Technical Appendix: Documentation of the Burden Estimates Used to Calculate the Burden Associated with the Proposed Rule August 2021

1. Overview

This technical appendix details the types of entities and their correspondent burden changes that were considered to estimate the economic impacts of the proposed rules and form revisions for the Form 5500 and its schedules, instructions, and attachments. This appendix provides a general overview of the estimation process and outputs. The results of estimated economic impacts are reported at the end of the appendix.

For this revision of the Form 5500 annual return/report, the Department of Labor (DOL) used its knowledge and experience to factor in varying levels of complexity with respect to the burden estimate for various items. By taking the complexity of the changes into account, rather than merely counting the number of items added or deleted, the burden model can more accurately reflect the economic impacts of proposed rules. With the exception of this change, however, the burden calculation methodology for the present proposed changes remains similar to previous calculation methodologies.

Calculating the burden included the following steps. First, the DOL created a baseline by estimating the burden under current rules. Second, the DOL identified schedules and types of filers that would be affected by the revisions and adjusted the burden hour counts and the filer counts in each schedule accordingly. Finally, the DOL estimated economic burdens under proposed rules by multiplying the adjusted burden of hour counts by the affected filer counts.

2. Input to the Burden Model

Baseline Schedule Counts

The baseline schedule counts rely on the number of plans currently filing the Form 5500 or the Form 5500-SF. These plan counts are queried from the DOL's EFAST2 filing system. Schedule counts for the baseline rules reflect "best filings" from the 2018 Form 5500 filings, the most recent year available. Some filers are eligible to file the Form 5500-SF, but choose to file a Form 5500 and attach Schedule I and/or other schedules because they find it less burdensome to do so in their particular situation. In an effort to be conservative in estimating burden, counts of these filings are adjusted to reflect what they would have filed if they had chosen to file the Form 5500-SF.

Baseline Burden Hours per Schedule

Baseline burden hours are the average hours needed to fill out each schedule including the Form 5500 and the Form 5500-SF by plan type. Plan type is categorized by size—Large (generally 100 participants or more) or Small (generally fewer than 100 participants). Then plan type is categorized as either Pension plan (Defined Benefit or Defined Contribution) or Welfare plan (non-Health or Health).

Fractions of Burden per Agency and per Entity by Schedule

The baseline fractions of burden per agency are the shares across agencies (DOL, the Internal Revenue Service (IRS), and the Pension Benefit Guaranty Corporation (PBGC)) from the revisions to the Form 5500 Annual Return/Report, as finalized. These baseline fractions are further broken down to burden by type of entity (service provider to plan or plan sponsor v. plan sponsor or plan).

Form and Schedule Counts after Revisions

Schedule counts for the revisions are adjusted to closely reflect the nature of proposed rules. For instance, a number of Form 5500 filers have been removed and added to Form 5500-SF filersto take into account the estimated number of plans that would be impacted by the proposed rule changing the current method of counting participants for purposes of determining when a defined contribution plan may file as a small plan. In addition, proposed Schedule MEP (Multiple-Employer Retirement Plan Information) and proposed Schedule DCG (Individual Plan Information for Defined Contribution Groups)would be new schedules to the Form 5500 Annual Return/Report, but for most filers generally would ask for information that is already required to be reported..

Burden Hours per Schedule after Revisions

To gauge the extent to which burden hours are increased or decreased after revisions, the DOL's economists carefully reviewed revised items and consulted with the DOL's regulatory and accounting staff in EBSA's Office of Regulations and Interpretations and Office of the Chief Accountant. These staff have many years of experience advising the public on how to file the Form 5500 and some had filed Form 5500 as part of prior private sector work experience. In the case of the Schedule MEP the burden was estimated considering the new format in reporting existing information. In the case of the Schedule DCG the burden from Schedule 5500-SF was used as reference.

<u>Fractions of Burden per Agency and per Entity by Schedule after Revisions</u>

For forms and schedules already in existence, few changes were made to the assignment of burden across agencies and entities (service provider vs. plan sponsor). Schedule MEP was assigned only to the DOL and IRS in equal shares, and for its burden assignment across service providers and plan sponsors the current assignment of the Form 5500 was used. Schedule DCG was assigned only to the DOL and IRS, and for all the burden assignment across agencies, and across service providers and plan sponsors, the current burden assignments of Form 5500-SF were used.

Labor Costs

To estimate cost changes in real dollar terms, the DOL applied an hourly labor cost rate of \$100.74 per hour to sponsors in the baseline year and also after revisions to reflect the cost of

work performed "in-house." For a description of the DOL's methodology for calculating wage rates, see https://www.dol.gov/sites/dolgov/files/EBSA/laws-and-regulations/rules-and-regulations/technical-appendices/labor-cost-inputs-used-in-ebsa-opr-ria-and-pra-burden-calculations-june-2019.pdf. The DOL applied an hourly cost rate of \$117.87 per hour to service providers in the baseline year and also after revisions. This rate reflects a 17 percent premium on the cost of performing work "in-house" to include profits and administrative costs that would be included in a service provider's bill to a plan for performing the work. This rate is consistent with the DOL's review of publicly available data on profit margins and hourly billing rates in the accounting industry.¹

3. Burden Model Aggregates

To estimate the economic impacts of the proposed rule, we first aggregate the baseline burden hours per schedule by multiplying plan counts by burden hours for each schedule. The aggregated total burden hours are estimated by size, type and by entity (service provider v. plan sponsor). Then total costs per entity are estimated by multiplying total burden hours of each entity by respective wage rates. Next, we aggregate the total burden hours per schedule under the proposed rules by multiplying projected plan counts by projected burden hours for each schedule. Then these burden hours are converted to total costs by multiplying the aggregate total hours per schedule and per entity by respective wage rates of each entity. The difference between the total costs under the proposed rules and under the current rules are the economic impacts of the revisions.

The tables at the end report show each step described above. Total burden hours per schedule and entity under current and proposed rules are summarized in Tables TA_1 and TA_2 respectively. Tables TA_3 and TA_4 present total costs per entity under current rules and under proposed rules.

The following list summarizes significant changes and their implications on the economic burden.

Schedule MEP and Pooled Employer Plans

Under the proposal, the new Schedule MEP is created and is to be filed by all MEPs, including pooled employer plans.

Number of Affected Filers

Data estimates are available for MEPs that have filed a Form 5500 previously, but not for the newly created pooled employer plans that have yet to file a Form 5500. The DOL assumes there would be a total of 75 pooled employer plans. The DOL estimates that a total of 2,251 small participating plans and 563 large participating plans would provide benefits through pooled employer plans. The DOL does not have information on how many Professional Employer Organizations meet the conditions to sponsor defined contribution MEPs nor how many Association Retirement Plans currently exist.

¹ See https://www.firmofthefuture.com/content/the-results-are-in-for-the-new-2019-intuit-rate-survey/

Change in Burden Hours

The burden to file the Schedule MEP is estimated to average 10 minutes for MEPs and 14 minutes for pooled employer plans.

Introduction of DCGs and Schedule DCG filing

Defined Contribution Groups would be able to file a consolidated Form 5500 as an alternative method of compliance for defined contribution pension plans that participate in DCG reporting arrangements. Each DCG would have to file a Schedule DCG per individual plan to report planlevel information.

Number of Affected Filers

The DOL estimates that there would be 100 DCGs filing on behalf of a total of 15,350 small plans under this new arrangement.

Change in Burden Hours

Small plans under this new arrangement would not have to file the Form 5500-SF any longer. For the burden of completing a schedule DCG, as part of the DCG's Form 5500 annual return/report, the DOL estimates that this would take about 40 percent less time than completing a Form 5500-SF for each individual plan.

Changes in Schedule H

The proposal contains a revision to the Schedule H, Line 4i Schedules of Assets, which further breaks out (i) assets held for investment and (ii) assets disposed of during plan year.

Number of Affected Filers

The affected filers are the filers of Schedule H.

Change in Burden Hours

For the plans filing Schedule H burden hours are estimated after reviewing revisions and consulting with DOL experts.

Changes to Methodology for Determining Small Plan Status for Annual Report Filing

This proposal would change the current method of counting participants for purposes of determining when a defined contribution plan may file as a small plan and whether the plan may be exempt from the IQPA audit requirement.

Number of Affected Filers

There are an estimated 19,442 affected defined contribution plans.

