prorated amount:

(1) Report (in item 6 of Form 1-ES, if you are making a paper filing) your estimated flat-rate premium, calculated as if there were no short-year proration.

(2) Multiply that amount by the following fraction:

$$\frac{12 \text{ minus number of months in short year}}{12}$$

In determining the numerator of the fraction, any partial month in the short plan year must be counted as a full month:

(3) Report as a credit against youequals or exceeds the credits, subtract the credits from the estimated premium (in item 7, if you are making a paper filing) the result from step (2) (plus any other available credit):

(4) Subtract the step (3) amount from the step (1) amount and report the result as the net estimated premium owed (in item 8, if you are making a paper filing). If your



total credits (including any credit from item 17 of your 2005 Form 1-EZ or Form 1 (or from an equivalent electronic filing) and any estimated short-year credit) are greater than your estimated premium (calculated as if there were no short-year proration), report zero as the net premium owed:

—For example, suppose the plan year of your single-employer plan has been changed by amendment from a calendar year to a year beginning July 15, effective July 15, 2006. Assume that you choose to pay an estimated flat-rate premium for the plan year beginning January 1, 2006, based on your 2005 participant count of 600. Thus your estimated flat-rate premium, calculated as if there were no short-year proration, would be \$11,400 payment due PBGC. This is the amount of estimated flat-rate premium, calculated as if there were no short-year proration, that you would report for the plan year beginning January 1, 2006. If you choose to prorate your estimated premium, you would determine your short-year credit by multiplying \$11,400 by 5/12. (The number of full and partial months in your short year — *i.e.*, January through July of 2006 — is 7, so the numerator of the fraction is 5 — *i.e.*, 12 minus 7.) This gives you a short-year credit of \$4,750 (for the five months of August through December of 2006). (You would need to provide an explanation of the short year proration in your estimated premium filing.) Assuming you have no other credits, you would pay \$6,650 (*i.e.*, \$11,400 minus \$4,750) as your estimated premium.

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### Printing or Copying Premium Forms

—The premium forms are in Optical Character Recognition (OCR) format. This enables the you owe PBGC to process your plan information as quickly and accurately as possible if you make a paper filing. If you are permitted to make a paper filing, we will accept the original forms provided in this package; forms provided by a vendor that has received PBGC approval for an automated (computer-generated) version of the form; and forms downloaded from the PBGC website ([www.pbgc.gov](http://www.pbgc.gov)). We will also accept photocopies of the forms; please make sure the copies are clear and properly aligned on the page so that the OCR equipment can read them. The forms you file:

You must have original signatures:

—To achieve pay the best results when printing computer-generated or downloaded forms, use a laser or inkjet printer with resolution of 300 DPI (dots per inch) or higher. Please make sure that you have adequate toner in your printer cartridge. Thermal or dot matrix (9 or 24 pin) printers are not recommended for printing the

premium forms. Do not use any printing options, such as “Fit to Page,” that may tend to enlarge or reduce the size of the image. Please make sure no part of the form is missing after it is printed:

### If More Than One Plan Year Begins in 2005 or 2006

—References in these instructions and on Form 1-ES to the 2005 plan year (and to filings and notices for the 2005 plan year) should be considered to refer to your plan’s most recent complete plan year. For example, a plan with a short plan year could have two plan years beginning in calendar 2006. When such a plan makes its premium filing(s) for its second 2006 plan year, the references in these instructions and on Form 1-ES to the 2005 plan year (and to filings and notices for the 2005 plan year) should be considered to refer to the plan’s first 2006 plan year (and to filings and notices for that plan year), because that is the plan’s most recent complete plan year. Similarly, if your plan had two plan years beginning in calendar 2005, the references in these instructions and on Form 1-ES to the 2005 plan year (and to filings and notices for the 2005 plan year) should be considered to refer to the plan’s second 2005 plan year, which is the plan’s most recent complete plan year.

### Payment Instructions for Paper Filers

—If you file on Form 1-ES, indicate in item 8(b) amount due by paper check or electronically. Report whether you are paying your estimated premium by paper check or electronic transfer. If you pay by check, write the plan’s EIN/PN (from item 3(a) and (b) of the form) and the date the premium payment year commenced (PYC) on the check and send the check with the Form 1-ES. If you pay by electronic transfer, make the transfer as described in item 4.d. under “CONTACTS” on p. 2.

—Report the EIN/PN from item 3(a) and (b), and the date the premium payment year commenced (PYC), in the payment ID line of the electronic transfer in the format “EIN/PN: XX-XXXXXXXX/XXX PYC: MM/DD/YY.”

