

8955-SSA Frequently Asked Questions

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Q1. Who is considered a deferred vested participant?[top](#)

A deferred vested participant is a plan participant who separates from service covered by the plan and is entitled to a deferred vested retirement benefit under the plan, but is not paid this retirement benefit.

Q2. When is Form 8955-SSA due?[top](#)

The due date for filing Form 8955-SSA is the last day of the seventh month after the plan year ends. For a calendar-year plan, this date is July 31. The due date may be extended up to 2 ½ months by filing Form 5558, Application for Extension of Time To File Certain Employee Plan Returns, on or before the normal due date (not including any extensions), or by using an automatic extension of time to file Form 8955-SSA until the due date of the employer's federal income tax return.

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](https://www.irs.gov) for announcements of special extensions.

Q3. On the Form 8955-SSA, for what purpose can I check the "Special extension" box?[top](#)

You must only use the "Special extension" box for extensions announced by the IRS, 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 the instructions [Other Extensions of Time to File](#) for more information.)

Q4. Must I file a Form 8955-SSA for a year in which there is no information to file?[top](#)

No.

Q5. May I use a Schedule SSA instead of a Form 8955-SSA?[top](#)

No. Form 8955-SSA should be filed to satisfy the Code section 6057 reporting obligations even for years before PY 2009. See [Announcement 2011-21](#).

Q6. Is a PTIN required for Form 8955-SSA?[top](#)

No, filers of Form 8955-SSA are not required to have a PTIN at this time.

Q7. Where can I find the Form 8955-SSA?[top](#)

You can access the IRS website at <https://www.irs.gov/FormsPubs> or <https://www.irs.gov/OrderForms> to obtain a Form 8955-SSA:

- Download the fillable Form 8955-SSA.
- Order a printed Form 8955-SSA [online](#).

You may also obtain the Form 8955-SSA from a third-party service provider.

Q8. How do I submit the Form 8955-SSA to the IRS?[top](#)

Form 8955-SSA can be filed electronically using third-party software and the IRS Filing Information Returns Electronically (FIRE) system or using SSA-approved third-party software. See [Form 8955-SSA Resources](#) for links to the IRS FIRE System and approved software vendors.

Form 8955-SSA can also be submitted to the IRS on paper by U.S. mail at the following address:

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

Form 8955-SSA can be submitted by private delivery services to the following address:

Internal Revenue Service
Submission Processing Center
1973 Rulon White Blvd.
Ogden, UT 84201

Q9. Am I required to file Form 8955-SSA electronically?[top](#)

Beginning with the 2014 Form 8955-SSA for statements with filing deadlines on or after July 31, 2015, some filers are required to electronically file the form. You must electronically file the Form 8955-SSA using the FIRE system if the plan administrator or sponsor is required to file at least 250 returns of any type during the calendar year. See [26 CFR 301.6057-3](#) for more information.

Q10. Am I required to file the 8955-SSA electronically if it would be a hardship to do so? [top](#)

The IRS may waive the requirements to electronically file the Form 8955-SSA in cases of undue economic hardship.

The IRS will generally grant a waiver in exceptional cases if the filer can demonstrate that undue economic hardship would occur by complying with the electronic filing requirement, including a demonstration of any incremental costs the filer would incur in filing electronically rather than using a paper form.

- A separate written request is needed for each plan.
- The waiver request is due on or before the form's due date (including any extensions), but filers are encouraged to submit at least 45 days before the due date to allow processing and to give the filer time to file electronically if the IRS denies the request.

See [Revenue Procedure 2015-47](#) for details on requesting the hardship waiver.

Q11. Where can I find information for third-party software providers? [top](#)

You can go to [Form 8955-SSA Software Vendors](#).

Q12. How does the IRS electronic filing system work? [top](#)

Form 8955-SSA can be submitted electronically using third-party software and the IRS Filing Information Returns Electronically (FIRE) system. Filers submitting Form 8955-SSA electronically through FIRE will need:

- Software to create files in the proper format for filing electronically to the IRS.
- A Transmitter Control Code (TCC) obtained by submitting Form 4419 (Application for Filing Information Returns Electronically). Note that if the transmitter already uses FIRE for submitting other forms, the transmitter will need to get an additional TCC used only for Form 8955-SSA.
- A FIRE account to log into and use the FIRE system. Visit fire.irs.gov to create a FIRE account. If the transmitter already uses FIRE for submitting other forms, an additional FIRE account is not required.

More information is available on the [Form 8955-SSA Resources](#) page.

Q13. Who needs to obtain credentials to submit information electronically and how can they be obtained? [top](#)

Only people transmitting electronic forms to FIRE will need credentials, so if a third-party service provider is used, it's unlikely that plan sponsors and plan administrators will need credentials. Transmitters will need to submit Form 4419 Application for Filing Information Returns Electronically to obtain a Transmitter Control Code (TCC) and they will need to visit fire.irs.gov to create a FIRE account. If the transmitter already uses FIRE for submitting other forms, the transmitter will need to get an additional TCC used only for Form 8955-SSA, but the transmitter's existing FIRE account can be used.

If a third-party service provider is not used, the plan administrator will need to obtain a TCC and set up a FIRE account to submit the electronic files generated by third-party software to FIRE and to check the status of submitted filings.

Q14. If the plan administrator and plan sponsor are the same person, in which capacity should that

person sign the Form 8955-SSA? [top](#)

If the plan administrator and the plan sponsor are the same person, that person should sign as plan administrator.

