



2009

**Estimated Flat-rate Premium Payment Instructions
Pension Benefit Guaranty Corporation**

2009 PBGC ESTIMATED FLAT-RATE PREMIUM FILING INSTRUCTIONS for LARGE PLANS

Introduction

This booklet describes the information that must be reported for a large plan paying an estimated flat-rate premium. Filing instructions for all plans—the 2009 Comprehensive Premium Payment Instructions—are contained in a separate document.

Payment of premiums to the Pension Benefit Guaranty Corporation (PBGC) is required by sections 4006 and 4007 of the Employee Retirement Income Security Act of 1974 (ERISA), and PBGC's premium regulations (29 CFR Parts 4006 and 4007). You can find these regulations by going to the Practitioners Page of PBGC's Web site (www.pbgc.gov).

Every covered plan under ERISA section 4021 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.

Applicability

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. The term "large plan" is used to describe plans meeting this criterion. This booklet applies only to large plans. (New and newly covered plans do not pay an estimated premium — see the 2009 Comprehensive Premium Payment Instructions.)

Because the participant count often is not available until later in the premium payment year, we permit filers to make estimated flat-rate premium filings. In addition, we do not assess late payment penalties (note that interest is assessed) for estimates that are too low if they meet "safe harbor" requirements, discussed below.

Electronic Filing Required

Electronic premium filing is mandatory for all plans. Electronic filing is done through PBGC's e-filing application, My Plan Administration Account (My PAA), which you access through the Practitioners Page of PBGC's Web site (www.pbgc.gov). You may prepare the filing directly using My PAA's data entry screens. Alternatively, you may use private-sector software to prepare a filing and then "import" the data into My PAA's editing screens or "upload" the filing via My PAA. That means the software you use must be compatible with My PAA, i.e., the software must be able to place your filing in an electronic file that is in "XML" format and meets PBGC specifications.

Electronic premium filing procedures, including information on payment options, are described in more detail beginning on p. 7 of this booklet. PBGC's Web site has full details and filing instructions. Failure to comply with the electronic filing requirement without an exemption is subject to penalty under ERISA section 4071.

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. 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. Addresses for exemption requests (and for questions regarding exemption requests) are in item 4 in the Contacts section (see p. 10).

If PBGC grants you an exemption from making a 2009 Estimated Flat-rate Premium filing electronically, a paper form will be provided.

When To File

An estimated flat-rate premium filing and payment generally must be made by the last day of the second full calendar month in the plan year.¹ (For the first full plan year following a change in plan year, the filing due date is 30 days following the date on which a plan amendment changing the plan year was adopted, 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 deadlines for estimated flat-rate premium filings for plan-year 2009 are shown in the following table.

2009 Premium Payment Year Begins	Estimated Flat-rate Filing Due Date	2009 Premium Payment Year Begins	Estimated Flat-rate Filing Due Date
01/1/2009	03/02/2009*	07/02 - 08/01/2009	09/30/2009
01/02 - 02/01/2009	03/31/2009	08/02 - 09/01/2009	11/02/2009*
02/02 - 03/01/2009	04/30/2009	09/02 - 10/01/2009	11/30/2009
03/02 - 04/01/2009	06/01/2009*	10/02 - 11/01/2009	12/31/2009
04/02 - 05/01/2009	06/30/2009	11/02 - 12/01/2009	02/01/2010*
05/02 - 06/01/2009	07/31/2009	12/02 - 12/31/2009	03/01/2010*
06/02 - 07/01/2009	08/31/2009		

***Note:** *The actual due date falls on a Saturday, Sunday or Federal Holiday, so the date shown above is the first business day following the actual due date. If your filing is not made by the date shown above, penalty and interest will be calculated from the last day of the preceding month rather than the following business day, e.g., from Saturday, February 28, 2009, rather than Monday, March 2, 2009.*

Reconciling Estimated Flat-Rate Premium Filings

Reconciling

If an estimated flat-rate filing is submitted, the flat-rate premium must be reconciled later in the plan year. The flat-rate reconciliation filing is due at the same time the variable-rate premium is due for large plans, which is the 15th day of the 10th full calendar month in the plan year. (For example, the flat-rate reconciliation filing for 2009 calendar-year plans is due October 15, 2009.) This reconciliation filing is part of the “Comprehensive premium payment filing.”