—To ensure proper credit, you must file a separate Form 1-ES and make a separate estimated premium payment for each plan electronically. Do not combine estimated the premiums for different plans in one payment. Send the completed Form 1-ES to the address in item 3.a. or 3.b. under “CONTACTS” on p. 2.

### If You Need Additional Paper Forms

—To obtain additional sets of the 2006 Form 1-ES or copies of the 2006 Estimated Premium Payment Package (or any other PBGC premium forms or instructions), or for help with questions about filing Form 1-ES or making electronic transfers or with other premium-related questions or requests, contact us as described in item 4:

under “CONTACTS” on p. 2.

—If you are a pension practitioner serving many covered plans and wish to receive a bulk shipment of the Estimated Premium Payment Package and Form 1-ES, use the order blank on the inside back cover of this Estimated Premium Payment Package. PBGC’s 2006 forms and instructions also are available through the offices of the Employee Benefits Security Administration (EBSA) of the U.S. Department of Labor listed on the inside back cover.

### **Additional Instructions for Paper Filers**

—Clearly print or type information in the boxes. The plan administrator must sign and date the certification at the bottom of the form. Beneath the signature line, print or type the name of the individual who signs and provide a daytime telephone number.

—Your filing should be sent **without** a cover letter. If you need to submit additional information with your filing, it should be in an attachment.

### **Exemption From the E-Filing Requirement**

—As noted in the introduction on p. 5, the PBGC expects to publish in early 2006 a final rule making electronic filing mandatory for 2006 premium filings made on or after July 1, 2006, for any plan that was required to pay premiums for 500 or more participants for the plan year preceding the premium payment year.

—For filings made on or after the date when electronic filing becomes mandatory (expected to be July 1, 2006), the PBGC may grant an exemption from the requirement to file electronically for good cause in appropriate circumstances. The PBGC will weigh each request for exemption on the basis of the particular facts and circumstances presented. In order to provide the PBGC adequate time to review and respond to an exemption request, the request should be submitted as early as possible, preferably at least 60 days before the filing due date. If for some reason an exemption request is not submitted before the filing due date and a paper filing is made, an exemption request should accompany the paper filing.

—If you are filing on or after the date when electronic filing becomes mandatory (expected to be July 1, 2006), and the PBGC has granted you an exemption from electronic filing for the 2006 estimated premium declaration, make your estimated filing using the Form 1-ES included with this booklet. Check the box in item 3(d) to indicate that you have an exemption.

—If you are filing on or after the date when electronic filing becomes mandatory (expected to be July 1, 2006), and you do not have an exemption but you choose to make a paper filing in anticipation of an exemption, you

may make your estimated filing using the paper form included with this booklet, but you must check the box in item 3(d) to indicate that you do **not** have an exemption, and you must provide an explanation. Either indicate when you submitted the exemption request to which the PBGC has not yet responded, or attach your exemption request. If you do not receive the anticipated exemption, your paper filing will not satisfy the electronic filing requirement.

two or more

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—Addresses for paper filings and related premium payments are in item 3 under “CONTACTS” on page 2. plans into one payment.

## **Online Premium Filing with My PAA**

### **1.—Introduction to My PAA**

My Plan Administration Account (My PAA) is a secure, Web-based application that enables you to electronically submit premium filings and payments to PBGC. Electronic filing of premium information is required for 2006 plan year filings made on or after July 1, 2006, for plans whose participant count was 500 or more for the prior plan year. For plan years beginning after 2006, electronic filing will be required for all plans. (Payments may still be mandatory. Payments may be made by non-electronic means.)

—Using My PAA, you can easily and accurately submit any type of PBGC premium filing. At the time of the publication of this booklet, My PAA offers two

My PAA is accessed through PBGC’s Web site (www.pbgc.gov). To use My PAA, you must have a My PAA account (i.e., a user ID and password). Each My PAA user needs only one account, which can include an unlimited number of plans. My PAA provides instructions for creating an account.

My PAA offers three e-filing methods:

- You can use My PAA’s data entry and editing screens on which you can create a filing, route it to others for review, editing, and e-signature electronic certification, and submit it to PBGC — available for plan years beginning in 2004 and later.
- An upload feature that you can use to submit to PBGC filings that were created with compatible private-sector software — available for plan years beginning in 2005 and later.