Electronic signatures are not required for electronically filed Forms 8955-SSA. The name of the administrator or sponsor should be typed into the signature line. Administrators and sponsors are not required to have their own FIRE Transmitter Control Code, User ID or PIN.

Q15. Will the IRS accept scanned, faxed or copied signatures on Form 8955-SSA? [top](#)

Yes. Although we prefer original signatures in ink, we will also accept scanned, copied and faxed signatures as well as original signatures in pencil.

Q16. Once a participant begins receiving a benefit, will I ever have to report him/her on Form 8955-SSA? [top](#)

It depends. You will need to report the participant information in Part III of the Form 8955-SSA using Code D if they were previously reported by you as a separated participant with deferred vested benefits.

Also, you will need to report a participant that had commenced receiving benefits if that participant later becomes a deferred vested participant. For example, a separated participant who has been receiving benefits stops receiving benefits, but is still entitled to a deferred vested benefit under the plan. Thus, the separated participant becomes a deferred vested participant and should be reported on Form 8955-SSA using Code A.

Q17. When the benefits of a deferred vested participant are transferred from one plan to another, how do I report the participant? [top](#)

In this case, the plan administrators of both the transferor plan (original plan) and the transferee plan (new plan) should report information regarding the deferred vested participant. See [Form 8955-SSA, Transfer of a Participant's Benefit to the Plan of a New Employer Instructions](#).

The administrator of the original plan must report on Part III, Line 9, using Entry Code D, removing the information previously reported under the plan for deferred vested participants, indicating that the deferred vested participant's benefits have been transferred to another plan, and this participant is no longer entitled to those deferred vested benefits under the original plan.

The administrator of the new plan must report on Part III, Line 9, using Entry Code C specifying the original plan number in column (h) and EIN in column (i), indicating that the deferred vested participant who was previously reported under the original plan will now be receiving a future benefit from this new plan. In the rare case that the original plan sponsor's EIN and original plan number are not available, the new plan administrator should report on Part III, Line 9, using Entry Code A.

Q18. May I attach a spreadsheet page with participant information to the Form 8955-SSA? [top](#)

No. You should continue using page 2 of Form 8955-SSA for reporting additional deferred vested participants. Filing a nonstandard page 2 may result in correspondence and delayed processing of the form. See the [Form 8955-SSA Instructions](#).

Q19. What should I do if I missed the filing deadline for Form 8955-SSA? [top](#)

You should submit your form as soon as possible after the missed deadline.

Q20. What are the requirements for answering "yes" to question 8 on Form 8955-SSA?[top](#)

Question 8 on Form 8955-SSA asks whether the plan administrator provided an individual statement to each participant required to receive a statement. The instructions to the Form add that the plan administrator must, before the expiration of the time for the filing of the Form, give to each affected participant a statement with the information required to be contained in the Form. May the plan administrator satisfy this requirement by using other notices such as benefit statements and distribution forms? Also, does this mean that the plan administrator must furnish a notice that includes all of the information on the Form 8955-SSA?

A plan administrator may answer "yes" to question 8 if the required information was timely furnished to participants in other documentation such as benefit statements or distribution forms. A separate statement designed specifically to satisfy this requirement is not required.

A plan administrator may answer "yes" to Question 8 if the statements or other documentation issued to the participants include the following information:

- Name of the plan
- Name and address of the plan administrator
- Name of the participant
- Nature, amount, and form of the deferred vested benefit to which such participant is entitled.

Thus, for purposes of completing Form 8955-SSA, the plan administrator's notice to the plan participant does not need to include the participant's social security number, the codes on page 2 of the Form 8955-SSA used to identify previously reported participants, or any information regarding any benefits which are forfeitable if the participant dies before a certain date.

Q21. Am I required to remit payment for any penalties with my late 8955-SSA filing?[top](#)

No, do not include any payments with your late filing. When a penalty is assessed, you will be contacted by the IRS.

Q22. Is there a delinquent filer program for late filers of Form 8955-SSA?[top](#)

There is no delinquent filer program where only the Form 8955-SSA (or schedule SSA) is delinquent. [Notice 2014-35](#), however, provides penalty relief in cases where the Form 5500 series return is also delinquent and the filer is eligible for and satisfies the requirements of the Department of Labor's Delinquent Filer Voluntary Compliance Program. See [IRS Penalty Relief for DOL DFVC Filers of Late Annual Reports](#).

Q23. When creating a substitute Form 8955-SSA, what font type and size should be used for the data?[top](#)

The Social Security Administration recommends a fixed pitch font, preferably **Courier** or **OCR A Extended**. Use 8-Point for all text fields and 9-Point for all numeric fields to allow all displayed data to remain within its respective box on the form. If using a different font, please be sure that the font size doesn't cause the displayed data to exceed the space provided on the form.

Q24. Do I have to report all participants who separated from service after 2007 with a deferred vested benefit under our 403(b) plan? [top](#)

No. A plan sponsor isn't required to report a separated participant if the participant's deferred vested benefits are attributable to an annuity contract or custodial account that isn't required to be treated as part of the section 403(b)

plan assets for purposes of the reporting requirements of ERISA Title I. See DOL Field Assistance Bulletin (FAB) 2009-02.

For this exception to apply:

- the contract or account must have been issued to a current or former employee before January 1, 2009,
- the employer's obligation to make contributions (including employee salary reduction contributions) must have stopped, and the employer must have stopped making contributions to the contract or account before January 1, 2009,
- all rights and benefits under the contract or account must be legally enforceable against the issuer or custodian by the participant without any involvement by the employer, and
- the participant must be fully vested in the contract or account.

For more information, please see [DOL FAB 2009-02](#).
