

# 2025 Instructions for Form 5500-SF

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## 2025 Instructions for Form 5500-SF Short Form Annual Return/Report of Small Employee Benefit Plan

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

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**Plan Characteristics Code.** A new plan characteristic code, 1G, has been added to the Defined Benefit Features section of Form 5500-SF, Part IV, line 9a, to identify defined benefit plans that use variable annuity benefit formula.

**Administrative Penalties.** The instructions have been updated to reflect an increase in the maximum civil penalty amount assessable under ERISA section 502(c)(2), as required by the Federal Civil Penalties Inflation Adjustment Act

Improvements Act of 2015.

## EFAST2 Processing System [Return to top](#)

Your 2025 Form 5500-SF, Short Form Annual Return/Report of Small Employee Benefit Plan must be electronically filed in the ERISA Filing Acceptance System (EFAST2). You may file your 2025 Form 5500-SF online using EFAST2's web-based filing system or you may file through an EFAST2-approved vendor. You cannot file a paper Form 5500-SF by mail or other delivery service. For more information, see the instructions for [How To File - Electronic Filing Requirement](#) on page 6 and the EFAST2 website at [www.efast.dol.gov](http://www.efast.dol.gov).

## How To Get Assistance [Return to top](#)

If you need help completing this form, or have other questions, call the EFAST2 Help Desk at 1-866-GO-EFAST (1-866-463-3278) (toll free) or access the EFAST2 or IRS websites. The EFAST2 Help Desk is available Monday through Friday from 8:00 am to 8:00 pm, Eastern Time.

You can access the EFAST2 website 24 hours a day, 7 days a week at [www.efast.dol.gov](http://www.efast.dol.gov) to:

- File the Form 5500-SF or 5500 and any needed schedules or attachments.
- Check on the status of a filing you submitted.
- View filings posted by EFAST2.
- Register for electronic credentials to sign or submit filings.
- View forms and related instructions.
- Get information regarding EFAST2, including approved software vendors.
- See answers to frequently asked questions about the Form 5500-SF, the Form 5500 and its schedules, and EFAST2.
- Access the main Employee Benefits Security Administration (EBSA) and DOL websites for news, regulations, and publications.

You can access the IRS website 24 hours a day, 7 days a week at [www.irs.gov](http://www.irs.gov) to:

- View forms, instructions, and publications.
- See answers to frequently asked tax questions.
- Search publications online by topic or keyword.
- Send comments or request help by e-mail.
- Sign up to receive local and national tax news by e-mail.

You can order other IRS forms and publications at [www.irs.gov/orderforms](http://www.irs.gov/orderforms). You can order EBSA publications by calling 1-866-444-EBSA (3272).

## General Instructions [Return to top](#)

The Form 5500-SF, Short Form Annual Return/Report of Small Employee Benefit Plan, is a simplified annual reporting form for use by certain small pension and welfare benefit plans. To be eligible to use the Form 5500-SF, the plan must:

- Be a small plan (i.e., generally have fewer than 100 participants at the beginning of the plan year),
- Meet the conditions for being exempt from the requirement that the plan's books and records be audited by an independent qualified public accountant (IQPA),
- Have 100% of its assets invested in certain secure investments with a readily determinable fair value,

- Hold no employer securities,
- Not be a multiemployer plan,
- Not be required to file a Form M-1, *Report for Multiple-Employer Welfare Arrangements (MEWAs) and Certain Entities Claiming Exception (ECEs)* for the plan year, and
- Not be a pooled employer plan (see ERISA section 3(43)), and
- Not be filing as, or part of a defined contribution group reporting arrangement (DCG) (see instructions to the Form 5500).

Plans required to file an annual return/report that are not eligible to file the Form 5500-SF, must file a Form 5500, Annual Return/Report of Employee Benefit Plan, with all required schedules and attachments (Form 5500), or Form 5500-EZ, Annual Return of A One-Participant (Owners/Partners and Their Spouses) Retirement Plan or A Foreign Plan.

