

Justification for No Material or Nonsubstantive Change to Currently-Approved Collection

AGENCY: Pension Benefit Guaranty Corporation (PBGC)

TITLE: Missing Participants (29 CFR part 4050)

STATUS: OMB control number 1212-0069; expires 9/30/2028

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The Pension Benefit Guaranty Corporation (PBGC) is making changes to the approved instructions as a non-material change request under OMB Control Number 1212-0069, which is scheduled to expire on September 30, 2028.

Title IV of the Employee Retirement Income Security Act (ERISA) includes a provision (section 4050 of ERISA) under which PBGC holds retirement benefits for missing participants and beneficiaries in terminated pension plans and seeks to reunite those participants and beneficiaries with the benefits being held for them. This Missing Participants Program covers four types of terminated plans. The Missing Participants Information Collection Request is for plans that terminate on or after January 1, 2018, and consists of forms and instructions used by the Missing Participants Program.

PBGC's regulations at 29 CFR part 4050 (missing participants regulation) provide that plans must file with PBGC the information specified in the forms and instructions. PBGC needs this information to identify the plans and the missing participants and beneficiaries, to search for missing participants and beneficiaries, and to determine the persons entitled to benefits that the plans transfer to PBGC and the form and amount of benefits payable to them.

Practitioners are able to submit numerous filings through PBGC's e-Filing Portal, including the Form MP-100. PBGC is proposing to revise its Missing Participants Program Filing Instructions for the Form MP-100, Schedule A, and Schedule B to provide more information about the available filing methods. Practitioners can file a Form MP-100 filing using an email submission or PBGC's e-Filing Portal. In an effort to centralize the various filing methods, PBGC will permit both filing methods through the end of 2026, but beginning on January 1, 2027, PBGC plans to require the e-Filing Portal for Form MP-100. This upcoming change is explained in the instructions to give practitioners warning of the change effective at the beginning of 2027.

These changes will not increase the hour or cost burden for this information collection.

The changes to the instructions are as follows:

Page 1: Revise the language at the bottom of the title page.

Modified on *[insert date change is approved]* to reflect new filing method of PBGC's e-Filing Portal.

Page 4: Add the e-Filing Portal option and requirement to the "What's New" section.

- PBGC's e-Filing Portal – We have added a module to PBGC's e-Filing Portal for submissions for the Form MP-100 and applicable schedules. Practitioners can use the email submission method through the end of calendar year 2026. Beginning on January 1, 2027, practitioners will be required to use the e-Filing Portal.

Page 8: Revise the instructions on how to file.

Before filing, the Plan Administrator must sign and date Form MP-100. You must submit the filing by email or through PBGC's e-Filing Portal.

For email submissions:

- Scan the signed copy of Form MP-100 and send the complete Missing Participants Filing (Form MP-100, applicable schedules and any required attachments) to STfilings@pbgc.gov.
- If you are reporting individual-specific information in a spreadsheet using the template posted on PBGC's website (as opposed to directly on the Schedule A and/or B), be sure to attach that spreadsheet as well.
- For the security of your data, PBGC recommends submitting your filing using PBGC | Powered By LeapFILE or password protecting your files and sending the password separately.

Please include the Post-Distribution Certification (Form 501 or 602, whichever is applicable) in the same submission.

For e-Filing Portal submissions:

- Go to <http://efiling.pbgc.gov> and log in with your Login.gov credentials.
- Follow the steps to create a new MP-100 filing.
- Complete the required fields in the e-Filing Portal and upload the appropriate documents.

Note: PBGC's e-Filing Portal is available now and will be required for Form MP-100 submissions beginning on January 1, 2027. The portal supports uploading required attachments and provides electronic acknowledgments. The portal also allows multiple users to certify and exchange draft filings prior to submission. Email filings are permitted through December 31, 2026.