

2009

Instructions for Form 8955-SSA



Department of the Treasury
Internal Revenue Service

Annual Registration Statement Identifying Separated Participants With Deferred Vested Benefits

Code or Code section references are to the Internal Revenue Code, unless otherwise noted. ERISA refers to the Employee Retirement Income Security Act of 1974.

What's New

- In 2007, the Department of Labor (DOL) published a final rule requiring electronic filing of the Form 5500, Annual Return/Report of Employee Benefit Plan, series. The DOL now requires electronic filing for plan years beginning after December 31, 2008. Schedules under the Form 5500 series that had filing obligations under the Internal Revenue Code but not under Title I of ERISA were removed from the Form 5500 series. See the discussion below of Form 8955-SSA, Annual Registration Statement Identifying Separated Participants With Deferred Vested Benefits, that replaced the Schedule SSA (Form 5500), Annual Return Registration Statement Identifying Separated Participants With Deferred Vested Benefits.
- Form 8955-SSA is the designated successor to Schedule SSA (Form 5500) as the form to be used to satisfy the reporting requirements of section 6057(a) of the Code for plan years beginning after December 31, 2008. New Form 8955-SSA is established as a stand-alone reporting form that is to be filed with the Internal Revenue Service (IRS). See *Where To File*. **Do not file Form 8955-SSA with the Form 5500.**
- The IRS is in the process of creating an electronic filing system for the Form 8955-SSA and anticipates that the electronic filing system will be available in 2011.

Special Filing Due Dates for 2009 Plan Year. In general, as with Schedule SSA (Form 5500), if a Form 8955-SSA must be filed for a plan year, it must be filed by the last day of the seventh month following the last day of that plan year. To provide plan administrators with additional time to complete and file the new Form 8955-SSA, the due date for filing the form for the 2009 plan year is generally the due date that applies for filing the Form 8955-SSA for the 2010 plan year. For example, for calendar year plans, any 2009 Form 8955-SSA that is required to be filed under Code section 6057(a) must be filed with the IRS by Monday, August 1, 2011 (since July 31, 2011, the last day of the seventh month following the last day of 2010 plan year, is a Sunday). See the Announcement 2010-xx.

The 2009 plan year information should not be combined with the 2010 plan year information and filed on 2010 Form 8955-SSA. The plan year for which you file Form 8955-SSA must correspond to the year found on the top of the form.

Exception. The special filing due date referred to above for the 2009 plan year does not apply in cases where the Form 5500 annual return/report filed for the 2009 plan year was the final return/report of the plan. In those cases, the Form 8955-SSA filed for the 2009 plan year must be filed no later than the later of the last day of the seventh month following the last day of the plan year or March 31, 2011.

Reporting Requirement. Neither the elimination of the Schedule SSA nor the creation of the Form 8955-SSA affects the requirement under Code section 6057(b) that plan administrators notify the Secretary of Treasury of certain changes to the plan and the plan administrator. These changes are reported on the plan's Form 5500 annual return/report. Plan administrators should continue to report those changes on the Form 5500 return/report for the plan year in which the change occurs as indicated in the instructions.

Telephone Assistance

If you have questions and need assistance completing this form, call the IRS Help Line at 1-877-829-5500 and follow the directions as prompted. This toll-free telephone service is available Monday through Friday.

How To Get Forms and Publications

Internet. You can access the IRS website 24 hours a day, 7 days a week at IRS.gov to:

- Download forms, instructions, and publications;
- Order IRS products online;
- Research your tax questions online;
- Search publications on-line by topic or keyword; and
- Sign up to receive local and national tax news by email.

By phone and in person. You can order forms and IRS publications by calling **1-800-TAX-FORM** (1-800-829-3676). You can also get most forms and publications at your local IRS office.

Photographs of Missing Children

The Internal Revenue Service is a proud partner with the National Center for Missing and Exploited Children. Photographs of missing children selected by the Center may appear in instructions on pages that would otherwise be blank. You can help bring these children home by looking at the photographs and calling 1-800-THE-LOST (1-800-843-5678) if you recognize a child.