Interest

If the amount of estimated premium paid by the estimated flat-rate due date is less than the total flat-rate amount due for the premium payment year, there will be a charge for interest on the difference between the two amounts from the estimated flat-rate due date until the additional amount due is paid. 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

¹ Technically, the due date for the estimated flat-rate premium filing is the last day of the second full calendar month following the close of the plan year preceding the premium payment year. In situations involving a short plan year, the due date may not fall “in the plan year.”

Internal Revenue Code (the rate for late payment of taxes) and is compounded daily. These rates are available on the Practitioners Page of PBGC's Web site (www.pbgc.gov).

Penalty; Safe Harbor Rules

If the amount of estimated premium paid by the estimated filing due date is less than the total 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):

- You can avoid the penalty for the period from the estimated filing due date to the date the flat-rate reconciliation filing is due if the estimated flat-rate premium payment you make by the estimated 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 2009 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.
- No penalty will be charged for the period from the estimated filing due date to the date the flat-rate reconciliation filing is due if either:
 - (1) 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, or
 - (2) the due date for paying the flat-rate premium for the plan year preceding the premium payment year is later than the due date for paying the flat-rate premium for the premium payment year. This could happen, for example, if a calendar-year plan were new for Year 1 (and thus had a Year 1 due date of April 30 of Year 2) and had 550 participants for Year 1, making it a large plan for Year 2 (with a Year 2 flat-rate premium due date of February 28 of Year 2).

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 estimated filing due date for the premium payment year.

Note that if you take an estimated short-year credit for a short 2009 plan year, 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. See p. 6, item 7 for information on short-year credits.

Description of Data Elements (line-by-line instructions)

A list of the data that must be reported in an estimated flat-rate premium filing is available on PBGC's Web site (www.pbgc.gov). The required data elements are shown in a traditional "form" format. The "form" serves to provide a complete list of data that must be submitted electronically. This "form" is for illustrative purposes only; you may not submit your filing using a paper form unless you request and receive an exemption from e-filing.

This section provides a description of each required data element. It is presented in the same order as in the illustrative "form." Item numbers are presented solely to facilitate understanding. The data entry and editing screens in My PAA do not include item numbers. If you are using private-sector software to prepare your filing, item numbers may or may not be included.

Note for plans with more than one plan year beginning in 2008 or 2009:

References in these instructions to the 2008 plan year (and to filings and notices for the 2008 plan year) 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 2009. When such a plan makes its premium filing(s) for its second 2009 plan year, the references in these instructions to the 2008 plan year (and to filings and notices for the 2008 plan year) should be considered to refer to the plan's first 2009 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 2008, the references in these instructions to the 2008 plan year (and to filings and notices for the 2008 plan year) should be considered to refer to the plan's second 2008 plan year, which is the plan's most recent complete plan year.

Amended Filings

If you discover after you have made an estimated flat-rate premium filing for the 2009 plan year (but before you make your 2009 Comprehensive premium filing) that you have made an error in your estimated flat-rate premium filing, you must make an amended filing to correct the error. Make a new estimated flat-rate premium filing for the plan year, but report that it is an amended filing. Provide the same information as you would for an original filing, indicating the corrected premium. Claim as credits 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. 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.

Disaster Relief

From time to time, when major disasters occur, PBGC grants disaster relief by waiving late filing penalties for certain plans. Disaster Relief Announcements are available on PBGC's Web site (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. Provide any explanation called for in the Disaster Relief Announcement.

1. Plan sponsor information

Report the name and address of the plan sponsor. If either has changed since your last filing, check the box to report that fact.

2. Plan administrator information

Report the name and address of the plan administrator. Note that this is the address where we send official correspondence to the plan (e.g., an invoice for late payment charges). To keep our records current and enable us to send correspondence to the correct address, you should inform us of address changes as soon as they occur. You may do so by contacting us either in writing or by e-mail. See Contacts section on p. 10.

If the plan administrator's name and address is the same as that of the plan sponsor, you may satisfy this requirement by checking the box to report that fact. If the plan administrator's name or address has changed since your last filing, check the box to report that fact (even if you informed us of the change before submitting this filing).

3a. Employer Identification Number (EIN)

Report the nine-digit EIN of the plan sponsor.

3b. Plan Number (PN)

Report the three-digit PN of the plan.

4. Employer Identification Number (EIN) and Plan Number (PN), if different from prior PBGC filing

If the EIN and PN for this filing do not both match exactly the EIN and PN for your most recent premium filing for this plan, report both the EIN and PN for the most recent premium filing and report the effective date of the change in the EIN and PN.