(Check PBGC’s Web site for the latest information on electronically to PBGC. Each person who participates in the electronic filing options available to you.) With either of these methods, filings reach PBGC in seconds, rather than days; electronic receipts are provided instantly

upon filing submission; plan account histories may be viewed on-line; and premium payments can be sent by one of three convenient electronic payment methods via My PAA — ACH, electronic check, or credit card — in addition to paper check or wire transfer outside of My PAA.

— Additional advantages of using My PAA’s data entry and editing screens include:

- ● Filing data validation ensures accuracy.
- ● Automation features ease filing preparation.
- ● Using only the Web and e-mail, practitioner teams can prepare, review, authorize, and submit filings with payments.
- ● Practitioners can track multiple plans and filings in real time.

Also, by setting up an “e-filing team” within My PAA, you can collaborate online with your colleagues or clients to prepare, review, authorize, and submit filings with payments using My PAA’s data entry and editing screens. Team members electronically “route” filings to each other for input and authorization.

## 2. How to Get Started with My PAA

### a. Two Ways to Get a My PAA account

— To use My PAA, you processing of the filing must have a My PAA account, which gives you a user ID and password to access My PAA. There are two ways you can get a My PAA account:

- ● Establish an account as Filing Coordinator for a plan that has authorized you to coordinate the plan’s online filings.
- ● Accept an invitation from a plan’s Filing Coordinator to join the plan’s filing team.

— Regardless of the electronic filing method the plan uses to submit premium filings to PBGC (*i.e.*, either using the My PAA data entry and editing screens or uploading a:

- You can use private-sector software-prepared filing), the first step in getting started with My PAA is for the person who will be acting as the Filing Coordinator to establish a My PAA account.

### b. What is a Filing Coordinator?

— If the plan uses software that is compatible with My PAA to create a filing, and then import the filing data into My PAA’s data entry and editing screens for e-filing, the Filing Coordinator is the person who sets up the plan within My PAA and invites others (*e.g.*, plan administrator, enrolled actuary) to join the plan’s e-filing

team as necessary. In addition, the Filing Coordinator has the ability to “manage” the e-filing team and draft filings that are in progress in My PAA. If you add other plans to your account as Filing Coordinator, you will also be able to perform these same functions for those other plans:

— If the plan uses the upload feature to submit to PBGC premium filings that were created using routing, review, editing, electronic certification, and electronic submission to PBGC. Each person who participates in the electronic processing of the filing must have a My PAA account.

- You can use private-sector software, the person who signs up to be the Filing Coordinator will most likely be the person who will be uploading the premium filings. (Anyone with that is compatible with My PAA to create a filing, and then upload the filing to PBGC via the My PAA application. The filing cannot be routed, reviewed, or edited in My PAA. In most cases, a paper copy or copies of the filing must be certified outside of My PAA and retained in plan records. Only the person who uploads the filing must have a My PAA account can upload filings for any plan, even a plan that is not in the person’s account.)

— To register in My PAA as a Filing Coordinator, you must be designated by a plan to be responsible for coordinating its on-line.

My PAA provides instructions for all three filing methods.

## My PAA’s Data Entry and Editing Screens

### Entering information

My PAA’s data entry and editing screens walk you through a step-by-step process to create a premium filing. For example, in the first step you identify the type of filing to be submitted (estimated or final), the type of plan (single-employer or multiemployer) for which the filing is being submitted, and the plan year. Instructions are provided at each step.

The information entered in each step determines the content of the successive steps. For example, if the selections made in the early steps are a final filing for a single employer plan that is exempt from the variable rate premium, the later steps will request information about the nature of the exemption but will not request information about plan liabilities and assets.

Many of the required mathematical calculations are automated. For example, My PAA automatically multiplies your participant count by the applicable flat premium rate to generate the flat-rate premium.

### E-filing team

Multiple people can contribute to a plan’s filing in My PAA’s data entry and editing screens. For example, some information might be entered by the plan

administrator and other information by the plan actuary. The people authorized to contribute to a plan's premium filing in My PAA's data entry and editing screens are those who have the plan in their My PAA accounts, and are referred to as the plan's "e-filing team."

#### Routing filings

Filings in progress can be routed among e-filing team members through My PAA for input, review, editing, or e-certification of information, authorization of e-payment, and submission to PBGC. The person routing the filing to another member of the e-filing team can provide comments and instructions for the person to whom the filing is being routed. My PAA sends that person an e-mail notice (with the comments and instructions) stating that the filing has been routed for the recipient's action and that the recipient is now "holding" that filing. After all information has been provided and certified, and e-payment (if any) has been authorized, the filing can be electronically submitted to PBGC.