General Instructions

Purpose of Form

Use Form 8955-SSA to report information about separated participants with deferred vested benefit rights. Report participants who:

- separated from service covered by a plan during the plan year;
- transferred into a plan during the plan year;
- previously were reported under a plan but have been paid out or are no longer entitled to those deferred vested benefits; or
- previously were reported under a plan but whose information is being corrected.

The information reported on Forms 8955-SSA is given to the Social Security Administration (SSA). The SSA provides the reported information to separated participants when they file for social security benefits.

Note. Report required information regarding separated participants **only** on page 2 of Form 8955-SSA. If additional space is needed for separated participants, use additional pages 2 only; do not add another page 1 of Form 8955-SSA.

Who Must File

Plan administrators of plans subject to the vesting standards of section 203 of ERISA must file Form 8955-SSA. Government, church, and other plans which are not subject to the vesting standards of section 203 of ERISA (including plans that cover only owners and their spouses) may elect to voluntarily file the Form 8955-SSA. See the instructions for Part I, line A.

Note. If the 2009 plan year Form 5500 annual return/report was the final return/report of the plan, the 2009 Form 8955-SSA must be filed to report that previously reported deferred vested participants are no longer deferred vested participants. See *When To File* for special filing date for 2009 plan year.

When To File

Special Filing Due Date for 2009 plan year. Generally, Form 8955-SSA must be filed by the last day of the seventh month following the last day of that plan year. However, to provide plan administrators additional time to file the new Form 8955-SSA, the due date for filing the Form 8955-SSA for the 2009 plan year is generally the due date for filing the Form 8955-SSA for the 2010 plan year. For example, for plans on a calendar year, any 2009 Form 8955-SSA required to be filed under section 6057(a) must be filed with the IRS by Monday, August 1, 2011. (Because the last day of the seventh month following the last day of the 2010 plan year is a Sunday, the filing date is the next business day, Monday, August 1, 2011.)

Except as provided below, neither the 2009 Form 8955-SSA nor the 2010 Form 8955-SSA is required to be filed before August 1, 2011. For example, in the case of a short 2010 plan year, neither the 2009 Form 8955-SSA nor the 2010 Form 8955-SSA must be filed before August 1, 2011. See Announcement 2010-xx.

Exception. If Form 5500 annual return/report filed for the 2009 plan year was the final return/report of the plan, the 2009 Form 8955-SSA must be filed no later than the later of the last day of the seventh month following the last day of the plan year or March 31, 2011.

Short Plan Years

For a plan year of less than 12 months (short plan year), fill in the short plan year beginning and ending dates on the line provided at the top of the form. For purposes of this form, the short plan year ends on the date of the change in accounting period or upon the complete distribution of assets of the plan.

Extension of Time To File

Using Form 5558

If filing under an extension of time based on the filing of an Form 5558, Application for Extension of Time To File Certain Employee Plan Returns, check the appropriate box on the Form 8955-SSA, Part I, line C. A one-time extension of time to file the Form 8955-SSA (up to 2½ months) may be obtained by filing Form 5558 on or before the normal due date (not including any extensions) of the Form 8955-SSA.

See the instructions for Form 5558. You must file the Form 5558 with the Department of the Treasury, Internal Revenue Service Center, Ogden, UT 84201-0027. Approved copies of the Form 5558 will not be returned to the filer. A single Form 5558 may be used for extensions of time for the Form 5500, Form 5500-SF, Short Form Annual Return/Report of Small Employee Benefit Plan, Form 5500-EZ, Annual Return of One-Participant (Owners and Their Spouses) Retirement Plan, and the Form 8955-SSA.

Using Extension of Time To File Federal Income Tax Return

An automatic extension of time to file Form 8955-SSA until the due date of the federal income tax return of the employer will be granted if both of the following conditions are met.

1. The plan year and the employer's tax year are the same.
2. The employer has been granted an extension of time to file its federal income tax return to a date later than the normal due date for filing the Form 8955-SSA.

An extension of time granted by using this automatic extension procedure CANNOT be extended further by filing a Form 5558. It also cannot be extended beyond more than 9½ months beyond the close of the plan year.

Other Extensions of Time To File

The IRS may from time to time announce special extensions of time under certain circumstances, such as extensions for presidentially-declared disasters or for service in, or in support of, the Armed Forces of the United States in a combat zone. See IRS.gov for announcements of special extensions. If you are relying on a special extension, check the box on line C and enter the exact language describing the announcement in the space provided. For example, indicate "Disaster Relief Extension" or "Combat Zone Extension."