Change in Burden Hours

Large defined contribution plans affected by this change in methodology would now face a lower reporting burden, which corresponds to that of all required schedules for a small defined contribution plan.

| Ta | ble TA_1: Nu | mber of 55 | 00s and S | chedules by File | | h Burden l | Estimates | s, Curren | t Rules | | | | | | |
|--|------------------------------------|------------------------------------|-------------------------------------|------------------------------|------------------------|-----------------------------------|------------------------------|-----------------------------|-----------------------------------|-------------------------------|--------------------------------|-------------------------------|----------------------|----------------------|----------------------|
| Filer Type | Total Form5500+S F | Form 5500 | Schedule A | Schedule MB | Schedule SB | Schedule C | Schedule D | Schedule G | Schedule H | Schedule I | Schedule R | Short Form 5500 | Schedule DCG | Schedule So MEP | chedule M1 |
| Schedules (Total) .arge Plans BB/ME/J00-1,000 LARGE(Non ESOP) | 822,134 146,792 452 | 193,874 146,792 452 | 295,982 277,733 | 1,160 1,127 384 | 41,472 5,560 | 81,807 80,185 451 | 60,907 48,905 223 | 470 445 | 88,838 79,590 451 | 31,546 1,263 | 86,192 74,840 445 | 628,260 0 | 0 | 0 | 640 640 |
| DB/ME/1,000+ LARGE(Non ESOP) DB/SE/100-1,000 LARGE (Non ESOP) | 759 3,511 | 759 3,511 | 294 972 | 727 0 | 0 3,492 | 758 3,186 | 638 1,768 | 26 29 | 759 3,485 | 0 22 | 754 3,486 | 0 | 0 | 0 | (|
|)B/SE/1,000+ LARGE (Non ESOP) DC/ME LARGE (100+ Partic.) (ESOP) DC/ME LARGE (100+ Partic.) (Non ESOP) | 2,073 0 1,016 | 2,073 0 1,016 | 618 0 486 | 0 0 16 | 2,068 0 | 1,820 0 1,006 | 1,683 0 653 | 72 0 9 | 2,073 0 1,012 | 0 0 4 | 2,068 0 778 | 0 | 0 | 0 | (|
| C/SE/LARGE (100+Partic.) (ESOP) X/SE/LARGE (100+Partic.) (Non ESOP) | 2,735 65,858 | 2,735 65,858 | 376 38,388 | 0 | 0 | 1,432 62,350 | 640 42,659 | 36 114 | 2,502 65,028 | 233 812 | 2,712 64,597 | 0 | 0 | 0 | |
| Pooled Employer Plan Welfare/LARGE (Health) Welfare/ME LARGE (Health) | 52,391 | 52,391 1.607 | 213,921 5.147 | 0 | 0 | 7,922 1,360 | 551 260 | 107 13 | 3,331 1.333 | 0 135 10 | 0 | 0 | 0 | 0 | (|
| Welfare/SE LARGE (Health) Welfare/ME LARGE (Non Health) | 1,607 50,784 611 | 50,784 611 | 208,774 | 0 | 0 | 6,562 453 | 291 16 | 94 | 1,998 | 125 | 0 | 0 | 0 | 0 | |
| Welfare/SE LARGE (Non Health) MEWA plan | 16,746 640 | 16,746 640 | 21,461 820 | 0 | 0 | 777 30 | 71 3 | 42 2 | 437 17 | 51 2 | 0 | 0 | 0 | 0 | 640 |
| small Eligible DB/SF ELIGIBLE (Small plans) (Non ESOP) X/SF ELIGIBLE (small plans) (ESOP) | 621,697 38,258 0 | 0 | 0 | 0 | 35,394 35,394 0 | 0 | 0 | 0 | 0 | 0 | 0 | 621,697 38,258 0 | 0 | 0 | (|
| X/SF ELIGIBLE (small plans)(Non ESOP) Welfare/SF ELIGIBLE (small plans) Non Health | 582,813 626 | 0 | 0 | 1 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 582,813 626 | 0 | 0 | (|
| small Ineligible DB/ME SF INELIGIBLE (small Plans) (Non ESOP) DB/SE SF INELIGIBLE (small plans) (Non ESOP) | 44,395 45 787 | 37,832 45 787 | 16,726 7 308 | 32 30 1 | 518 0 518 | 0 | 2,753 6 265 | 0 | 0 | 30,283 44 650 | 11,343 44 751 | 6,563 0 | 0 | 0 | (|
| XC/ME SF INELIGIBLE (small plans) (ESOP) XC/ME SF INELIGIBLE (small plans) (Non ESOP) | 0 85 | 0 85 | 0 24 | 0 | 0 | 0 | 0 22 | 0 | 0 | 0 79 | 0 45 | 0 | 0 | 0 | (|
| X/SE SF INELIGIBLE(small plans) (ESOP) X/SE SF INELIGIBLE(small plans) (Non ESOP) Welfare/SMALL Health (Fully Insured) | 3,251 26,752 0 | 3,251 26,752 0 | 133 2,364 0 | 0 | 0 | 0 | 103 2,346 0 | 0 | 0 | 2,933 26,358 0 | 2,801 7,702 0 | 0 | 0 | 0 | (|
| Welfare/SF ELIGIBLE (small plans) Health (Fully Insured) Welfare/ME SF INELIGIBLE (small plans) Health (Fully Insured) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Welfare/SESF INELIGIBLE (small plans) Health (Fully Insured) Velfare/SMALL Health (Unfunded, combination unfunded/fully insured & funded with a | 0 | 3.933 | 10.727 | 0 | 0 | 0 | 7 | 0 | 0 | 110 | 0 | 6.563 | 0 | 0 | |
| ust) Welfare/SF ELIGIBLE (small plans) Health (self & mixed insured) Welfare/ME SF INELIGIBLE (small plans) Health (Self & Mixed insured) | 10,496 6,563 161 | 0 | 0 | 0 | 0 | 0 | 0 2 | 0 | 0 | 0 76 | 0 | 6,563 | 0 | 0 | |
| Welfare/SESF INELIGIBLE (small plans) Health (self & Mixed insured) Velfare/MESF INELIGIBLE (small plans) Non Health | 3,772 82 | 3,772 82 | 10,419 24 3,139 | 0 | 0 | 0 | 5 | 0 | 0 | 34 62 | 0 | 0 | 0 | 0 | |
| Velfare/SE SF INELIGIBLE (small plans) Non Health IFEs Wiffined Contribution Group | 2,897 9,250 0 | 2,897 9,250 0 | 1,523 0 | 0 | 0 | 0 1,622 0 | 9,249 0 | 0 25 0 | 9,248 0 | 47 0 0 | 9 0 | 0 | 0 | 0 | |
| Aster Trust Investment Account Common Collective Trust | 1,352 4,341 | 1,352 4,341 | 620 4 | 0 | 0 | 1,042 2 | 1,352 4,340 | 18 0 | 1,352 4,340 | 0 | 5 | 0 | 0 | 0 | |
| ooled Separate Account 03-12 Investment Entity Youp Insurance Arrangement | 2,958 521 78 | 2,958 521 78 | 15 11 873 | 0 | 0 | 12 508 58 | 2,958 521 78 | 0 7 0 | 2,958 521 77 | 0 0 | 4 0 0 | 0 | 0 | 0 | |