To reduce the possibility of correspondence and penalties, we remind filers that the Internal Revenue Service (IRS), Department of Labor (DOL), and Pension Benefit Guaranty Corporation (PBGC) have consolidated their annual return/report forms to minimize the filing burden for employee benefit plans. Administrators and sponsors of employee benefit plans generally will satisfy their IRS and DOL annual reporting requirements for the plan under ERISA sections 104 and 4065 and Code sections 6058 and 6059 by filing either the Form 5500, Form 5500-SF, or Form 5500-EZ. Defined contribution and defined benefit pension plans may have to file additional information with the IRS including: Form 8955-SSA, Annual Registration Statement Identifying Separated Participants with Deferred Vested Benefits; Form 5330, Return of Excise Taxes Related to Employee Benefit Plans; Form 5310-A, Notice of Plan Merger or Consolidation, Spinoff, or Transfer of Plan Assets or Liabilities; Notice of Qualified Separate Lines of Business. See [www.irs.gov](http://www.irs.gov) for more information. Defined benefit pension plans covered by PBGC have special additional requirements, including filing premiums and reporting certain transactions directly with that agency. See PBGC's website at [www.pbgc.gov/practitioners](http://www.pbgc.gov/practitioners) for information on premium filings and reporting and disclosure requirements.

**Note.** The Form 5500-EZ generally is used by "one-participant plans" or certain foreign plans that are not subject to the requirements of section 104(a) of ERISA to satisfy certain annual reporting and filing obligations imposed by the Code. A "one-participant plan" or certain foreign plans can file a Form 5500-EZ electronically with EFAST2 rather than filing a Form 5500-EZ on paper with the IRS. For more information on filing Form 5500-EZ, see the Instructions for Form 5500-EZ or go to [www.irs.gov](http://www.irs.gov). For more information on filing Form 5500-EZ for a foreign plan, including directions that specify when a filer must file Form 5500-EZ electronically with EFAST2 and when they may file on paper, see the Instructions for Form 5500-EZ, or go to [www.irs.gov](http://www.irs.gov).

The Form 5500-SF must be filed electronically. See [How To File - Electronic Filing Requirement](#) instructions on page 6 and the EFAST2 website at [www.efast.dol.gov](http://www.efast.dol.gov). Your Form 5500-SF entries will be initially screened electronically. Your entries must satisfy this screening for your filing to be received. Once received, your form may be subject to further detailed review, and your filing may be rejected based on this further review.

ERISA and the Code provide for the assessment or imposition of penalties for not submitting the required information when due. See [Penalties](#) on page 5.

Annual returns/reports filed under Title I of ERISA must be made available by plan administrators to plan participants and beneficiaries and by the DOL to the public pursuant to ERISA sections 104 and 106. Under Section 504 of the Pension Protection Act of 2006 (PPA), this availability for defined benefit pension plans must include the posting of identification and basic plan information and actuarial information (Form 5500-SF, Schedule SB or MB, and all of the Schedule SB or MB attachments) on any plan sponsor intranet website (or website maintained by the plan administrator on behalf of the plan sponsor) that is used for the purpose of communicating with employees and not the public. Section

504 also requires DOL to display such information on DOL's website within 90 days after the filing of the plan's annual return/report. To see 2009 and later Forms 5500-SF, including actuarial information, see [www.dol.gov/ebsa](http://www.dol.gov/ebsa). See [www.dol.gov/agencies/ebsa/workers-and-families/preparing-for-retirement/pension-plan-actuarial-information-search-instructions](http://www.dol.gov/agencies/ebsa/workers-and-families/preparing-for-retirement/pension-plan-actuarial-information-search-instructions) for 2008 and short plan year 2009 actuarial information filed under the previous paper-based system.