Amended Statement

File a Form 8955-SSA to correct errors and/or omissions in a previously filed statement for the 2009 plan year. Check the box for Part I, line B ("amended registration statement"). The amended Form 8955-SSA must conform to the requirements in the *How To File* section.

Prior Year Statement

Prior year (before plan year 2009) delinquent Schedule SSA (Form 5500) filings should be sent to:

Department of the Treasury
Internal Revenue Service Center
Ogden, UT 84201-0024

When To Report a Separated Participant

In general, for **a plan to which only one employer contributes**, a participant must be reported on Form 8955-SSA if:

1. The participant separates from service covered by the plan in a plan year, and
2. The participant is entitled to a deferred vested benefit under the plan.

In general, information on the deferred vested retirement benefit of a plan participant must be filed no later than on the Form 8955-SSA filed for the plan year following the plan year in which the participant separates from service covered by the plan. However, you can report the separation in the plan year in which it occurs if you want to report earlier. Do

not report a participant more than once unless you are revising or updating a Form 8955-SSA or a prior Schedule SSA (Form 5500). See page 6 of these instructions for Part III, line 9, under codes B, C, or D.

In general, for **a plan to which more than one employer contributes**, a participant must be reported on Form 8955-SSA if:

1. The participant incurs two successive one-year breaks in service (as defined in the plan for vesting purposes), and
2. The participant is (or may be) entitled to a deferred vested benefit under the plan.

In general, information about the deferred vested retirement benefit of a plan participant must be reported on the Form 8955-SSA filed for the plan year in which the participant completes the second of two consecutive one-year breaks in service in service computation periods. Consecutive one-year breaks in service are defined in the plan for vesting percentage purposes. The participant may be reported earlier on the Form 8955-SSA filed for the plan year in which the participant completed the first one-year break in service.

Employer

One Form 8955-SSA is generally filed for each plan or entity described in the instructions. The terms “single-employer plan”, “controlled group”, “multiemployer plan”, and “multiple-employer plan” are defined for purposes of this Form 8955-SSA as they are defined for purposes of the Form 5500 annual return/report.

For purposes of Form 8955-SSA, a “single-employer plan” is a plan maintained by one employer or one employee organization.

A separate Form 8955-SSA must be filed by each employer participating in a plan or program of benefits if the funds attributable to each employer are available to pay benefits only for that employer’s employees, even if the plan is maintained by a controlled group. A “controlled group” is generally considered one employer for Form 5500 reporting purposes. A “controlled group” (a controlled group of corporations under section 414(b), a group of trades or businesses under common control under section 414(c), or an affiliated service group under section 414(m)) is generally one employer for Form 5500 reporting purposes.

For purposes of Form 8955-SSA, “multiemployer plans” and “multiple-employer plans” are treated as plans to which more than one employer contributes. A plan is a “multiemployer plan” if:

1. More than one employer is required to contribute,
2. The plan is maintained under one or more collective bargaining agreements between one or more employee organizations and more than one employer, and
3. An election under section 414(f)(5) and ERISA section 3(37)(E) has not been made. A plan that made a proper election under ERISA section 3(37)(G) and section 414(f)(6) on or before August 17, 2007, is also a multiemployer plan. Participating employers do not file individually for these plans. See 29 CFR 2510.3-37.

A “multiple-employer plan” is a plan maintained by more than one employer and is not one of the plans already described. A multiple-employer plan can be collectively bargained and collectively funded, but if covered by Pension Benefit Guaranty Corporation (PBGC) termination insurance, must have properly elected before September 27, 1981, not to be treated as a multiemployer plan under section 414(f)(5) or ERISA sections 3(37)(E) and 4001(a)(3). Participating employers do not file individually for these plans.

When Not To Report a Participant

A participant is not required to be reported on Form 8955-SSA if, before the date the Form 8955-SSA is required to be filed (including any extension of time for filing), the participant:

1. Is paid some or all of the deferred vested retirement benefit (see the **Caution** below),
2. Returns to service covered by the plan and/or accrues additional retirement benefits under the plan, or
3. Forfeits all the deferred vested retirement benefit.



