

*Table 1.--Input Data*

Description	Small pension	Large pension	Customized welfare	Other welfare
Share of participants entering plan in the last year	0.07	0.07	0.07	0.07
Total number of pension plans or distinct group health products	594,939.00	86,216.00	4,940.00	10,000.00
Active participants	11,535,484.00	80,419,720.00	0.00	61,199,000.00
Retired or separated participants receiving benefits	39,303.00	12,816,895.00	0.00	8,385,000.00
Participants whose benefits were distributed in a single lump sum during year	9,927.00	1,347,809.00	0.00	0.00
Retired or separated participants entitled to future benefits	316,065.00	26,503,848.00	0.00	0.00
Deceased parts whose beneficiaries are receiving or entitled to benefits	7,204.00	2,338,647.00	0.00	0.00
Share of all plans with effective dates in the last 12 months	0.05	0.01	0.02	0.02
Number of hours required to create a new SPD	10.00	10.00	10.00	10.00
Number of hours required to update an existing SPD	4.00	4.00	4.00	4.00
Total labor cost per hour for lawyer to update an SPD	133.61	133.61	133.61	133.61
Cost of printing an SPD	1.75	1.75	4.00	4.00
Cost of mailing an SPD	1.99	1.99	3.46	3.46
Share of plans amended in a one-year period	0.18	0.37	0.36	0.20
Share of plans amended in a five-year period	0.66	0.89	0.65	0.40
Share of plans amended in a ten-year period	0.74	0.92	0.78	0.48

*Table 2.--Input Parameters*

<b>Label</b>	<b>Value</b>
Share of participants with access to computers at work	0.33
Additional share of participants with access at home, without access at work	0.33
Share of plans that would seek consent to send disclosures to participants with access to computers at work	0.80
Share of plans that would seek consent to send disclosures to participants with access to computers at home only	0.60
Share of participants with access at home only who would consent	0.75
Share of plans using service providers	0.95
Share of plans preparing SPDs in house	0.05
Share of large plans using service providers to update SPD and to prepare SMM	0.75
Share of small plans using service providers to update SPD and to prepare SMM	1.00
Minute per part to distribute SPDs	0.50
Minute per part to distribute SMMs	0.50
Share of all distributions of paper documents done by mail	0.48
Average hours to prepare an SMM	3.00
Cost per participant to distribute SMMs	0.20
Cost per participant to mail SMMs	0.46
Share of participants entering plan in the last year	0.07
Share of participants requesting SPDs in an SMM year	0.20
Share of participants requesting SPDs in non-SMM years	0.05
Total labor cost per hour for secretaries	55.21
Average number of years that separated vesting participants remain in that status	20.00
Average number of years that retirees remain in that status	20.00
Average number of years that beneficiaries remain in that status	20.00
Share of health plan retirees in retiree only health plans	0.15

**Table 3.--SPD and SMM Dollar Cost and Hour Burden**

<b>Burden Type</b>	<b>Small pension</b>	<b>Large pension</b>	<b>Welfare</b>	<b>All</b>
<b>Total Cost Burden (Thousands of dollars)</b>	121,985	117,176	69,193	308,355
<b>` Preparation</b>	114,220	19,054	2,344	135,619
<b>` SPDs</b>	80,468	9,213	1,101	90,783
<b>` SMMs</b>	33,752	9,841	1,243	44,835
<b>` Distribution</b>	7,765	98,122	66,849	172,736
<b>` SPDs</b>	6,808	78,366	60,236	145,410
<b>` SMMs</b>	957	19,756	6,613	27,326
<b>Total Hour Burden (Thousands)</b>	56	164	59	279
<b>` Preparation</b>	45	8	1	53
<b>` SPDs</b>	32	4	*/	36
<b>` SMMs</b>	13	4	*/	18
<b>` Distribution</b>	11	157	58	226
<b>` SPDs</b>	7	81	33	120
<b>` SMMs</b>	4	76	25	105
<b>Dollar Equivalent of Hour Burden (Thousands of dollars)</b>	6,602	9,653	3,343	19,598

*\*/ Less than 500*

**Table 4.--Number of Plans Preparing or Distributing Documents Each Year**

Type of Plan	SPDs for New Plans	SPDs for Amended Plans	Total SPDs Prepared	SMMs Prepared	Total Documents Prepared	Plans Distributing Unamended SPDs
<b>Small pension</b>	31,759	79,093	110,852	88,636	199,488	14,564
<b>Large pension</b>	1,122	15,342	16,464	25,843	42,307	701
<b>Customized welfare</b>	84	691	775	1,504	2,279	108
<b>Other welfare</b>	160	868	1,028	1,760	2,789	511
	<b>33,125</b>	<b>95,994</b>	<b>129,119</b>	<b>117,744</b>	<b>246,863</b>	<b>15,884</b>

*\*/ Less than 500*

**Table 5.--Number (in thousands) of Participants per Year Estimated to Receive SPDs or SMMs by Reason for Receipt**

Type of Plan	Participants receiving new SPDs					Participants receiving SMMs	Total responses (SPDs plus SMMs)	Total participants	
	From new plans	From existing plans due to			Total				
		Preparation of new SPD	Change of status/1	Participant request					
<b>Small pension</b>	425	1,611	661	666	2,938	3,363	1,773	5,136	11,898
<b>Large pension</b>	918	21,844	7,200	8,748	37,792	38,710	36,593	75,303	122,079
<b>Welfare</b>	1,531	6,006	3,791	4,451	14,248	15,779	12,248	28,027	69,584
<b>Total</b>	2,874	29,461	11,653	13,864	54,978	57,852	50,614	108,466	203,561

*\*/ Less than 500*

**Table 6.--Number of Plans (in thousands) by Type of Plan and Type of Response Required in a One-year Period**

Type of plan	Number of Plans Preparing Documents Each Year/1	Plans Distributing Unamended SPDs Under 10-Year Rule	Plans Distributing to Requestors or Status Changers/2	Plans Obligated only to be Ready to Disclose	Total Number of Plans
Small pension	199	15	234	147	595
Large pension	42	1	43	0	86
Customized welfare	2	*/	3	0	5
Other welfare	635	116	954	572	2,278
	<b>879</b>	<b>132</b>	<b>1,233</b>	<b>719</b>	<b>2,964</b>

*Less than 500.*

*1/ The events requiring document preparation are plan amendments, which require SPD preparation/distribution every five years and SMM preparation/distribution in the year of the amendment, and formation of a new plan.*

*2/ Status changes occur when individuals first first become 1) participants, 2) separated vested, 3) retired, 4) beneficiaries.*