| Filer Type | | Form 5500 | Schedule A | Schedule MB | Schedule SB | Schedule C | Schedule D | Schedule G | Schedule H | Schedule I | Schedule R | Short Form 5500 SF | Schedule S DCG | Schedule So MEP | chedule M1 |
| lours/Schedule arge Plans 8K/ME/100-1,000LARGE(Non ESOP) | | 2.03 | 2.87 | 8.86 | 0.00 | 4.09 | 1.67 | 17.53 | 8.61 | 2.16 | 3.07 | 0.00 | 0.00 | 0.00 | 0.00 |
| B/ME/1,000+ LARGE(Non ESOP) B/SE/100-1,000 LARGE (Non ESOP) B/SE/1,000+ LARGE (Non ESOP) | | 2.03 2.02 2.02 | 2.87 2.87 2.87 | 8.92 0.00 0.00 | 0.00 6.63 6.63 | 4.09 4.09 4.09 | 1.67 1.67 1.67 | 17.53 17.53 17.53 | 8.61 8.61 8.61 | 2.16 2.16 2.16 | 5.07 2.04 4.04 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | 0.0 0.0 |
| C/ME LARGE (100+ Partic.) (ESOP) C/ME LARGE (100+ Partic.) (Non ESOP) | | 1.83 | 2.87 | 3.65 | 0.00 | 2.70 | 1.65 | 11.09 | 8.61 8.61 | 2.10 | 2.12 | 0.00 | 0.00 | 0.00 | 0.0 |
| C/SE/LARGE (100+Partic.) (ESOP) C/SE/LARGE (100+Partic.) (Non ESOP) | | 1.82 1.82 | 2.87 2.87 | 3.65 3.65 | 0.00 | 2.70 2.70 | 1.65 1.65 | 11.09 11.09 | 7.53 7.53 | 2.10 2.10 | 1.55 1.55 | 0.00 | 0.00 | 0.00 | 0.0 |
| EP /elfare/LARGE (Health) /velfare//ME LARGE (Health) | | 1.83 1.75 1.77 | 2.87 3.66 3.66 | 3.65 0.00 0.00 | 0.00 0.00 0.00 | 2.70 3.64 3.64 | 1.65 1.87 1.87 | 11.09 10.99 10.99 | 8.61 8.61 8.61 | 2.10 1.94 1.94 | 2.05 0.00 0.00 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | 0.0 0.0 0.0 |
| Welfare/SE LARGE (Health) Velfare/ME LARGE (Non Health) | | 1.75 1.77 1.75 | 3.66 3.66 3.66 | 0.00 | 0.00 0.00 0.00 | 3.64 3.64 3.64 | 1.87 1.87 1.87 | 10.99 10.99 10.99 | 8.61 8.61 8.61 | 1.94 1.94 1.94 | 0.00 0.00 0.00 | 0.00 | 0.00 | 0.00 0.00 0.00 | 0.0 |
| Velfare/SE LARGE (Non Health) /EWA plan imall Eligible | | 1.75 | 3.66 | 0.00 | 0.00 | 3.64 | 1.87 | 10.99 | 8.61 | 1.94 | 0.00 | 0.00 | 0.00 | 0.00 | 0.0 |
| 98/SF ELIGIBLE (Small plans) (Non ESOP) C/SF ELIGIBLE (small plans) (ESOP) C/SF ELIGIBLE (small plans)(Non ESOP) | | 1.30 1.30 1.30 | 2.75 2.75 2.75 | 0.00 3.65 3.65 | 6.82 0.00 0.00 | 0.00 0.00 0.00 | 0.33 0.33 0.33 | 0.00 0.00 0.00 | 8.61 7.53 7.53 | 2.16 2.10 2.10 | 1.55 1.12 1.05 | 2.59 2.66 2.59 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | 0.0 0.0 0.0 |
| Velfare/SF ELIGIBLE (small plans) Non Health mail Ineligible RJ/ME SF INELIGIBLE (small Plans) (Non ESOP) | | 1.23 | 2.60 | 0.00 8.67 | 0.00 | 0.00 | 0.33 | 0.00 | 8.61 8.61 | 1.94 2.16 | 0.00 2.57 | 2.59 0.00 | 0.00 | 0.00 | 0.0 |
| 8B/SE SF INELIGIBLE (small plans) (Non ESOP) C/ME SF INELIGIBLE (small plans) (ESOP) C/ME SF INELIGIBLE (small plans) (Non ESOP) | | 1.31 1.33 1.33 | 2.87 2.87 2.87 | 0.00 3.65 3.65 | 6.82 0.00 0.00 | 0.00 0.00 0.00 | 0.33 0.33 0.33 | 0.00 0.00 0.00 | 8.02 7.53 7.53 | 2.16 2.10 2.10 | 1.61 1.08 1.08 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | 0.0 |
| C/SE SF INELIGIBLE(small plans) (ESOP) | | 1.31 | 2.87 | 3.65 | 0.00 | 0.00 | 0.33 | 0.00 | 7.53 7.53 | 2.10 | 1.08 | 0.00 | 0.00 | 0.00 | 0.0 |
| Volfare/SMALL Health (Fully Insured) Welfare/SF ELIGIBLE (small plans) Health (Fully Insured) | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.0 |
| Welfare/ME SF INELIGIBLE (small plans) Health (Fully Insured) | | 1.24 | 2.71 | 0.00 | 0.00 | 0.00 | 0.33 0.33 | 0.00 | 8.02 8.02 | 1.94 1.94 | 0.00 | 0.00 0.00 | 0.00 | 0.00 | 0.0 |
| Welfare/SESF INELIGIBLE (small plans) Health (Fully Insured) Vellare/SMALL Health (Unfunded, combination unfunded/fully insured & funded with a ust) Welfare/SFELIGIBLE (small plans) Health (self & mixed insured) | | 1.23 | 2.71 2.71 | 0.00 | 0.00 | 0.00 | 0.33 | 0.00 | 8.02 | 1.94 0.00 | 0.00 | 2.59 | 0.00 | 0.00 | 0.0 |
| Welfare/ME SF INELIGIBLE (small plans) Health (Self & Mixed insured) Welfare/SE SF INELIGIBLE (small plans) Health (self & Mixed insured) | | 1.24 1.23 | 2.71 2.71 | 0.00 | 0.00 | 0.00 | 0.33 | 0.00 | 8.02 8.02 | 1.94 1.94 | 0.00 | 0.00 | 0.00 | 0.00 | 0.0 |
| velfare/ME SF INELIGIBLE (small plans) Non Health velfare/SE SF INELIGIBLE (small plans) Non Health FEE | | 1.24 1.23 | 2.71 2.71 | 0.00 | 0.00 | 0.00 | 0.33 0.33 | 0.00 | 8.02 8.02 | 1.94 1.94 | 0.00 | 0.00 | 0.00 | 0.00 | 0.0 |
| efined Contribution Group faster Trust Investment Account ommon Collective Trust | | 1.83 1.83 1.49 | 2.87 2.90 2.79 | 3.65 1.55 3.48 | 0.00 3.30 0.36 | 2.70 3.03 1.04 | 1.65 1.50 0.80 | 11.09 12.57 4.28 | 8.61 8.13 7.61 | 2.10 2.11 2.10 | 2.05 2.24 1.33 | 0.00 0.17 1.64 | 1.55 0.00 0.00 | 0.00 0.00 0.00 | 0.0 0.0 |
| ooled Separate Account 03-12 Investment Entity | | 1.39 1.64 | 2.77 2.85 | 3.57 4.49 | 0.08 1.21 | 0.48 1.93 | 0.56 1.01 | 1.96 8.04 | 7.54 8.13 | 2.10 2.12 | 1.14 2.48 | 2.11 0.98 | 0.00 | 0.00 | 0.0 |
| roup Insurance Arrangement Filer Type | Total | 1.44 Form 5500 | 3.01 Schedule | 2.18 Schedule MB | 0.07 Schedule SB | 1.37 Schedule C | 0.91 | 4.20 Schedule G | 7.78 Schedule H | 1.98 Schedule i | 0.66 Schedule | 1.46 Short Form 5500 SF | 0.00 Schedule | 0.00 Schedule Se | 0.0 chedule M1 |
| otal Burden Hours arge Plans | | | A | MB | SB | | D | 6 | | | R | 5500 SF | DCG | MEP | MI |