If payment of the deferred vested retirement benefit ceases before ALL of the participant's benefit is paid to the participant, information on the participant's remaining benefit shall be filed on the Form 8955-SSA filed for the year following the last plan year within which a portion of the benefit is paid to the participant.

Separation of a Re-Employed Employee

If the deferred vested benefit of a separated employee is different from that benefit previously reported, you may use code B (see instructions for Part III, line 9, column (a), below) to report that employee's total vested benefit.

Revising Prior Registration Statement

To ensure the SSA's records are correct, use a 2009 Form 8955-SSA to report revisions to a participant's information you reported on a previously filed 2009 Form 8955-SSA or a Schedule SSA (Form 5500). This is important since SSA provides Form 8955-SSA information that it has on file to participants when they file for social security benefits. If this information is not up-to-date, the participant may contact the plan administrator to resolve the difference.

Transfer of a Participant to a New Plan

When a separated participant with deferred vested benefits is transferred from one plan to a new plan,

1. The new plan administrator should complete a Form 8955-SSA using:
 - Entry Code C for Part III, line 9, column (a), when the original plan information is available, or
 - Entry Code A for Part III, line 9, column (a), when the original plan information is not available.
2. The original plan administrator should complete a Form 8955-SSA using Entry Code D for Part III, line 9, column (a).

Where To File

Send the completed Form 8955-SSA to:

Department of the Treasury
Internal Revenue Service Center
Ogden, UT 84201-0027

Private delivery services (PDSs). In addition to the United States mail, you can use the private delivery services designated by the IRS to meet the “timely mailing as timely filing/paying” rule for tax returns and payments. These delivery services include only the following.

- DHL Express (DHL): DHL Same Day Service.
- Federal Express (FedEx): FedEx Priority Overnight, FedEx Standard Overnight, FedEx 2Day, FedEx International Priority, FedEx International First.
- United Parcel Service (UPS): UPS Next Day Air, UPS Next Day Air Saver, UPS 2nd Day Air, UPS 2nd Day Air AM, UPS Worldwide Express Plus, and UPS Worldwide Express.

The private delivery service can tell you how to get written proof of the mailing date.

How To File

Follow the 2009 line-by-line instructions to complete the Form 8955-SSA.

Answer all questions about the plan, unless clearly instructed not to. Responses usually apply to the form year entered or printed at the top of the first page of the form.



The Form 8955-SSA and any attachments that are filed under ERISA are NOT open to public inspection. DO NOT attach a Form 8955-SSA or a previous year's Schedule SSA (Form 5500) to a Form 5500 or Form 5500-SF to be filed with the DOL EFAST2 system that replaced EFAST (ERISA Filing Acceptance System) January 1, 2010. The Form 8955-SSA must be filed with the IRS and cannot be attached to a Form 5500, a Form 5500-EZ, or a Form 5500-SF. Because of privacy concerns, the inclusion of a social security number on the Form 5500, Form 5500-EZ, Form 5500-SF, or on a schedule or attachment that is filed with the DOL using EFAST2 may result in the return of the filing.

Paper Filing

You can:

- Use [SSA] approved software to complete and submit a paper Form 8955-SSA.
- Use a personal computer to complete the online fillable Form 8955-SSA on the IRS website at www.irs.gov/formspubs/ before printing, signing, and mailing it to the IRS. A barcode capturing the data you entered on the form will appear on the completed pages when printed. A form partially completed online and partially completed (other than the signature) on printed paper will cause processing delays and may result in correspondence.
- Order the printed Form 8955-SSA from the IRS by calling 1-800-TAX-FORM (1-800-829-3676). When completing the form, use as many pages 2 as necessary and number them in sequential order.

Note. If you complete and file the printed form with a nonstandard page 2, the page 2 must contain the same information and exact format as the page 2 of the Form 8955-SSA. Filing a nonstandard page 2 may result in correspondence and in delay in processing the form.