### Using Private-Sector Software With My PAA

#### Compatibility with My PAA

You can use private-sector software to prepare a premium e-filing, but the software you use must be compatible with My PAA. That means that the software must be able to place your filing in an electronic file that is in "XML" format and meets PBGC specifications. The specifications are posted on PBGC's Web site (www.pbgc.gov). Private-sector software providers and developers submit to PBGC sample filings in XML format for PBGC review and assignment of vendor numbers; you should check with your software provider or developer to find out whether your software is capable of creating an XML file in the proper format for use with My PAA. If your compatible private-sector software permits, you can create batch files containing more than one premium filing.

Once a person has been designated to be the Filing Coordinator for a plan, he or she registers to use My PAA as described in c. below. If you will serve as the Filing Coordinator for several plans, you will be able to add other plans to your account (see e. below) after you complete the registration process for the first plan. You need only one account, to which you can add an unlimited number of plans.

Note that if you will **not** be the Filing Coordinator, then you should **not** register to use My PAA as described in c. below. You should wait until you receive an e-mail from My PAA on behalf of the Filing Coordinator with instructions on how to register (see d. below):

c. Establishing a My PAA account as Filing Coordinator

When you register to use My PAA, you will provide information about yourself and one plan for which you will be the Filing Coordinator. After you complete the registration process, you will have a My PAA account that will include the plan about which you provided information when you registered:

Your My PAA account will include the following information:

- Your name and e-mail address;
- The User ID and Password you will use to log in to My PAA;
- The pension plan(s) for which you contribute filing information (you can add other plans to your account once you complete registration for the first plan);
- The permissions, or abilities, you have for each of these plans; and
- A security key (a secret question and answer combination that only you know) that you will use to complete certain transactions in My PAA, such as signing a filing.

To register for a My PAA account as the Filing Coordinator for a plan:

1. Access PBGC's Web site (www.pbgc.gov) and find the page that gives new users more information and the ability to sign up for My PAA.
2. Read through the introduction information provided and go to the Filing Coordinator sign-up page.
3. Enter and submit the following information:
  - Your e-mail address;
  - Your employer's name and contact information;
  - The name and contact information of your plan's (or one of your plans') plan administrator and plan contact; and
  - Information from the plan's last for use with My PAA.

#### Importing a filing

A premium filing (the participant count reported and the final premium due after credits were applied):

4. Receive your temporary user ID and password via e-mail and follow instructions to establish your permanent user ID and password.
5. When you are finished, you will see your "home page" that will list the plan about which you provided information when you registered.
6. Once you have registered to use My PAA, you can:
  - Proceed to d. where you will set up the team of professionals who will use My PAA's data entry and editing screens to contribute to the plan's filing or will upload that has been prepared with

compatible private-sector software-prepared premium filings for direct submission to PBGC; or

● Proceed to e. to add other pension plans to your account for which you are the Filing Coordinator.

#### d. Organizing an E-Filing Team

The completion of a typical filing, including certifications and payment authorizations, often requires input from two or more people. Where paper filings would be routed from person to person within an office or mailed between offices, e-filings prepared using My PAA's data entry and editing screens can be accessed through My PAA by anyone who has been authorized to do so.

A group of people that can use My PAA to provide input for a specific plan's premium filings is called that plan's "e-filing team." E-filing teams are established by the Filing Coordinator.

Once a Filing Coordinator registers to use My PAA, he or she can invite other people to use My PAA to contribute to premium filings prepared for the plan with software can be "imported" into My PAA's data entry and editing screens. Using My PAA, the information in the filing is placed into the data entry and editing screens and can then be electronically routed, reviewed, edited, certified, and submitted to PBGC as described above. To import a filing for a plan, the plan must be in your My PAA account. My PAA provides instructions for importing filings.

#### Uploading a filing

A premium filing that has been prepared with compatible private-sector software can also be "uploaded" through My PAA. That means that the filing is submitted directly to PBGC. An uploaded filing cannot be reviewed or edited in My PAA. To upload a filing for a plan, the plan need not be in your My PAA account, but you must have a My PAA account with at least one plan in it. You must electronically certify in My PAA that you have authority to submit the filing for the plan, but in most cases the information in the filing must be certified on paper outside My PAA, and the certified information must be retained in plan records. (The plan administrator's (or enrolled actuary's) certification can be made on line if it is the plan administrator (or enrolled actuary) who uploads the filing.) My PAA provides instructions for uploading filings and for certifying the information in uploaded filings.