| B/ME/100-1,000 LARGE(Non ESOP) B/ME/1,000+ LARGE(Non ESOP) | 12,072 23,849 | 917.56 1,540.77 | 249.69 843.78 | 3,402.24 6,484.84 | 0.00 | 1,844.59 3,100.22 | 373.34 1,068.11 | 35.07 455.90 | 3,881.61 6,532.46 | 2.16 0.00 | 1,366.15 3,822.78 | 0.00 | 0.00 | 0.00 | 0.0 |
| B/SE/100-1,000 LARGE (Non ESOP) B/SE/1,000+ LARGE (Non ESOP) | 86,686 57,392 | 7,092.22 4,187.46 | 2,789.64 1,773.66 | 0.00 | 23,151.96 13,710.84 | 13,030.74 7,443.80 | 2,959.89 2,817.59 | 508.51 1,262.50 | 29,994.23 17,841.62 | 47.45 0.00 | 7,111.44 8,354.72 | 0.00 | 0.00 | 0.00 | 0.0 |
| C/ME LARGE (100+ Partic.) (ESOP) C/ME LARGE (100+ Partic.) (Non ESOP) C/SE/ LARGE (100+Partic.) (ESOP) | 0 17,518 34,902 | 0.00 1,859.28 4,977.70 | 0.00 1,394.82 1,079.12 | 0.00 58.40 0.00 | 0.00 0.00 0.00 | 0.00 2,716.20 3,866.40 | 0.00 1,076.70 1,055.27 | 0.00 99.84 399.35 | 0.00 8,709.95 18,831.72 | 0.00 8.39 488.52 | 0.00 1,594.90 4,203.60 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | 0.0 0.0 |
| C/SE/LARGE (100+Partic.) (Non ESOP) EP | 1,061,255 | 119,861.56 0.00 | | 0.00 | 0.00 | 3,866.40 168,345.00 0.00 | 70,338.45 0.00 | 1,264.60 0.00 | 489,444.08 0.00 | 1,702.49 0.00 | 4,203.60 100,125.35 0.00 | 0.00 | 0.00 | 0.00 | 0.0 |
| Velfare/LARGE (Health) Welfare/ME LARGE (Health) | 934,643 38,755 | 91,716.39 2,844.39 | 782,950.86 18,838.02 | 0.00 | 0.00 | 28,836.08 4,950.40 | 1,033.05 487.46 | 1,176.41 142.93 | 28,668.81 11,472.69 | 261.45 19.37 | 0.00 | 0.00 | 0.00 | 0.00 | 0.0 |
| Welfare/SE LARGE (Health) /elfare/ME LARGE (Non Health) /elfare/SE LARGE (Non Health) | 895,888 8,227 115,143 | 88,872.00 1,081.47 29,305.50 | 764,112.84 1,134.60 78,546.56 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | 23,885.68 1,648.92 2,829.35 | 545.59 30.00 133.63 | 1,033.48 65.97 465.95 | 17,196.12 4,260.30 3,763.59 | 242.08 5.81 98.86 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | 0.0 0.0 0.0 |
| ÆWA plan mall Eligible B/SF ELIGIBLE (Small plans) (Non ESOP) | 4,401 | 1,120.00 | 3,001.90 | 0.00 | 0.00 | 108.13 | 5.11 | 17.81 | 143.84 | 3.78 | 0.00 | 0.00 99,024.46 | 0.00 | 0.00 | 0.0 |
| &/SF ELIGIBLE (small plans) (Non ESOP) / <pre> </pre> secon | 340,412 0 1,508,518 1,620 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | 0.00 0.00 3.65 0.00 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | 0.00 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | 0.0 |
| mall ineligible 8/MESF INELIGIBLE (small plans) (Non ESOP) 8/SE SF INELIGIBLE (small plans) (Non ESOP) | 550 8,146 | 59.85 1,030.97 | 20.09 883.96 | 260.10 | 0.00 | 0.00 | 1.98 87.45 | 0.00 | 0.00 | 94.89 1,401.83 | 113.08 1,209.11 | 0.00 | 0.00 | 0.00 | 0.0 |
| C/ME SF INELIGIBLE (small plans) (ESOP) C/ME SF INELIGIBLE (small plans) (Non ESOP) | 0 403 | 0.00 113.05 | 0.00 68.88 | 0.00 | 0.00 | 0.00 | 0.00 7.26 | 0.00 | 0.00 | 0.00 165.64 | 0.00 48.60 | 0.00 | 0.00 | 0.00 | 0.0 |
| C/SE SF INELIGIBLE(small plans) (ESOP) C/SE SF INELIGIBLE(small plans) (Non ESOP) | 13,853 106,186 | 4,258.81 35,045.12 0.00 | 381.71 6,784.68 0.00 | 3.65 0.00 0.00 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | 33.99 774.18 0.00 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | 6,149.52 55,263.94 0.00 | 3,025.08 8,318.16 0.00 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | 0.0 |
| kelfare/SMALL Health (Fully Insured) Nelfare/SF ELIGIBLE (small plans) Health (Fully Insured) Nelfare/ME SF INELIGIBLE (small plans) Health (Fully Insured) | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.0 |
| Welfare/SESFINELIGIBLE (small plans) Health (Fully Insured) /elfare/SMALL Health (Unfunded, combination unfunded/fully insured & funded with a | 0 0 51,093 | 0.00 0.00 4,820.34 | 0.00 0.00 29,070.17 | 0.00 | 0.00 0.00 | 0.00 0.00 0.00 | 0.00 0.00 2.31 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | 0.00 0.00 213.03 | 0.00 0.00 0.00 | 0.00 0.00 16,987.23 | 0.00 | 0.00 0.00 0.00 | 0.0 |
| ust) Welfare/SF ELIGIBLE (small plans) Health (self & mixed insured) Welfare/ME SF INELIGIBLE (small plans) Health (self & Mixed insured) | 51,093 16,987 1,182 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 16,987.23 | 0.00 | 0.00 | 0.0 |
| Welfare/ME SF INELIGIBLE (small plans) Health (self & Mixed Insured) /elfare/ME SF INELIGIBLE (small plans) Houlth (self & Mixed Insured) | 32,924 287 | 4,620.70 101.68 | 28,235.49 65.04 | 0.00 | 0.00 | 0.00 | 1.65 0.00 | 0.00 | 0.00 | 65.85 120.07 | 0.00 | 0.00 | 0.00 | 0.00 | 0.0 |
| Velfare/SE SF INELIGIBLE (small plans) Non Health FES Fefined Contribution Group | 12,148 | 3,548.83 | 8,506.69 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 91.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.0 |
| Aster Trust Investment Account Common Collective Trust | 20,690 42,985 | 2,479.82 6,482.68 | 1,795.53 11.17 | 0.00 | 0.00 | 3,160.75 2.07 | 2,022.69 3,460.82 | 226.21 0.00 | 10,993.43 33,027.84 | 0.00 | 11.19 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| ooled Separate Account | 28,134 | 4,112.83 | 41.54 | 0.00 | 0.00 | 5.72 978.09 | 1,651.98 527.34 | 0.00 56.30 | 22,317.20 4,235.57 | 0.00 | 4.55 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