Processing Tips

To reduce the possibility of correspondence and penalties:

- Sign and date the registration statement (Form 8955-SSA).
- Check your information to avoid errors.
- Complete all lines on the form unless otherwise specified.
- All information should be printed in the specific fields provided on the form.
- Do not mark on or near any barcode.
- Paper should be clean without glue or other sticky substances.
- Do not staple the form pages. Use binder clips or other fasteners that do not perforate the paper.
- Do not submit extraneous material or information, such as arrows used to indicate where to sign, notes between preparers of the report, or notations on the form.
- File the Form 8955-SSA using the address specified in the instructions under *Where To File*.
- You may round off cents to whole dollars. If you do round, you must round all amounts. To do so, drop any amount less than 50 cents and increase any amount from 50 to 99 cents to the next higher dollar.

Penalties

The Internal Revenue Code imposes a penalty for failure to file a Form 8955-SSA (including failure to include all required participants). The penalty is \$1 for each participant not reported and for each day multiplied by the number of days the failure continues. The penalty, up to a maximum of \$5,000, is imposed on the person failing to so file unless it is shown the failure is due to reasonable cause.

In the case of a failure to file a notification of a change in the status of the plan (such as a change in the plan name or a termination of the plan), or a change in the name or address of the plan administrator, the Code imposes a penalty of \$1 for each day during which such failure occurs. The penalty, up to a maximum of \$1,000, is imposed on the person failing to so file unless it is shown the failure is due to reasonable cause.

The Code requires that each plan administrator required to file a Form 8955-SSA must, before the expiration of the time prescribed for the filing of the Form 8955-SSA, also furnish to each affected participant an individual statement setting forth the information required to be contained in the form. A penalty of \$50 is imposed on the person required to file the statement for each willful failure to furnish the statement or a willful furnishing of a false statement.

Specific Instructions

Part I

Enter the calendar or fiscal year beginning and ending dates of the plan year for which you are reporting information. Express the dates in numerical month, day, and year in the following order ("MMDDYYYY").

Line A. Check this box if you are voluntarily electing to file this form. The plan administrators of plans subject to the vesting standards of section 203 of ERISA must file this Form 8955-SSA.

Note. The plan administrators of other plans (for instance, plan administrators of governmental plans and non-electing church plans, which are not subject to ERISA section 203), however, are not required to file this form but may elect to do so. If such a plan administrator so elects, the plan administrator is encouraged to provide as much information as possible, but no specific requirements are imposed.

Line B. Check this box if this Form 8955-SSA amends a previously filed Schedule SSA (Form 5500) or Form 8955-SSA.

Line C. Check the appropriate box if an extension of time has been filed using Form 5558, or if an automatic or special extension has been granted. If a special extension has been granted, enter the description of the special extension exactly as it is listed in the announcement. See *Other Extensions of Time To File* for additional information regarding special extensions.

PART II

Please verify that the employer identification number (EIN) and plan number (PN) being used on this Form 8955-SSA are correct for this plan.

Line 1a. Enter the formal name of the plan or enough information to identify the plan. Abbreviate if necessary.

Line 1b. Enter the three-digit plan number that the employer or plan administrator assigned to the plan uses for filing the Form 5500 series.

Line 2a. Enter the name of the plan sponsor. The term "plan sponsor" means:

- the employer, for a plan that a single-employer established or maintains;

- the employee organization in the case of a plan of an employee organization; or
- the association, committee, joint board of trustees, or other similar group or representatives of the parties who establish or maintain the plan, if the plan is established or maintained jointly by one or more employers and one or more employee organizations, or by two or more employers.

Note. In the case of a multiple employer plan, if an association or similar entity is not the sponsor, enter the name of a participating employer as sponsor. A plan of a controlled group of corporations should enter the name of one of the sponsoring members. In either case, the same name must be used in all subsequent filings of the Form 8955-SSA for the multiple-employer plan or controlled group (see instructions for line 5 about changes in sponsorship).

Line 2b. Enter the employer's nine-digit EIN. Do not use a social security number (SSN). Employers without an EIN must apply for one as soon as possible.

EINs are issued by the IRS. To apply for an EIN:

- Mail or fax Form SS-4, Application for Employer Identification Number, obtained by calling 1-800-TAX-FORM (1-800-829-3676) or at the IRS website at IRS.gov.
- Call 1-800-829-4933 to receive your EIN by telephone.
- Select the Online EIN Application link at IRS.gov. The EIN is issued immediately once the application information is validated. (The online application process is not yet available for corporations with addresses in foreign countries or Puerto Rico.)