**Filing Coordinator enters information for each person who is to be added to the team, assigning them one or**

**more "e-filing permissions," which determine the e-filing tasks that each person will be allowed to perform for the plan. These tasks include:**

- **Providing a plan administrator signature for an e-filing;**
  - **Providing an enrolled actuary signature for an e-filing;**
  - **Providing payment authorization for an e-filing;**
  - **Electronically submitting e-filings with e-payments to PBGC; and**
  - **Viewing the plan's account history on-line.**
- In addition, each filing team member (regardless of "e-filing permissions") will be able — like a Filing Coordinator — to upload premium filings prepared with private-sector software for any plan:**

**To invite other people to be on your plan's e-filing team:**

- 1. Access the My PAA page on PBGC's Web site (www.pbgc.gov) and enter your user ID and password;**
- 2. Click the "Invite a Practitioner" button next to the applicable plan;**
- 3. Enter and submit the following information for the person you are inviting:**
  - **First and last name;**
  - **Phone number;**
  - **E-mail address; and**
  - **Permissions that person should have for the plan;**
- 4. Click the "Invite Practitioner" button;**
- 5. My PAA will send that person an e-mail to tell them that they have been invited to contribute to your plan's premium filings;**

**If the invitee does not already have a My PAA account, the e-mail will include instructions on how to establish a My PAA account. When the account is established, the plan for which the person was invited will be listed on the "home page." If the invitee already has a My PAA account, the plan will be listed on the "home page" the next time he or she accesses My PAA.**

#### **e. Adding Additional Plans to Your Account**

**Once you have registered to use My PAA (either by registering as a Filing Coordinator or by being invited by a Filing Coordinator), you can add other plans to your account. You should only add plans for which you will fulfill the role of the Filing Coordinator. If you are not the Filing Coordinator**

A central role in the e-filing process is played by the “filing coordinator,” who is the person designated by the plan or plan sponsor to be responsible for coordinating the plan’s on-line premium filing. The filing coordinator for a plan, that plan can only be added to your account when the Filing Coordinator invites you to join that plan’s e-filing team.

—To add each additional plan:

- 1. Access the My PAA page on PBGC’s Web site ([www.pbgc.gov](http://www.pbgc.gov)) and enter your user ID and password:
- 2. Click the “Add Plan as Filing Coordinator” link in the Plans section of your home page.
- 3. Complete the information requested, for example, about the plan (the participant count and amount paid on the last filing); is the one who adds that plan to a person’s account and assigns each member of the plan’s e-filing team one or more filing roles, such as the authority to certify a filing (e.g., as the plan administrator, and plan contact.
- 4. If appropriate, invite others to contribute to each plan’s premium filings by clicking the “Invite a Practitioner” button for each person and completing the information requested:

### **3. How Filing Team Members Use My PAA’s Data Entry and Editing Screens to Prepare and Submit Premium E-Filings and E-Payments**

#### **a. Initiating a draft e-filing**

—Once the Filing Coordinator has set up the plan’s e-filing team, any team member can initiate a draft e-filing for the plan using My PAA’s data entry and editing screens. My PAA will walk you through a step-by-step process to create this draft. On the first step, you will identify the type of filing to be submitted (estimated or final) as well as the type of plan (single-employer or multiemployer) for which the filing is being submitted. The information entered in each step determines the content of the successive steps. For example, if the selections made on the early steps are a final filing for a single employer plan that is exempt from the variable rate premium, the later steps will request the same information as the paper Form 1-EZ.

—The person who starts the e-filing need not enter all of the information requested. That person should only complete as much information as possible and then save the draft e-filing. Any missing information can be entered later by the appropriate person (e.g., the actuary).

#### **b. Routing, reviewing, and signing the e-filing**

—Once a draft e-filing is started, e-filing). My PAA provides instructions for becoming a plan’s filing coordinator, adding e-filing team members can electronically “route” it to each other so that individual contributions can be made to it. The person routing the filing to another member of the e-filing team can include comments and instructions for the person to whom the filing is being routed.

—When a filing is routed to another person, My PAA will send that person an e-mail (with instructions if entered) notifying them that they have been routed a filing requiring them to take action and that they are now “holding” that filing. Only the team member who “holds” a filing is able to take action on it. Actions include editing the filing, signing it as a plan administrator or enrolled actuary, authorizing payment for it, and submitting it to PBGC.