| | | | | | r Type | Burden E | | | | | | | | | |
|--|----------------------------|---------------------------------|-----------------------------------|----------------------|----------------------|--------------------------------|-------------------------|--------------------------|--------------------------------|-------------------------------|------------------------------|------------------------|-----------------------|----------------------|-----------|
| Filer Type | Total Form5500+S | Form 5500 | Schedule A | Schedule MB | Schedule SB | Schedule C | Schedule D | Schedule G | Schedule H | Schedule I | Schedule R | Short Form 5500 | Schedule DCG | Schedule MEP | Scho N |
| chedules (Total) | 804,145 | 174,044 | 284,405 | 1,163 | 41,472 | 63,041 | 48,062 | 437 | 69,260 | 31,300 | 66,704 | 630,101 | 15,350 | 1,091 | |
| irge Plans 3/ME/100-1,000 LARGE(Non ESOP) 3/ME/1,000+LARGE(Non ESOP) | 126,862 452 759 | 126,862 452 759 | 266,108 87 294 | 1,128 384 727 | 5,560 0 | 61,320 451 758 | 35,995 223 638 | 411 2 26 | 59,912 451 759 | 1,017 1 0 | 55,276 445 754 | 0 | 0 | 1,091 0 | _ |
| 3/SE/100-1,000 LARGE (Non ESOP) 3/SE/1,000+ LARGE (Non ESOP) | 3,511 2,073 | 3,511 2,073 | 972 618 | 0 | 3,492 2,068 | 3,186 1,820 | 1,768 1,683 | 29 72 | 3,485 2,073 | 22 0 | 3,486 2,068 | 0 | 0 | 0 | |
| C/ME LARGE (100+ Partic.) (ESOP) C/ME LARGE (100+ Partic.) (Non ESOP) C/SE/ LARGE (100+Partic.) (ESOP) | 0 1,016 2,735 | 1,016 2,735 | 0 486 376 | 0 16 0 | 0 | 1,006 1,432 | 653 640 | 0 9 36 | 1,012 2,502 | 0 4 233 | 778 2,712 | 0 | 0 | 1,016 0 | |
| C/SE/LARGE (100+Partic.) (Non ESOP) poled Employer Plan | 45,853 75 | 45,853 75 | 26,727 36 | 0 | 0 | 43,411 74 | 29,701 48 | 79 1 | 45,275 75 | 565 0 | 44,975 57 | 0 | 0 | 0 75 | |
| /elfare/LARGE (Health) Velfare/ME LARGE (Health) | 52,391 1,607 | 52,391 1,607 | 213,921 5,147 | 0 | 0 | 7,922 1,360 | 551 260 | 107 13 | 3,331 1,333 | 135 10 | 0 | 0 | 0 | 0 | |
| Welfare/SE LARGE (Health) felfare/ME LARGE (Non Health) | 50,784 611 | 50,784 611 | 208,774 310 | 0 | 0 | 6,562 453 | 291 16 | 94 | 1,998 495 | 125 | 0 | 0 | 0 | 0 | |
| relfare/SE LARGE (Non Health) | 16,746 640 | 16,746 640 | 21,461 820 | 0 | 0 | 777 | 71 | 42 | 437 17 | 51 2 | 0 | 0 | 0 | 0 | |
| mall Eligible B/SF ELIGIBLE (Small plans) (Non ESOP) | 623,538 38,258 | 0 | 0 | 1 0 | 35,394 35,394 | 0 | 0 | 0 | 0 | 0 | 0 | 623,538 38,258 | 0 | 0 | |
| C/SF ELIGIBLE (small plans) (ESOP) C/SF ELIGIBLE (small plans)(Non ESOP) | 0 584,654 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 584,654 | 0 | 0 | |
| relfare/SF ELIGIBLE (small plans) Non Health mall Ineligible B/ME SF INELIGIBLE (small Plans) (Non ESOP) | 626 44,395 45 | 37,832 45 | 16,726 | 0 32 30 | 518 | 0 | 0 2,753 6 | 0 | 0 | 30,283 | 0 11,343 | 626 6,563 | 0 | 0 | _ |
| B/SE SF INELIGIBLE (small plans) (Non ESOP) C/ME SF INELIGIBLE (small plans) (ESOP) | 787 | 787 | 308 | 1 0 | 518 0 | 0 | 265 0 | 0 | 0 | 650 0 | 751 0 | 0 | 0 | 0 | |
| C/ME SF INELIGIBLE (small plans) (Non ESOP) C/SE SF INELIGIBLE(small plans) (ESOP) | 85 3,251 | 85 3,251 | 24 133 | 0 | 0 | 0 | 22 103 | 0 | 0 | 79 2,933 | 45 2,801 | 0 | 0 | 0 | |
| C/SE SF INELIGIBLE(small plans) (Non ESOP) /elfare/SMALL Health (Fully Insured) /velfare/SF ELIGIBLE (small plans) Health (Fully Insured) | 26,752 0 | 26,752 0 | 2,364 | 0 | 0 | 0 | 2,346 | 0 | 0 | 26,358 0 | 7,702 | 0 | 0 | 0 | |
| Velfare/ME SF INELIGIBLE (small plans) Health (Fully Insured) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Velfare/SESF INELIGIBLE (small plans) Health (Fully Insured) elfare/SMALL Health (Unfunded, combination unfunded/fully insured & funded with a | 0 | 3,933 | 10,727 | 0 | 0 | 0 | 0 | 0 | 0 | 110 | 0 | 6,563 | 0 | 0 | |
| ust) Velfare/SF ELIGIBLE (small plans) Health (self & mixed insured) | 10,496 6,563 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6,563 | 0 | 0 | |
| Velfare/ME SF INELIGIBLE (small plans) Health (Self & Mixed insured) Velfare/SE SF INELIGIBLE (small plans) Health (self & Mixed insured) elfare/ME SF INELIGIBLE (small plans) Non Health | 161 3,772 82 | 3,772 82 | 308 10,419 | 0 | 0 | 0 | 5 | 0 | 0 | 76 34 62 | 0 | 0 | 0 | 0 | |
| elfare/ME SF INELIGIBLE (small plans) Non Health elfare/SE SF INELIGIBLE (small plans) Non Health Es | 82 2,897 9,350 | 2,897 9,350 | 3,139 1,571 | 0 | 0 | 0 0 1,721 | 9,313 | 0 0 26 | 0 0 9,348 | 62 47 0 | 0 0 86 | 0 | 0 0 15,350 | 0 | _ |
| efined Contribution Group aster Trust Investment Account | 100 1,352 | 100 1,352 | 48 620 | 2 0 | 0 | 99 1,042 | 64 1,352 | 1 18 | 100 1,352 | 0 | 77 5 | 0 | 15,350 15,350 0 | 0 | _ |
| ommon Collective Trust ooled Separate Account | 4,341 2,958 | 4,341 2,958 | 4 15 | 0 | 0 | 2 12 | 4,340 2,958 | 0 | 4,340 2,958 | 0 | 0 4 | 0 | 0 | 0 | |
| 3-12 Investment Entity oup Insurance Arrangement | 521 78 | 521 78 | 11 873 | 0 | 0 | 508 58 | 521 78 | 7 | 521 77 | 0 | 0 | 0 | 0 | 0 | |
| Filer Type | | Form 5500 | Schedule A | Schedule MB | Schedule SB | Schedule C | Schedule D | Schedule G | Schedule H | Schedule I | Schedule R | Short Form 5500 SF | Schedule DCG | Schedule MEP | Sch |
| ours/Schedule | | | | | | | | | | | | | | | |
| irge Plans 8/ME/100-1,000 LARGE(Non ESOP) 8/ME/1,000+LARGE(Non ESOP) | | 2.03 2.03 | 2.87 2.87 | 8.86 8.92 | 0.00 | 4.09 4.09 | 1.67 1.67 | 17.53 17.53 | 12.77 12.77 | 2.16 2.16 | 3.07 5.07 | 0.00 | 0.00 | 0.00 | _ |
| 3/SE/100-1,000 LARGE (Non ESOP) 3/SE/1,000+ LARGE (Non ESOP) | | 2.02 2.02 | 2.87 2.87 | 0.00 | 6.63 6.63 | 4.09 4.09 | 1.67 1.67 | 17.53 17.53 | 12.77 12.77 | 2.16 2.16 | 2.04 4.04 | 0.00 | 0.00 | 0.00 | |
| :/ME LARGE (100+ Partic.) (ESOP) :/ME LARGE (100+ Partic.) (Non ESOP) | | 1.83 | 2.87 | 3.65 | 0.00 | 2.70 | 1.65 | 11.09 | 12.77 | 2.10 | 2.12 | 0.00 | 0.00 | 0.00 | |
| /SE/LARGE (100+Partic.) (ESOP) /SE/LARGE (100+Partic.) (Non ESOP) | | 1.82 1.82 | 2.87 2.87 | 3.65 3.65 | 0.00 | 2.70 2.70 | 1.65 1.65 | 11.09 11.09 | 11.69 11.69 | 2.10 2.10 | 1.55 1.55 | 0.00 | 0.00 | 0.00 | |
| p elfare/LARGE (Health) | | 1.83 1.75 | 2.87 3.66 | 3.65 0.00 | 0.00 | 2.70 3.64 | 1.65 1.87 | 11.09 10.99 | 11.69 12.77 | 2.10 1.94 | 2.05 0.00 | 0.00 | 0.00 | 0.23 0.00 | |
| /elfare/ME LARGE (Health) /elfare/SE LARGE (Health) elfare/ME LARGE (Non Health) | | 1.77 1.75 1.77 | 3.66 3.66 3.66 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | 3.64 3.64 3.64 | 1.87 1.87 | 10.99 10.99 10.99 | 12.77 12.77 12.77 | 1.94 1.94 1.94 | 0.00 0.00 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | |
| elfare/SE LARGE (Non Health) EWA plan | | 1.75 1.50 | 3.66 3.66 | 0.00 | 0.00 | 3.64 3.64 | 1.87 | 10.99 | 12.77 12.77 | 1.94 1.94 | 0.00 | 0.00 | 0.00 | 0.00 | |
| mall Eligible B/SF ELIGIBLE (Small plans) (Non ESOP) | | 1.30 | 2.75 | 0.00 | 6.82 | 0.00 | 0.33 | 0.00 | 8.61 | 2.16 | 1.55 | 2.59 | 0.00 | 0.00 | = |
| C/SF ELIGIBLE (small plans) (ESOP) -(7SF ELIGIBLE (small plans) (Non ESOP) -(elfare/SF ELIGIBLE (small plans) Non Health | | 1.30 1.30 1.23 | 2.75 2.75 2.60 | 3.65 3.65 0.00 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | 0.33 0.33 0.33 | 0.00 0.00 0.00 | 7.53 7.53 8.61 | 2.10 2.10 1.94 | 1.12 1.05 0.00 | 2.66 2.59 2.59 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | |
| nall Ineligible 3/ME SF INELIGIBLE (small Plans) (Non ESOP) 3/SE SF INELIGIBLE (small plans) (Non ESOP) | | 1.33 1.31 | 2.87 2.87 | 8.67 0.00 | 0.00 6.82 | 0.00 0.00 | 0.33 0.33 | 0.00 | 9.27 8.68 | 2.16 2.16 | 2.57 1.61 | 0.00 | 0.00 | 0.00 | _ |
| C/ME SF INELIGIBLE (small plans) (ESOP) C/ME SF INELIGIBLE (small plans) (Non ESOP) | | 1.33 1.33 | 2.87 2.87 | 3.65 3.65 | 0.00 | 0.00 | 0.33 0.33 | 0.00 | 8.19 8.19 | 2.10 2.10 | 1.08 1.08 | 0.00 | 0.00 | 0.00 | |
| C/SE SF INELIGIBLE(small plans) (ESOP) C/SE SF INELIGIBLE(small plans) (Non ESOP) | | 1.31 | 2.87 | 3.65 | 0.00 | 0.00 | 0.33 | 0.00 | 8.19 | 2.10 | 1.08 | 0.00 | 0.00 | 0.00 | |
| elfare/SMALL Health (Fully Insured) | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Velfare/SF ELIGIBLE (small plans) Health (Fully Insured) Velfare/ME SF INELIGIBLE (small plans) Health (Fully Insured) | | 0.00 1.24 | 0.00 2.71 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 8.02 | 0.00 1.94 | 0.00 | 2.59 0.00 | 0.00 | 0.00 | |
| /elfare/SESF INELIGIBLE (small plans) Health (Fully Insured) stare/SMALL Health (Unfunded, combination unfunded/fully insured & funded with a st) | | 1.23 1.23 | 2.71 2.71 | 0.00 0.00 | 0.00 | 0.00 0.00 | 0.33 0.33 | 0.00 0.00 | 8.02 8.68 | 1.94 1.94 | 0.00 | 0.00 2.59 | 0.00 | 0.00 | |
| Velfare/SF ELIGIBLE (small plans) Health (self & mixed insured) Velfare/ME SF INELIGIBLE (small plans) Health (Self & Mixed insured) | | 0.00 1.24 | 0.00 2.71 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 8.02 | 0.00 1.94 | 0.00 | 2.59 0.00 | 0.00 | 0.00 | |
| Velfare/SESF INELIGIBLE (small plans) Health (self & Mixed insured) elfare/MESF INELIGIBLE (small plans) Non Health | | 1.23 1.24 | 2.71 2.71 | 0.00 0.00 | 0.00 | 0.00 | 0.33 0.33 | 0.00 | 8.02 8.68 | 1.94 1.94 | 0.00 | 0.00 | 0.00 | 0.00 | |
| elfare/SE SF INELIGIBLE (small plans) Non Health Es fined Contribution Group | | 1.23 | 2.71 | 0.00 | 0.00 | 0.00 | 0.33 | 0.00 | 8.68 | 1.94 | 0.00 | 0.00 | 0.00 | 0.00 | _ |
| fined Contribution Group ister Trust Investment Account immon Collective Trust | | 1.83 1.83 1.49 | 2.87 2.90 2.79 | 3.65 1.55 3.48 | 0.00 3.30 0.36 | 2.70 3.03 1.04 | 1.65 1.50 0.80 | 11.09 12.57 4.28 | 8.61 12.32 11.79 | 2.10 2.11 2.10 | 2.05 2.24 1.33 | 0.00 0.17 1.64 | 1.55 0.00 0.00 | 0.00 0.00 0.00 | |
| oled Separate Account 3-12 Investment Entity | | 1.39 | 2.79 2.77 2.85 | 3.57 4.49 | 0.08 | 0.48 | 0.56 1.01 | 1.96 8.04 | 11.71 12.27 | 2.10 2.10 2.12 | 1.14 | 2.11 | 0.00 | 0.00 | |
| oup Insurance Arrangement | | 1.44 | 3.01 | 2.18 | 0.07 | 1.37 | 0.91 | 4.20 | 12.02 | 1.98 | 0.66 | 1.46 | 0.00 | 0.00 | _ |
| Filer Type tal Burden Hours | Total | Form 5500 | Schedule A | Schedule MB | Schedule SB | Schedule C | Schedule D | Schedule G | Schedule H | Schedule I | Schedule R | Short Form 5500 SF | Schedule DCG | Schedule MEP | Sch |
| ge Plans 'ME/100-1,000 LARGE(Non ESOP) 'ME/1,000+LARGE(Non ESOP) | 13,952 27,011 | 917.56 1,540.77 | 249.69 843.78 | 3,402.24 6,484.84 | 0.00 | 1,844.59 3,100.22 | 373.34 1,068.11 | 35.07 455.90 | 5,760.77 9,694.96 | 2.16 0.00 | 1,366.15 3,822.78 | 0.00 | 0.00 | 0.00 | = |
| /SE/100-1,000 LARGE (Non ESOP) /SE/1,000+ LARGE (Non ESOP) | 101,207 66,030 | 7,092.22 4,187.46 | 2,789.64 1,773.66 | 0.00 | | 13,030.74 7,443.80 | 2,959.89 2,817.59 | 508.51 1,262.50 | 44,515.07 26,479.12 | 47.45 0.00 | 7,111.44 8,354.72 | 0.00 | 0.00 | 0.00 | |
| /ME LARGE (100+ Partic.) (ESOP) /ME LARGE (100+ Partic.) (Non ESOP) | 0 21,904 | 0.00 1,859.28 | 0.00 1,394.82 | 0.00 58.40 | 0.00 | 0.00 2,716.20 | 0.00 1,076.70 | 0.00 99.84 | 0.00 12,926.61 | 0.00 8.39 | 0.00 1,594.90 | 0.00 | 0.00 | 0.00 169.33 | |
| /SE/ LARGE (100+Partic.) (ESOP) /SE/LARGE (100+Partic.) (Non ESOP) | 45,327 927,539 | 4,977.70 83,452.82 | 1,079.12 76,707.62 | 0.00 | 0.00 | 3,866.40 117,209.10 | 1,055.27 48,972.68 | 399.35 880.47 | 29,256.72 529,419.38 | 488.52 1,185.35 | 4,203.60 69,711.62 | 0.00 | 0.00 | 0.00 | |
| P elfare/LARGE (Health) | 1,541 948,522 | 137.25 | 102.96 782,950.86 | 4.31 0.00 | 0.00 | 200.51 28,836.08 | 79.48 1,033.05 | 7.37 1,176.41 | 873.55 42,547.97 | 0.62 261.45 | 117.73 0.00 | 0.00 | 0.00 | 17.50 0.00 | |
| relfare/ME LARGE (Health) relfare/SE LARGE (Health) | 44,309 904,213 | 2,844.39 88,872.00 | 18,838.02 764,112.84 | 0.00 | 0.00 0.00 | 4,950.40 23,885.68 | 487.46 545.59 | 142.93 1,033.48 | 17,026.85 25,521.12 | 19.37 242.08 | 0.00 | 0.00 | 0.00 | 0.00 | |
| lfare/ME LARGE (Non Health) lfare/SE LARGE (Non Health) WA plan | 10,290 116,965 4,470 | 1,081.47 29,305.50 960.00 | 1,134.60 78,546.56 3,001.90 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | 1,648.92 2,829.35 108.13 | 30.00 133.63 5.11 | 65.97 465.95 17.81 | 6,322.80 5,585.62 213.47 | 5.81 98.86 3.78 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | 0.00 0.00 0.00 | |
| all Eligible 'SF ELIGIBLE (Small plans) (Non ESOP) | 340,412 | 0.00 | 0.00 | 0.00 | 241,387.08 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 99,024.46 | 0.00 | 0.00 | _ |
| /SF ELIGIBLE (small plans) (ESOP) /SF ELIGIBLE (small plans) (Non ESOP) | 0 1,513,283 | 0.00 | 0.00 | 0.00 3.65 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 1,513,278.92 | 0.00 | 0.00 | |
| elfare/SF ELIGIBLE (small plans) Non Health nall Ineligible | 1,620 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,620.30 | 0.00 | 0.00 | Ξ |
| /ME SF INELIGIBLE (small Plans) (Non ESOP) /SE SF INELIGIBLE (small plans) (Non ESOP) /ME SF INELIGIBLE (small plans) (ESOP) | 550 8,146 | 59.85 1,030.97 | 20.09 883.96 | 260.10 0.00 | 0.00 3,532.76 | 0.00 | 1.98 87.45 | 0.00 | 0.00 | 94.89 1,401.83 | 113.08 | 0.00 | 0.00 | 0.00 | |
| /ME SF INELIGIBLE (small plans) (ESOP) /ME SF INELIGIBLE (small plans) (Non ESOP) /SE SF INELIGIBLE(small plans) (ESOP) | 403 | 0.00 113.05 4.258.81 | 0.00 68.88 381.71 | 0.00 0.00 3.65 | 0.00 | 0.00 0.00 | 7.26 33.99 | 0.00 0.00 | 0.00 | 0.00 165.64 6.149.52 | 0.00 48.60 3.025.08 | 0.00 | 0.00 | 0.00 | |
| /SE SF INELIGIBLE(small plans) (ESOP) /SE SF INELIGIBLE(small plans) (Non ESOP) -!fare/SMALL Health (Fully Insured) | 13,853 106,186 0 | 4,258.81 35,045.12 0.00 | 381.71 6,784.68 0.00 | 3.65 0.00 0.00 | 0.00 0.00 | 0.00 0.00 0.00 | 33.99 774.18 0.00 | 0.00 0.00 | 0.00 0.00 | 6,149.52 55,263.94 0.00 | 3,025.08 8,318.16 0.00 | 0.00 0.00 | 0.00 | 0.00 | |
| elfare/SF ELIGIBLE (small plans) Health (Fully Insured) | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| relfare/ME SF INELIGIBLE (small plans) Health (Fully Insured) relfare/SE SF INELIGIBLE (small plans) Health (Fully Insured) | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| elfare/SMALL Health (Unfunded, combination unfunded/fully insured & funded with a st) (elfare/SF ELIGIBLE (small plans) Health (self & mixed insured) | 51,093 16,987 | 4,820.34 | 29,070.17 | 0.00 | 0.00 | 0.00 | 2.31 | 0.00 | 0.00 | 213.03 | 0.00 | 16,987.23 16,987.23 | 0.00 | 0.00 | |
| /elfare/ME_SF INELIGIBLE (small plans) Health (Self & Mixed_insured) | 1,182 | 199.64 | 834.68 | 0.00 | 0.00 | 0.00 | 0.66 | 0.00 | 0.00 | 147.19 65.85 | 0.00 | 0.00 | 0.00 | 0.00 | |
| relfare/SESF INELIGIBLE (small plans) Health (self & Mixed insured) elfare/MESF INELIGIBLE (small plans) Non Health | 32,924 | 4,620.70 101.68 | 28,235.49 65.04 | 0.00 | 0.00 | 0.00 | 1.65 0.00 | 0.00 | 0.00 | 120.07 | 0.00 | 0.00 | 0.00 | 0.00 | |