A multiple-employer plan or plan of a controlled group of corporations should use the EIN of the sponsor identified in line 2a. The EIN must be used in all subsequent filings of the Form 8955-SSA. (See instructions for line 5 about changes in EIN.)

If the plan sponsor is a group of individuals, get a single EIN for the group (providing the group name).

Line 2c. Enter the plan sponsor's trade name if that trade name is different from the plan sponsor's name entered on line 2a.

Line 2e. If you want a third party to receive mail for the plan, enter "C/O" followed by the third party's name and complete the applicable mailing address in lines 2f through 2l.

Line 2f. Enter the sponsor's street address. A post office box may be entered if the Post Office does not deliver mail to the sponsor's street address.

Line 2g. Enter the name of the city.

Line 2h. Enter the two-character abbreviation for the U.S. state or possession.

Line 2j. Enter the foreign province or state, if applicable.

Line 2k. Enter the foreign country, if applicable.

Line 2l. Enter the foreign routing code, if applicable. Leave the U.S. state and zip code blank if completing line 2k or line 2l.

Line 3a. Enter the plan administrator's name. Enter "Same" if the plan administrator identified on line 3a is the same as the plan sponsor identified on line 2a and leave the remainder of line 3a blank, and lines 3b through 3c blank.

Plan administrator for this purpose means:

- The person or group of persons specified as the administrator by the instrument under which the plan is operated;
- The plan sponsor/employer if an administrator is not so designated; or
- Any other person prescribed by regulations if an administrator is not designated and a plan sponsor cannot be identified.

Note. Employees of the plan sponsor who perform administrative functions for the plan are generally not the plan administrator unless specifically designated in the plan document. If an employee of the plan sponsor is designated as the plan administrator, that employee must obtain an EIN.

Line 3b. Enter the plan administrator's nine-digit EIN. Plan administrators who do not have an EIN, must apply for one as described in the instructions for line 2b.

Line 3c. If you want a third party to receive mail for the plan sponsor, enter "C/O" followed by the third party's name and complete the applicable mailing address in lines 3e through 3k.

Line 3e. Enter the plan administrator's street address. A post office box may be entered if the Post Office does not deliver mail to the sponsor's street address.

Line 3f. Enter the name of the city.

Line 3g. Enter the two-character abbreviation for the U.S. state or possession.

Line 3i. Enter the foreign province or state, if applicable.

Line 3j. Enter the foreign country, if applicable.

Line 3k. Enter the foreign routing code, if applicable. Leave the U.S. state and zip code blank if completing line 3j or line 3k.

Line 4. If the plan administrator's name and/or EIN have changed since the most recent Schedule SSA (Form 5500) or Form 8955-SSA was filed for this plan, enter the plan sponsor's name and EIN as they appeared on the most recently filed Schedule SSA (Form 5500) or Form 8955-SSA.



Failure to indicate on line 4 that a plan administrator was previously identified by a different name or EIN could result in correspondence from the IRS.

Line 5. If the plan sponsor's name and/or EIN have changed since the most recently filed Schedule SSA (Form 5500) or Form 8955-SSA for this plan, enter the plan sponsor's name, EIN, and the plan number as they appeared on the most recently filed Schedule SSA (Form 5500) or Form 8955-SSA.



Failure to indicate on line 5 that a plan sponsor was previously identified by a different name or EIN could result in correspondence from the IRS.

Line 6a. For a plan to which only one employer contributes, provide the total number of participants entitled to a deferred vested benefit who separated from service in the 2008 plan year and who were not reported on the 2008 Schedule SSA (Form 5500). For a plan to which more than one employer contributes, provide the total number of participants entitled to a deferred vested benefit who completed the second of two consecutive one-year breaks in service in the 2009 plan year and who were not reported on the 2008 Schedule SSA (Form 5500).

Line 6b. For a plan to which only one employer contributes, provide the total number of participants entitled to a deferred vested benefit who separated from service in the 2009 plan year and who are reported on this form. For a plan to which more than one employer contributes, provide the total number of participants entitled to a deferred vested benefit who separated from service in 2009 or who completed the first one-year break in service in the 2009 plan year, and who are reported on this form. See *When To Report a Separated Participant*.

Line 7. The sum of lines 6a and 6b should equal the number on line 7.