—All signatures and payment authorizations for an e-filing are acquired electronically from appropriate e-filing team members. Once a draft e-filing is created, My PAA will list the required signature(s) and payment authorization that must be obtained before it can be submitted to PBGC. Those e-filing team members who have been granted permission by the Filing Coordinator to electronically sign the e-filing or electronically authorize payment for it will do so from within My PAA.

—Note that the Filing Coordinator has the option of taking back possession of an e-filing from any of the other team members if the Filing Coordinator believes this is necessary.

#### **c. Selecting an electronic payment method**

—If the premium filing to be submitted to PBGC includes a premium amount due, you must indicate how payment will be made from this list of alternatives:

- Pay online using My PAA.
- Pay with a paper check.
- Pay with an electronic funds transfer outside of My PAA.

—If you choose to pay online using My PAA, you can use one of the following, assigning roles, etc.

### **Payment Options**

#### **Payment within My PAA**

If you owe a premium, you can pay it using My PAA. My PAA offers three electronic payment methods:

- Automated Clearing House (ACH) — This payment method involves the electronic transfer of

funds from an account that you specify to a PBGC account. You specify the account by entering the your account number and bank routing code number.

● Electronic Echeck — This is the electronic equivalent to writing a paper check to PBGC. It involves entering the check number of a (voided) paper check, the your account number, and the your bank routing number to conduct an electronic transfer of funds. Funds are transferred from the plan sponsor's checking account to a PBGC account.

#### Credit Card

● Credit card — My PAA currently accepts Visa and MasterCard as payment options. Please note that when you use a credit card to pay a premium, you will be charged a convenience fee (which is passed on to the credit card processor) of approximately 3.04 percent of the total premium amount and that there is a \$99,999.99 limit is added to a premium payment made by credit card. The maximum allowable credit card payment is \$99,999.99 (including the convenience fee).

Whichever one of the three e-payment methods is selected, premium payment funds are securely transferred through the Internet when the e-filing is submitted to PBGC.

— If you choose to pay the premium outside of My PAA, either by electronic Payment outside My PAA

Payment outside My PAA is permitted for any filing and is required for filings in a batch upload. The options are:

● Electronic funds transfer or by paper check, My PAA will give you payment instructions (including a voucher to send in with your paper check). As always, it is very important to include the plan's (EFT) via Automated Clearing House (ACH) or Fed wire — You arrange for payment to be electronically transferred by providing your bank with PBGC's EFT information (see item 3.d. under "CONTACTS" on p. 2). You should also specify the EIN/PN and plan year commencement (PYC) date with these payments outside of My PAA so your payment can be correctly tied to your for the filing in the reference instructions for the transfer.

● Paper check — You should specify the EIN/PN and plan year commencement (PYC) date for the filing on the check and send it to the filing address for paper premium filing.

d. Submitting the completed e-filing with payment

— All of the following conditions must be met before My PAA will allow the Filing Coordinator or the person authorized to submit an e-filing as the plan administrator to electronically submit an e-filing and e-payment (if one is being made) to PBGC:

— ● All required information has been entered into the e-filing;

— ● An e-filing team member with plan administrator permission has provided his or her electronic signature for the e-filing;

— ● If a payment is being made through My PAA, an e-filing team member with permission to authorize premium e-payments has provided his or her electronic authorization to make the premium payment; and

— ● If appropriate, an e-filing team member with enrolled actuary permission has provided his or her electronic signature for the e-filing.

e. Receiving an online receipt

— Once an e-filing and any associated e-payment are submitted to PBGC, My PAA will display an electronic receipt. This receipt includes filings (see item 3.a. and b. under "CONTACTS" on p. 2). My PAA provides you with a voucher to send with your check to help PBGC match your check with your filing.

#### Other Important My PAA Features

##### Filing receipts

My PAA gives you a filing receipt. For a filing submitted from My PAA's data entry and editing screens (including a filing imported into My PAA), the filing receipt shows the date and time the e-filing was received of receipt by PBGC, a confirmation number, and data entered into the e-filing. This online receipt can be accessed in My PAA by any e-filing team member. (Note: The "Received Date and Time" that appears on the receipt is the exact moment that the e-filing's data "hits" PBGC's server in Washington, D.C. Rarely will it take more than a few minutes for this data to hit our server after being submitted.)

#### 4. How a Person With a My PAA Account Uploads a Premium Filing Prepared With Private-Sector Software

a. Requirements to upload premium filings prepared with private-sector software

— If you use a private-sector software program to create a premium filing, you can use My PAA to upload the filing directly to PBGC electronically via the Internet.