Table TA_3
Burden Summaries for NPRM
Current Rules

| Filer Type | Total Hours | Provider Hours | Sponsor Hours | Total Cost | Provider Cost | Sponsor Cost |
|--|---------------------|-------------------|------------------|----------------------------|----------------------------|----------------------------|
| Large Plans | | | | | | |
| DB/ME/100-1,000 LARGE(Non ESOP) | 12,072 | 9,013 | 3,059 | \$1,370,527 | \$1,062,314 | \$308,213 |
| DB/ME/1,000+ LARGE(Non ESOP) | 23,849 | 17,912 | 5,936 | \$2,709,300 | \$2,111,271 | \$598,029 |
| DB/SE/100-1,000 LARGE (Non ESOP) | 86,686 | 64,357 | 22,329 | \$9,834,925 | \$7,585,517 | \$2,249,408 |
| DB/SE/1,000+ LARGE (Non ESOP) | 57,392 | 42,313 | 15,080 | \$6,506,325 | \$4,987,202 | \$1,519,123 |
| DC/ME LARGE (100+ Partic.) (ESOP) | 0 | 0 | 0 | \$0 | \$0 | \$0 |
| DC/ME LARGE (100+ Partic.) (Non ESOP) | 17,518 | 11,630 | 5,888 | \$1,963,985 | \$1,370,786 | \$593,199 |
| DC/SE/ LARGE (100+Partic.) (ESOP) | 34,902 | 22,967 | 11,935 | \$3,909,323 | \$2,707,019 | \$1,202,304 |
| DC/SE/LARGE (100+Partic.) (Non ESOP) | 1,061,255 | 713,576 | 347,680 | \$119,131,391 | \$84,106,154 | \$35,025,236 |
| Pooled Employer Plan | 0 | 0 | 0 | \$0 | \$0 | \$0 |
| Welfare/LARGE (Health) | 934,643 | 840,867 | 93,776 | \$108,556,463 | \$99,109,474 | \$9,446,989 |
| Welfare/ME LARGE (Non Health) | 8,227 | 5,667 | 2,560 | \$925,852 | \$667,987 | \$257,866 |
| Welfare/SE LARGE (Non Health) | 115,143 | 101,434 | 13,710 | \$13,336,685 | \$11,955,569 | \$1,381,116 |
| MEWA plan | 4,401 | 3,877 | 524 | \$509,703 | \$456,919 | \$52,784 |
| Total Small Eligible | | | | | | |
| DB/SF ELIGIBLE (Non ESOP) | 340,412 | 302,282 | 38,130 | \$39,469,872 | \$35,628,657 | \$3,841,215 |
| DC/SF ELIGIBLE (ESOP) | 0 | 0 | 0 | \$0 | \$0 | \$0 |
| DC/SF ELIGIBLE (Non ESOP) | 1,508,518 | 1,220,626 | 287,892 | \$172,872,295 | \$143,870,052 | \$29,002,243 |
| Welfare/SF ELIGIBLE-Non Health | 1,620 | 1,311 | 309 | \$185,682 | \$154,531 | \$31,151 |
| Total Small Ineligible | 1,020 | 1,311 | 309 | Φ100,002 | φ134,331 | φ31,131 |
| DB/ME SF INELIGIBLE (Non ESOP) | 550 | 461 | 89 | \$63,294 | \$54,284 | \$9,010 |
| DB/SE SF INELIGIBLE (Non ESOP) | | | | \$938.570 | | |
| DC/ME SF INELIGIBLE (ISOP) | 8,146 | 6,886 | 1,260 | , . | \$811,658 | \$126,912 |
| DC/ME SF INELIGIBLE (LSOF) | 0 | 0 | 0 | \$0 | \$0 | \$0 |
| DC/SE SF INELIGIBLE (ROP) | 403 | 324 | 79 | \$46,194 | \$38,216 | \$7,978 |
| DC/SE SF INELIGIBLE (ESOP) DC/SE SF INELIGIBLE (Non ESOP) | 13,853 | 10,826 | 3,027 | \$1,580,934 | \$1,276,017 | \$304,917 |
| DC/3E 3F INELIGIBLE (NOIT ESOP) | 106,186 | 85,071 | 21,115 | \$12,154,112 | \$10,026,944 | \$2,127,168 |
| Welfare/SMALL-Health (Fully Insured) | 100,100 | 05,071 | 21,113 | Φ12,154,112 | \$10,020,944 | ΦΖ,1Ζ1,100 |
| Trontaro, or a 122 from an (train) modifically | 0 | 0 | 0 | \$0 | \$0 | \$0 |
| Welfare/SF ELIGIBLE-Health (Fully Insured) | | | | | | |
| | 0 | 0 | 0 | \$0 | \$0 | \$0 |
| Welfare/ME SF INELIGIBLE Health (Fully Insured) | | | | | | |
| | | | | | | |
| | 0 | 0 | 0 | \$0 | \$0 | \$0 |
| Welfare/SE SF INELIGIBLE Health (Fully Insured) | | _ | _ | ** | ** | ** |
| , , , , | 0 | 0 | 0 | ¢Ω | ¢Ω | ¢Ω |
| Welfare/SMALL-Health (Unfunded, combination | 0 51,093 | 0 44,270 | 0 6,824 | \$0 \$5,905,268 | \$0 \$5,217,863 | \$0 \$687,406 |
| Welfare/SF ELIGIBLE-Health (self & mixed insured) | 16,987 | 13,745 | 3,242 | \$1,946,693 | \$1,620,102 | \$326,591 |
| Welfare/ME SF INELIGIBLE Health (Self & Mixed | 1,182 | 1,040 | 142 | \$136,899 | \$1,020,102 | \$14,340 |
| Welfare/SE SF INELIGIBLE Health (self & Mixed | 32,924 | 29,484 | 3,439 | \$3,821,676 | \$3,475,201 | \$346,475 |
| Welfare/ME SF INELIGIBLE Non Health | 287 | 238 | 49 | \$32,969 | \$28,064 | \$4,905 |
| Welfare/SE SF INELIGIBLE Non Health | 12,148 | 10,686 | 1,462 | \$1,406,778 | \$1,259,488 | \$147,290 |
| Defined Contribution Group | 0 | 0 | 0 | \$0 | \$0 | \$0 |
| Master Trust Investment Account Common Collective Trust | 20,690 | 13,534 | 7,156 | \$2,316,051 | \$1,595,177 | \$720,874 |
| Pooled Separate Account | 42,985 28,134 | 26,075 17,097 | 16,910 11,037 | \$4,776,819 \$3,127,006 | \$3,073,318 \$2,015,181 | \$1,703,500 \$1,111,825 |
| 103-12 Investment Entity | 6,684 | 4,192 | 2,492 | \$745,126 | \$494,105 | \$251,021 |
| Group Insurance Arrangement | 3,492 | 2,943 | 549 | \$402,184 | \$346,883 | \$55,300 |
| | | | | Total | | |
| Filer Type | Total Hours | Provider Hours | Sponsor Hours | Cost | Provider Cost | Sponsor Cost |
| Large Pension | 1,293,675 | 881,768 | 411,907 | 145,425,775 | 103,930,263 | 41,495,512 |
| Small Pension | 1,978,068 | 1,626,475 | 351,593 | 227,125,270 | 191,705,828 | 35,419,442 |
| All Pension | 3,271,743 | 2,508,243 | 763,500 | 372,551,045 | 295,636,091 | 76,914,955 |
| Large Welfare Small Welfare | 1,062,414 65,148 | 951,845 56,504 | 110,569 8,644 | 123,328,703 7,530,697 | 112,189,948 6,659,946 | 11,138,754 870,752 |
| All Welfare | 1,127,562 | 1,008,349 | 119,213 | 130,859,400 | 118,849,894 | 12,009,506 |
| Large Total | 2,356,089 | 1,833,613 | 522,476 | 268,754,477 | 216,120,211 | 52,634,266 |
| Small Total | 2,043,216 | 1,682,980 | 360,236 | 234,655,968 | 198,365,773 | 36,290,194 |
| All DFEs | 101,984 | 63,841 | 38,143 | 11,367,185 | 7,524,664 | 3,842,521 |
| All Total | 4 EN1 20N | 3 EOU 133 | U3U 0EE | E1 / 777 C20 | 422 010 640 | 02 766 002 |