## Pension and Welfare Plans Required To File Annual Return/Report [Return to top](#)

All pension benefit plans and welfare benefit plans covered by ERISA must file a Form 5500 or Form 5500-SF for a plan year unless they are eligible for a filing exemption. (See Code sections 6058 and 6059 and ERISA sections 104 and 4065). An annual return/report must be filed even if the plan is not "tax qualified," benefits no longer accrue, contributions were not made during this plan year, or contributions are no longer made. Pension benefit plans required to file include both defined benefit plans and defined contribution plans. Profit-sharing plans, stock bonus plans, money purchase plans, 401(k) plans, Code section 403(b) plans covered by Title I of ERISA, and IRA plans established by an employer are among the pension benefit plans for which an annual return/report must be filed. Welfare benefit plans provide benefits such as medical, dental, life insurance, apprenticeship and training, scholarship funds, severance pay, disability, etc. Plans that cover residents of Puerto Rico, the U.S. Virgin Islands, Guam, Wake Island, or American Samoa also must file unless they are eligible for a filing exemption. This includes a plan that elects to have the provisions of section 1022(i)(2) of ERISA apply.

For more information about annual return/report filings for Code section 403(b) plans covered by Title I of ERISA, see Field Assistance Bulletins 2009-02 and 2010-01, available on the DOL website at [www.dol.gov](http://www.dol.gov).

## Plans Exempt From Filing [Return to top](#)

Under regulations and applicable guidance, some pension benefit plans and many welfare benefit plans with fewer than 100 participants are exempt from filing an annual return/report. Do not file a Form 5500-SF for an employee benefit plan that is any of the following:

1. An unfunded excess benefit plan. See ERISA section 4(b)(5).
2. A pension benefit plan maintained outside the United States primarily for the benefit of persons substantially all of whom are nonresident aliens. However, certain foreign plans are required to file the **Form 5500-EZ**, Annual Return of A One-Participant (Owners/Partners and Their Spouses) Retirement Plan or A Foreign Plan, with the IRS. See the instructions to the [Form 5500-EZ](#) for the filing requirements. For more information, go to [www.irs.gov/ep](http://www.irs.gov/ep) or call 1-877-829-5500.
3. An annuity or custodial account arrangement under Code section 403(b)(1) or (7) not established or maintained by an employer as described in DOL Regulations 29 CFR 2510.3-2(f).
4. A simplified employee pension (SEP) described in Code section 408(k) that conforms to the alternative method of compliance described in 29 CFR 2520.104-48 or 29 CFR 104-49. A SEP is a pension plan that meets certain minimum qualifications regarding eligibility and employer contributions.
5. A Savings Incentive Match Plan for Employees of Small Employers (SIMPLE) that involves SIMPLE IRAs under Code section 408(p).
6. A church pension benefit plan not electing coverage under Code section 410(d).
7. An unfunded dues financed pension benefit plan that meets the alternative method of compliance provided by 29 CFR 2520.104-27.