For you to do this:

- 1. You must have a My PAA account (*i.e.*, a user ID and password — see 2. above);
- 2. The private-sector software program you are using must be able to save your premium all of the information submitted in the filing. For an upload, the filing receipt shows the date and time of receipt by PBGC, a confirmation number, and the name of the uploaded XML file, but does not show any of the filing information in a PBGC-compatible electronic format; and
- 3. You must be qualified to certify the filing according to PBGC requirements (see d. below).

Once you have an account, you can upload a filing for any plan (whether or not it is in your My PAA account) as long as you meet the other requirements listed above:

b. Preparing a premium filing with private-sector software to upload through My PAA

— In order to be able to upload a premium filing through My PAA, the filing must be contained in an electronic file that is in “XML” format and meets PBGC specifications. The specifications are posted on the PBGC’s Web site ([www.pbgc.gov](http://www.pbgc.gov)). Private-sector software providers and developers submit to PBGC sample filings in XML format for PBGC review and assignment of approval numbers; you should check with your software provider or developer to find out whether your software is capable of creating an XML file in the proper format for upload to the PBGC the uploaded file.

Account history

A member of a plan’s e-filing team may, if authorized by the filing coordinator, view the plan’s account history on-line through My PAA.

— When you use private-sector software to create a premium filing, follow PBGC’s premium Instructions My PAA provides full filing instructions as well as the user instructions for the private-sector software you are using. Once the filing has been prepared, it must be saved electronically. Follow the user instructions for the private-sector software that tell you how to put the filing information into an electronic file that meets PBGC’s specifications.

c. Uploading a premium filing through My PAA

— To upload your completed premium filing, log on to My PAA and go to the “Uploaded Software-Prepared Filings” section of your My PAA home page. Clicking the “Upload Fully Prepared Filing” button will take you to a screen where you will enter the name of or select the XML file containing the filing you are uploading. My

PAA will also prompt you for other information:

d. Certifying an uploaded premium filing

— When you have selected or entered the XML file name and other information for the upload, My PAA will take you to a certification screen. You must be authorized to submit to the PBGC every filing that you upload. The plan administrator of each plan for which a filing is uploaded must certify the uploaded information. In some cases, an enrolled actuary must also certify the variable-rate premium information in an uploaded filing. The certification screen and accompanying instructions will explain the certification requirements. The plan administrator and enrolled actuary must make their certifications in accordance with those requirements. The requirements are also posted on the PBGC’s Web site along with copies of the PBGC’s paper forms and instructions booklets.

e. Selecting a payment method

— When you upload a premium filing via My PAA, you are given the same options for payment of the premium as when you use My PAA’s data entry and editing screens to create a filing. See 3.c. above.

f. Receiving an online receipt

— Once you upload your filing, My PAA gives you an e-filing receipt that contains a confirmation ID and the date and time PBGC received your filing. In addition, this receipt shows the name of the XML file you uploaded and information about the file that you entered when it was uploaded. Note that this receipt does not show the filing information that was contained in the uploaded electronic file:

## 5. About My PAA Accounts

— Each individual who registers as a Filing Coordinator or becomes a filing team member for one or more plans has a My PAA account that is tied to his or her e-mail address. My PAA accounts are established only once, but information can be added to them as needed.

— There are two ways that a My PAA account can be established:

— ● If an individual is a plan’s Filing Coordinator, that individual’s account is established as a result of registering to use My PAA. Filing Coordinators are the individuals responsible for coordinating a plan’s premium e-filings.

— ● An individual will establish a personal account if



invited by a plan's Filing Coordinator to join that plan's e-filing team. The individual's account is established when the individual accepts the Filing Coordinator's invitation and completes the first-time log-in process. If you have not been selected to serve as a Filing Coordinator, but you anticipate using My PAA as a member of an e-filing team, you must wait for a Filing Coordinator to invite you to register for an account.

— Every individual's personal account functions the same way, despite the way it was established. Every individual's personal account keeps track of the following information:

- ● The individual's log-in information (user ID and password):
- ● The individual's security key (a secret question/secret answer combination):
- ● The names of the plan or plans for which the individual serves as an e-filing team member. An individual can serve as an e-filing team member for an unlimited number of plans. Since personal accounts are established only once, an individual does not establish a new account for each plan to which the individual will make a contribution. Rather, the additional plans for which the individual becomes an e-filing team member are simply added to the

individual's existing account:

- ● The e-filing permissions that the individual has for each of his or her plans. An individual's e-filing permissions determine what e-filing tasks the individual can perform using My PAA's data entry and editing screens as a member of each e-filing team in which the individual participates. An individual's e-filing permissions may be different for each of the individual's plans. For example, an individual may have permission to sign e-filings and approve e-payments as a member of Plan A's e-filing team, but only have permission to approve e-payments as a member of Plan B's e-filing team.