Line 8. Check the appropriate box as to whether the plan administrator provided the individual statement to each participant required to receive one. See *Penalties*.

Signature. This form must be signed and dated by the plan sponsor and by the plan administrator. If more than one page 2 is filed for one plan, only the initial page one should be signed.

Part III

Line 9, column (a). Enter the appropriate code from the following list:

- Code A** Use this code for a participant not previously reported. Also complete columns (b) through (g).
- Code B** Use this code for a participant previously reported under the plan number shown on this form to modify some of the previously reported information. Enter all the current information for columns (b) through (g). You do not need to report a change in the value of a participant's account since that is likely to change. However, you may report such a change if you want.
- Code C** Use this code for a participant previously reported under the plan of a different plan sponsor and who will now be receiving a future benefit from the plan reported on this form. Also complete columns (b), (c), (h), and (i).
- Code D** Use this code for a participant previously reported under the plan number shown on this form who is no longer entitled to those deferred vested benefits. This includes a participant who has begun receiving benefits, has received a lump-sum payout, or has been transferred to another plan. (For example, in the case of a plan termination.) Also complete columns (b) and (c).

Line 9, column (b). Enter the exact SSN of each participant listed. If the participant is a foreign national employed outside the United States who does not have an SSN, enter the word "FOREIGN."

Line 9, column (c). Enter each participant's name exactly as it appears on the participant's social security card. Do not enter periods; however, initials, if on the social security card, are permitted.

After the last name column, there is a check mark column. Check the box for each participant whose information is based on incomplete records. Information for a participant may be based on incomplete records where more than one employer contributes to the plan and the records at the end of the plan year are incomplete regarding the participant's service. Check the box next to a participant's name if:

1. The amount of the participant's vested benefit is based on records which are incomplete as to the participant's covered service (or other relevant service) or
2. The plan administrator is unable to determine from the records of the participant's service if the participant is vested

in any deferred retirement benefit but there is a significant likelihood that the participant is vested in such a benefit. See Regulations section 1.6057-1(b)(3).

Line 9, column (d). From the following list, select the code that describes the type of annuity that will be provided for the participant. Enter the code that describes the type of annuity that normally accrues under the plan at the time of the participant's separation from service covered by the plan (or for a plan to which more than one employer contributes at the time the participant incurs the second consecutive one-year break in service under the plan).

Type of Annuity Code

- A A single sum
- B Annuity payable over fixed number of years
- C Life annuity
- D Life annuity with period certain
- E Cash refund life annuity
- F Modified cash refund life annuity
- G Joint and last survivor life annuity
- M Other

Line 9, column (e). From the following list, select the code that describes the benefit payment frequency during a 12-month period.

Type of Payment Code

- A Lump sum
- B Annually
- C Semiannually
- D Quarterly
- E Monthly
- M Other

Line 9, column (f). For a defined benefit plan, enter the amount of the periodic payment that a participant is entitled to receive.

For a multiemployer plan, if the amount of the periodic payment cannot be accurately determined because the plan administrator does not maintain complete records of covered service, enter an estimated amount.

Line 9, column (g). For defined contribution plans, enter the value of the participant's account at the time of separation.

Line 9, columns (h) and (i). Show the EIN and plan number of the plan under which the participant was previously reported.

Paperwork Reduction Act Notice

We ask for the information on this form to carry out the law as specified in Code section 6057. You are required to give us the information. We need it to determine whether the plan is operating according to the law.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books and records relating to a form or its instructions must be retained as long as their contents may become material in the administration of the Internal Revenue Code. Generally, tax returns and return information are confidential, as required by Code section 6103.

However, section 6103 allows or requires the Internal Revenue Service to disclose or give the information shown on your tax return to others as described in the Code. For example, we may disclose your tax information to the Department of Justice to enforce the tax laws, both civil and criminal, and to cities, states, the District of Columbia, U.S. commonwealths or possessions, and certain foreign governments, to carry out their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal law, or to federal law enforcement and intelligence agencies to combat terrorism.

The time needed to complete and file this form will vary depending on individual circumstances. The estimated average time is 49 minutes.

If you have comments concerning the accuracy of the time estimate or suggestions for making this form simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send the form to this address. Instead, see *Where To File* on page 3.