8. An individual retirement account or annuity not considered a pension plan under 29 CFR 2510.3-2(d).
9. A "one-participant plan," However, certain one-participant plans are required to file the **Form 5500-EZ**, Annual Return of A One-Participant (Owners/Partners and Their Spouses) Retirement Plan or A Foreign Plan, on paper with the IRS or, electronically with EFAST2.
10. A governmental plan.
11. An unfunded pension benefit plan or an unfunded or insured welfare benefit plan: (a) maintained for a select group of management or highly compensated employees, and (b) which meets the terms of 29 CFR 2520.104-24
12. A welfare benefit plan that covers fewer than 100 participants as of the beginning of the plan year and is unfunded, fully insured, or a combination of insured and unfunded. For this purpose:
13.
  - a. An unfunded welfare benefit plan has its benefits paid as needed directly from the general assets of the employer or the employee organization that sponsors the plan.
  - b. **Note.** Plans that are NOT unfunded include those plans that received employee (or former employee) contributions during the plan year and/or used a trust or separately maintained fund (including a Code section 501(c)(9) trust) to hold plan assets or act as a conduit for the transfer of plan assets during the plan year. A welfare benefit plan with employee contributions that is associated with a cafeteria plan under Code section 125 may be treated for annual reporting purposes as an unfunded welfare benefit plan if it meets the requirements of DOL Technical Release 92-01, 57 Fed. Reg. 23272 (June 2, 1992) and 58 Fed. Reg. 45359 (Aug. 27, 1993). The mere receipt of COBRA contributions or other after-tax participant contributions (e.g., retiree contributions) by a cafeteria plan would not by itself affect the availability of the relief provided for cafeteria plans that otherwise meet the requirements of DOL Technical Release 92-01. See 61 Fed. Reg. 41220, 41222-23 (Aug. 7, 1996).
  - c. A fully insured welfare benefit plan has its benefits provided exclusively through insurance contracts or policies, the premiums of which must be paid directly to the insurance carrier by the employer or employee organization from its general assets or partly from its general assets and partly from contributions by its employees or members (which the employer or employee organization forwards within 3 months of receipt). The insurance contracts or policies discussed above must be issued by an insurance company or similar organization (such as Blue Cross, Blue Shield or a health maintenance organization) that is qualified to do business in any state.
  - d. A combination unfunded/insured welfare benefit plan has its benefits provided partially as an unfunded plan and partially as a fully insured plan. An example of such a plan is a welfare benefit plan that provides medical benefits as in "a" above and life insurance benefits as in "b" above. See 29 CFR 2520.104-20.
  - e. **Note.** A voluntary employees' beneficiary association, as used in Code section 501(c)(9) (VEBA), should not be confused with the employer or employee organization that sponsors the plan. See ERISA section 3(4).
14. Plans maintained only to comply with workers' compensation, unemployment compensation, or disability insurance laws.
15. A welfare benefit plan maintained outside the United States primarily for persons substantially all of whom are nonresident aliens.
16. A church welfare benefit plan under ERISA section 3(33).
17. An unfunded dues financed welfare benefit plan that meets the alternative method of compliance provided by 29 CFR 2520.104-26.
18. A welfare benefit plan that participates in a group insurance arrangement that files a return/report on its behalf

under 29 CFR 2520.104-43. A group insurance arrangement generally is an arrangement that provides benefits to the employees of two or more unaffiliated employers (not in connection with a multiemployer plan or a collectively-bargained multiple-employer plan), fully insures one or more welfare benefit plans of each participating employer, uses a trust (or other entity such as a trade association) as the holder of the insurance contracts, and uses a trust as the conduit for payment of premiums to the insurance company.

19. An apprenticeship or training plan meeting all of the conditions specified in 29 CFR 2520.104-22.

For more information on plans that are exempt from filing an annual return/report, call the EFAST2 Help Desk at 1-866-GO-EFAST (1-866-463-3278). For one-participant plan filers, see the Instructions for Form 5500-EZ or call the IRS Help Desk at 1-877-829-5500.

## Who May File Form 5500-SF [Return to top](#)

If your plan is required to file an annual return/report, you may file the Form 5500-SF instead of the Form 5500 only if you meet all of the eligibility conditions listed below.

1. The plan (a) covered fewer than 100 participants at the beginning of the plan year 2025, or (b) under 29 CFR 2520.103-1(d) was eligible to and filed as a small plan for plan year 2024 and did not cover more than 120 participants at the beginning of plan year 2025 (see instructions for [line 5](#) on counting the number of participants). To determine the number of participants covered by defined benefit pension plans and welfare plans, use the number described on Form 5500-SF, line 5a. Defined contribution pension plans use the number described on the Form 5500-SF, line 5c(1), except use the number described on line 5c(2) for defined contribution pension plans that check the "first return/report" box on Part I, line B;
2. The plan did not hold any employer securities at any time during the plan year;
3. At all times during the plan year, the plan was 100% invested in certain secure, easy to value assets that meet the definition of "eligible plan assets" (see the instructions for [line 6a](#)), such as mutual fund shares, investment contracts with insurance companies and banks valued at least annually, publicly traded securities held by a registered broker-dealer, cash and cash equivalents, and plan loans to participants;
4. The plan is eligible for the waiver of the annual examination and report of an independent qualified public accountant (IQPA) under 29 CFR 2520.104-46 (but not by reason of enhanced bonding), which requirement includes, among others, giving certain disclosures and supporting documents to participants and beneficiaries regarding the plan's investments (see instructions for [line 6b](#));
5. The plan is not a multiemployer plan;
6. The plan is not required to file a Form M-1, *Report for Multiple-Employer Welfare Arrangements (MEWAs) and Certain Entities Claiming Exception (ECEs)* during the plan year;
7. The plan is not a pooled employer plan (see ERISA section 3(43)); and
8. The plan is not filing as, or part of, a DCG reporting arrangement. (see instructions to [Form 5500](#)).