5. Plan information

Report the complete name of the plan as stated in the plan document, e.g., “The ABC Company Pension Plan for Salaried Personnel.” Report the date the premium payment year commences and the date it ends.

6. Information about estimated participant count and premium

Report your estimated participant count for the plan year. Participants are counted as of the last day of the plan year preceding the premium payment year. Detailed information on how to count participants is available in the 2009 Comprehensive Premium Payment instructions.

Report whether your plan is a single-employer plan subject to the **\$33** flat premium rate or a multiemployer plan subject to the **\$9** flat premium rate. Report your plan’s estimated flat-rate premium, equal to the estimated participant count multiplied by the flat premium rate.

7. Credits; Proration for short plan years

- In general — Report the credits you are entitled to claim against your estimated premium: (1) any available credit from your 2008 final premium filing, and (2) any estimated short-year credit. You must provide an explanation of any credit you claim, other than a credit from your 2008 Comprehensive premium filing.
- Proration for short plan years — Estimated flat-rate premium payments may be prorated. 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 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 filing due date to the Comprehensive filing due date. (There is no waiver for interest.)

8. Information about payment due PBGC

If the estimated premium due equals or exceeds the total premium credit, subtract the total credit from the estimated premium and report the result as the amount due PBGC. This is the amount you owe PBGC.

Report whether you are paying by paper check or electronically. Do not combine the premiums for two or more plans into one payment.

Online Premium Filing with My PAA

Introduction

My Plan Administration Account (My PAA) is a secure, Web-based application that enables you to electronically submit premium filings and payments to PBGC. Although electronic filing of premium information is mandatory, payments may be made either electronically or by paper check.

Information about how to use My PAA may be accessed through the Practitioners Page of PBGC's Web site (www.pbgc.gov), as well as within the My PAA application itself.

To use My PAA, you must set up a My PAA account which includes a user ID and password. Each My PAA user needs only one account, which can include an unlimited number of plans.

My PAA offers three e-filing methods:

- You can use My PAA's data entry and editing screens to create a filing; route it to others for review, editing, and electronic certification; and submit it electronically 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 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 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 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.

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 flat-rate premium filing for large plans or Comprehensive premium filings for all other purposes), 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 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 an 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, e-certification of information, authorization of 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 payment (if any) has been authorized, the filing can be electronically submitted to PBGC by the Plan Administrator or Filing Coordinator.

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 for use with My PAA.

- *Importing a filing*

A premium filing that has been prepared with compatible private-sector software can be "imported" into My PAA's data entry and editing screens. That means that 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 (see "My PAA's Data Entry and Editing Screens," 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 fully completed filing is submitted directly to PBGC and, therefore, cannot be reviewed or edited in My PAA before submission to PBGC. My PAA's upload feature also allows multiple filings to be uploaded at the same time (i.e., a "batch upload").

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

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 filings. The filing coordinator for a plan is the one who adds that plan to the account of each other person and assigns each member of the e-filing team one or more filing roles, such as the authority to certify a filing (e.g., as the plan administrator). My PAA provides instructions for becoming a plan’s filing coordinator, adding plans, adding e-filing team members, 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 by entering your account number and bank routing number.
 - **Electronic check** — This is the electronic equivalent to writing a paper check to PBGC. It involves entering the check number of a (voided) paper check, your account number, and your bank routing number.
 - **Credit card** — My PAA currently accepts Visa and MasterCard as payment options. A convenience fee (which is passed on to the credit card processor) of approximately 3.09 percent of the total premium amount is added to a premium payment made by credit card. The maximum allowable credit card payment is \$99,999.99 (including the convenience fee).
- **Payment outside of My PAA** — Payment outside My PAA is permitted for any filing and is required for filings in a batch upload. However, separate payments must be submitted for each plan. Do not combine premiums for two or more plans into one payment. The options are:
 - **Electronic funds transfer (EFT)** via Automated Clearing House (ACH) or Fedwire — You arrange for payment to be electronically transferred by providing your bank with PBGC’s EFT information as follows:

JPMorgan Chase Bank, N.A.

ABA: 071000013

Account: 656510666

Beneficiary: PBGC

Reference: “EIN/PN: XX-XXXXXXXX/XXX

PYC: MM/DD/YY”

Report the Employer Identification Number and Plan Number (“EIN/PN”) and the date the Premium Payment Year commenced (PYC) in the payment ID line of the electronic funds transfer in the format “EIN/PN: XX-XXXXXXXX/XXX PYC: MM/DD/YY.” Since we process these payments electronically, strict adherence to this format is required for accurate and timely application of your payment. Any deviation from the prescribed format may result in our sending you a bill for premium, interest, and penalty if our automated system cannot apply your payment.