## **6. Questions about My PAA?**

[nd help screens.](#)

### **For More Information**

If you have questions about e-filing with My PAA, please send an e-mail message to [premiums@pbgc.gov](mailto:premiums@pbgc.gov) or call PBGC's toll-free practitioner number, 1-800-736-2444, and select the "premium" option. **Note:** TTY/TDD users may call the Federal Relay Service toll-free at 1-800-877-8339 and ask to be connected.

— To get started using My PAA, please visit PBGC on the Web at [www.pbgc.gov](http://www.pbgc.gov).

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## EMPLOYEE BENEFITS SECURITY ADMINISTRATION OFFICES

In addition to being able to obtain PBGC premium ~~forms and~~ instructions from ~~the~~ PBGC (see item 4. under "CONTACTS" on p. 2), you may obtain our ~~forms and~~ instructions through the following offices of the Employee ~~Benefits Security~~ Benefits Security Administration (EBSA) of the U.S. Department of Labor:

### CALIFORNIA

San Francisco 94105  
71 Stevenson Street  
Suite 915  
(415) 975-4600

Pasadena 91106

1055 E. Colorado Boulevard  
Suite 200  
(626) 229-1000

### FLORIDA

Plantation 33324  
8040 Peters Road  
Building H, Suite 104  
(954) 424-4022

### GEORGIA

Atlanta 30303  
61 Forsyth Street SW  
Suite 7B54  
(404) 562-2156

### ILLINOIS

Chicago 60606  
200 West Adams Street  
Suite 1600  
(312) 353-0900

### KENTUCKY

Fort Wright 41011-2664  
1885 Dixie Highway  
Suite 210  
(859) 578-4680

### MARYLAND

Silver Spring 20910  
1335 East West Highway  
Suite 200  
(301) 713-2000

### MASSACHUSETTS

Boston 02203  
JFK Building  
Room 575  
(617) 565-9600

### MICHIGAN

Detroit 48226-3211  
211 West Fort Street  
Suite 1310  
(313) 226-7450

### MISSOURI

Kansas City 64105-5148  
1100 Main Street  
Suite 1200  
(816) 426-5131

St. Louis 63103

1222 Spruce Street  
Room 6310  
(314) 539-2693

### NEW YORK

New York City 10004  
33 Whitehall Street  
Suite 1200  
(212) 607-8600

### PENNSYLVANIA

Philadelphia 19106-3317  
Curtis Center  
170 S. Independence Mall West  
Suite 870 West  
(215) 861-5300

### TEXAS

Dallas 75202-5025  
525 South Griffin Street  
Room 900  
(214) 767-6831

### WASHINGTON

Seattle 98101-3212  
1111 Third Avenue  
Suite 860  
(206) 553-4244

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## PBGC PREMIUM PACKAGES – BULK MAILING ORDER FORM

~~We will mail a bulk order of forms to those pension practitioners who need many copies. We will also provide forms for filing for previous plan years.~~ **MATERIALS — ORDER FORM**

~~Prior years' premium materials can be obtained from PBGC by using this order form.~~ Please check one or more of the following and record your name and address:

~~—Send 2006 Estimated Premium Payment Package (25 copies of the form and 1 set of instructions):~~

~~—Send 2006 Premium Payment Package (50 copies of the forms and 1 set of instructions):~~

Send Estimated Premium Payment Package for filing year \_\_\_\_\_. Number of packages needed \_\_\_\_\_.

Send Premium Payment Package for filing year \_\_\_\_\_. Number of packages needed \_\_\_\_\_.

~~—Stop sending bulk packages. They are no longer needed.~~

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Fax this form to: (202) 326-4250

Or mail it to:

Pension Benefit Guaranty Corporation

Dept. 77840

P.O. Box 77000

Detroit, MI 48277-0840

PENSION BENEFIT GUARANTY CORPORATION  
Dept. 77430  
P.O. Box 77000  
Detroit, MI 48277-0430

Official Business  
Penalty for private use, \$300

PRESORTED STANDARD  
POSTAGE AND FEES  
PAID PBGC  
Permit No. G-92

Address Service Requested