Table TA_4
Burden Summaries for NPRM
Proposed Rules

| Filer Type | Total Hours | Provider Hours | Sponsor Hours | Total Cost | Provider Cost | Sponsor Cost |
|---|----------------------------|----------------------------|-------------------------|---------------------------------|---|------------------------------|
| Large Plans | | | | | | |
| DB/ME/100-1,000 LARGE(Non ESOP) | 13,952 | 10,099 | 3,853 | \$1,578,434 | \$1,190,329 | \$388,105 |
| DB/ME/1,000+ LARGE(Non ESOP) | 27,011 | 19,740 | 7,271 | \$3,059,194 | \$2,326,712 | \$732,482 |
| DB/SE/100-1,000 LARGE (Non ESOP) | 101,207 | 72,750 | 28,457 | \$11,441,485 | \$8,574,728 | \$2,866,757 |
| DB/SE/1,000+ LARGE (Non ESOP) DC/ME LARGE (100+ Partic.) (ESOP) | 66,030 0 | 47,305 0 | 18,725 0 | \$7,461,964 \$0 | \$5,575,619 \$0 | \$1,886,345 \$0 |
| DC/ME LARGE (100+ Partic.) (ESOP) DC/ME LARGE (100+ Partic.) (Non ESOP) | 21,904 | 14,204 | 7,700 | \$2,449,912 | \$1,674,170 | \$775,742 |
| DC/SE/ LARGE (100+Partic.) (ESOP) | 45,327 | 28,992 | 16,334 | \$5,062,727 | \$3,417,207 | \$1,645,520 |
| DC/SE/LARGE (100+Partic.) (Non ESOP) | 927,539 | 605,856 | 321,683 | \$103,816,048 | \$71,409,672 | \$32,406,376 |
| Pooled Employer Plan | 1,541 | 1,006 | 535 | \$172.496 | \$118.565 | \$53.931 |
| Welfare/LARGE (Health) | 948,522 | 848,889 | 99,633 | \$110,092,030 | \$100,054,972 | \$10,037,058 |
| Welfare/ME LARGE (Non Health) | 10,290 | 6,859 | 3,430 | \$1,154,044 | \$808,491 | \$345,553 |
| Welfare/SE LARGE (Non Health) | 116,965 | 102,487 | 14,479 | \$13,538,271 | \$12,079,692 | \$1,458,579 |
| MEWA plan | 4,470 | 3,917 | 553 | \$517,407 | \$461,663 | \$55,744 |
| Total Small Eligible | , | -,- | | , . | , | , , |
| DB/SF ELIGIBLE (Non ESOP) | 340,412 | 302,282 | 38,130 | \$39,469,872 | \$35,628,657 | \$3,841,215 |
| DC/SF ELIGIBLE (ESOP) | 340,412 | 302,262 | 30,130 | \$39,409,672 \$0 | \$35,026,057 | \$3,641,215 |
| DC/SF ELIGIBLE (Non ESOP) | 1,513,283 | 1,224,481 | 288,801 | \$173,418,307 | \$144,324,461 | \$29,093,846 |
| Welfare/SF ELIGIBLE-Non Health | 1,620 | 1,311 | 309 | \$185,682 | \$154,531 | \$31,151 |
| Total Small Ineligible | 1,020 | 1,311 | 309 | Ψ103,002 | Ψ134,331 | Ψ31,131 |
| DB/ME SF INELIGIBLE (Non ESOP) | 550 | 461 | 89 | \$63,294 | \$54,284 | \$9,010 |
| DB/SE SF INELIGIBLE (Non ESOP) | 8,146 | 6,886 | 1,260 | \$938,570 | \$811,658 | \$126,912 |
| DC/ME SF INELIGIBLE (ESOP) | 0,2.0 | 0 | 0 | \$0 | \$0 | \$0 |
| DC/ME SF INELIGIBLE (Non ESOP) | 403 | 324 | 79 | \$46,194 | \$38,216 | \$7,978 |
| DC/SE SF INELIGIBLE (ESOP) | 13,853 | 10,826 | 3,027 | \$1,580,934 | \$1,276,017 | \$304,917 |
| DC/SE SF INELIGIBLE (Non ESOP) | | | | | | |
| | 106,186 | 85,071 | 21,115 | \$12,154,112 | \$10,026,944 | \$2,127,168 |
| Welfare/SMALL-Health (Fully Insured) | 0 | 0 | 0 | \$0 | \$0 | \$0 |
| Welfare/SF ELIGIBLE-Health (Fully Insured) | O | O | O | Ψ | ΨΟ | ΨΟ |
| | 0 | 0 | 0 | \$0 | \$0 | \$0 |
| Welfare/ME SF INELIGIBLE Health (Fully Insured) | ŭ | · · | · · | 40 | 40 | 40 |
| | | | | | | |
| | 0 | 0 | 0 | \$0 | \$0 | \$0 |
| Welfare/SE SF INELIGIBLE Health (Fully Insured) | Ü | Ü | Ü | Ψ | ΨΟ | ΨΟ |
| | 0 | 0 | 0 | \$0 | \$0 | \$0 |
| Welfare/SMALL-Health (Unfunded, combination | 51,093 | 44,270 | 6,824 | \$5.905.268 | \$5,217,863 | \$687,406 |
| Welfare/SF ELIGIBLE-Health (self & mixed insured) | 16,987 | 13,745 | 3,242 | \$1,946,693 | \$1,620,102 | \$326,591 |
| Welfare/ME SF INELIGIBLE Health (Self & Mixed | 1,182 | 1,040 | 142 | \$136,899 | \$122,559 | \$14,340 |
| Welfare/SE SF INELIGIBLE Health (self & Mixed | 32,924 | 29,484 | 3,439 | \$3,821,676 | \$3,475,201 | \$346,475 |
| Welfare/ME SF INELIGIBLE Non Health | 287 | 238 | 49 | \$32,969 | \$28,064 | \$4,905 |
| Welfare/SE SF INELIGIBLE Non Health | 12,148 | 10,686 | 1,462 | \$1,406,778 | \$1,259,488 | \$147,290 |
| Defined Contribution Group Master Trust Investment Account | 25,563 26,353 | 20,434 16,807 | 5,129 9,546 | \$2,925,127 \$2,942,651 | \$2,408,444 \$1,980,995 | \$516,683 \$961,656 |
| Common Collective Trust | 61,132 | 36,563 | 24,568 | \$6,784,599 | \$4,309,573 | \$2,475,026 |
| Pooled Separate Account | 40,467 | 24,226 | 16,242 | \$4,491,534 | \$2,855,365 | \$1,636,169 |
| 103-12 Investment Entity | 8,841 | 5,439 | 3,402 | \$983,777 | \$641,050 | \$342,727 |
| Group Insurance Arrangement | 3,819 | 3,132 | 687 | \$438,315 | \$369,131 | \$69,185 |
| Filer Type | Total Hours | Provider Hours | Sponsor Hours | Total Cost | Provider Cost | Sponsor Cost |
| Large Pension | 1,204,511 | 799,952 | 404,559 | 135,042,260 | 94,287,003 | 40,755,257 |
| Small Pension | 1,982,833 | 1,630,331 | 352,502 | 227,671,282 | 192,160,236 | 35,511,045 |
| All Pension | 3,187,344 | 2,430,283 | 757,061 | 362,713,541 | 286,447,239 | 76,266,302 |
| Large Welfare | 1,080,247 | 962,152 | 118,095 | 125,301,752 | 113,404,818 | 11,896,934 |
| Small Welfare All Welfare | 65,148 1,145,395 | 56,504 1,018,657 | 8,644 126,739 | 7,530,697 132,832,450 | 6,659,946 120,064,764 | 870,752 12,767,686 |
| Large Total | 2,284,758 | 1,762,104 | 522,654 | 260,344,012 | 207,691,821 | 52,652,191 |
| Small Total | 2,047,981 | 1,686,835 | 361,145 | 235,201,979 | 198,820,182 | 36,381,797 |
| All DFEs | 166,174 | 106,601 | 59,574 | 18,566,003 | 12,564,557 | 6,001,446 |
| All Total | 4,498,913 | 3,555,540 | 943,373 | 514,111,994 | 419,076,560 | 95,035,434 |