Paper check — Write the Employer Identification Number and Plan Number (“EIN/PN”) and the date the premium payment year commenced (PYC) on the check to help ensure the accurate and timely application of your payment. In addition, My PAA

typically provides you with a voucher² to send in with your check to help PBGC automatically match your check with your filing. Send the check (and voucher, if provided) to the address posted on PBGC's Web site under Premium Filings.

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 of receipt by PBGC, a confirmation number, and 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 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. The account history shows the results of PBGC's processing of your premium filings and payments for each plan year.
- Instructions — My PAA provides full filing instructions and help screens. In addition, PBGC's Web site provides information and "demos" about how to get started and how to use My PAA. To access the My PAA information, select Practitioners Page, and then click on "Online premium filing (My PAA)."

For More Information

If you have questions about e-filing with My PAA, please contact us at any of the phone numbers or addresses in item 4 of the Contacts section, below.

Contacts

1. PBGC's Web site (www.pbgc.gov) contains pension plan information of interest to plan administrators and practitioners, such as electronic premium filing instructions, current and prior premium filing booklets, frequently asked questions, interest rates, regulations, etc. This information can typically be accessed via the Practitioners Page. The "What's New" section of the Practitioners Page provides information on recent events (e.g., disaster relief).
2. Submit **electronic premium filings** (including electronic amended filings) through "My Plan Administration Account" ("My PAA") on PBGC's Web site. Access My PAA information via the Practitioners Page and follow instructions about how to use My PAA for submitting premium payments.
3. For a **paper premium filing** (if exempt from mandatory e-filing): Mail your paper premium filing (and check, if payment is by check) to the address posted on PBGC's Web site under Premium Filings. This address will also be noted in the letter that we send informing you that your request for an exemption from e-filing has been granted.
4. For all **premium-related correspondence (other than submitting a paper filing), including requests for exemption** from the requirement to file electronically, premium filing questions (for electronic or paper filings), requests for instructions, address changes, requests for refunds (that are not submitted with premium filings), and requests for penalty waivers:

² My PAA does not provide a voucher when filings for multiple plans are uploaded at the same time (i.e., "a batch upload").

- a. Mail (U.S. Postal Service or private delivery service): Send to the address posted on PBGC's Web site under Premium Filings.
 - b. Call: 1-800-736-2444 or 202-326-4242 (Note - requests for exemptions from the e-filing requirement cannot be made by phone.)
 - c. Fax: 202-326-4250
 - d. E-mail: premiums@pbgc.gov
5. For current interest rate information:
- a. Call: 202-326-4041
 - b. See: Interest Rate section in top left corner of the Practitioners Page of PBGC's Web site.
6. For assistance on coverage determination or plan termination:
- a. Call: 1-800-736-2444 or 202-326-4242
 - b. E-mail: standard@pbgc.gov
 - c. Write to:
Pension Benefit Guaranty Corporation
Standard Termination Compliance Division, Suite 930
Processing and Technical Assistance Branch
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):
- a. Call: 1-800-736-2444, ext. 4136, or 202-326-4136
 - b. E-mail: practitioner.pro@pbgc.gov
 - c. Write to:
Pension Benefit Guaranty Corporation
Financial Operations Department
Problem Resolution Officer (Practitioners)
1200 K Street, NW
Washington, DC 20005-4026
8. For questions about our Premium Compliance Evaluation Program:
- b. Call: 1-800-736-2444, ext. 6855, or 202-326-4161, ext. 6855
 - c. E-mail: pce@pbgc.gov
9. 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).

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.

Note: We cannot accept collect calls.

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 PBGC's premium regulations (29 CFR Parts 4006 and 4007), and to determine the amount of estimated premium due. 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 provided by the Privacy Act and the Freedom of Information Act.

The estimated burden associated with the preparation and submission of an estimated premium filing is one and one-half hours (for filings done in-house) or \$413 (for filings contracted out). (PBGC assumes that 95 percent of the burden of making estimated premium filings is contracted out.) These burden estimates are an average for the plans that make this filing. The actual burden will vary depending on the circumstances of a given plan.

If you have comments concerning the accuracy of these burden estimates or suggestions for making the form or the electronic filing process simpler, please send your comments to:

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