**Note.** Employee Stock Ownership Plans (ESOPs) and Direct Filing Entities (DFEs) (including DCGs) may not file the Form 5500-SF.

## What To File [Return to top](#)

Plans required to file an annual return/report that meet all of the conditions for filing the Form 5500-SF may complete and file the Form 5500-SF in accordance with its instructions. Single-employer defined benefit pension plans using the Form 5500-SF must also file the Schedule SB (Form 5500), Single-Employer Defined Benefit Plan Actuarial Information,

and its required attachments. Money purchase plans amortizing a funding waiver using the Form 5500-SF must also file the Schedule MB (Form 5500), Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information, and its required attachments. Multiple-employer pension plans using the Form 5500-SF must also file the Schedule MEP (Form 5500), Multiple-Employer Retirement Plan Information. For information about [Schedule SB](#), [Schedule MB](#), and [Schedule MEP](#), see the 2025 Instructions for Form 5500, Annual Return/Report of Employee Benefit Plan.

**Eligible Combined Plans.** The Pension Protection Act of 2006 (PPA) established rules for a new type of pension plan, an "eligible combined plan," effective for plan years beginning after December 31, 2009. See Code section 414(x) and ERISA section 210(e). An eligible combined plan consists of a defined benefit plan and a defined contribution plan that includes a qualified cash or deferred arrangement under Code section 401(k), with the assets of the two plans held in a single trust, but clearly identified and allocated between the plans. The eligible combined plan design is available only to employers that employed an average of at least two, but not more than 500 employees, on business days during the calendar year preceding the plan year as of which the eligible combined plan is established and that employs at least two employees on the first day of the plan year that the plan is established. Because an eligible combined plan includes both a defined benefit plan and a defined contribution plan, the Form 5500-SF filed for the plan must include all the information, schedules, and attachments that would be required for either a defined benefit plan (such as a Schedule SB) or a defined contribution plan.

## When To File [Return to top](#)

File the 2025 Form 5500-SF for plan years that began in 2025. The form, and any required schedules and attachments, must be filed by the last day of the 7<sup>th</sup> calendar month after the end of the plan year (not to exceed 12 months in length) that began in 2025.

**Short Years.** For a plan year of less than 12 months (short plan year), file the form and applicable schedules by the last day of the 7<sup>th</sup> calendar month after the short plan year ends or by the extended due date, if filing under an authorized extension of time. Fill in the short plan year beginning and ending dates in the space provided and check the appropriate box in Part I, line B, of the Form 5500-SF. For purposes of this return/report, a short plan year ends on the date of the change in accounting period or upon the complete distribution of assets of the plan. Also see the instructions for Final Return/Report to determine if "the final return/report" box in line B should be checked.

**Notes.** (1) If the filing due date falls on a Saturday, Sunday, or Federal holiday, the return/report may be filed on the next day that is not a Saturday, Sunday, or Federal holiday. (2) If the 2025 Form 5500-SF is not available before the plan filing is due, use the 2025 Form 5500-SF and enter the 2025 fiscal year beginning and ending dates on the line provided at the top of the form.

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### Using Form 5558 [top](#)

If filing under an extension of time based on the filing of an IRS Form 5558, Application for Extension of Time To File Certain Employee Plan Returns, check the appropriate box on the Form 5500-SF, Part I, line C. A one-time extension of time to file the Form 5500-SF (up to 2 ½ months) may be obtained by filing Form 5558 on or before the normal due date (not including any extensions) of the return/report. You can file paper Form 5558 with the Department of Treasury,

Internal Revenue Service Center, Ogden, UT 84201-0045. Approved copies of the paper Form 5558 will not be returned to the filer. A copy of the completed extension request must be retained with the plan's records. Please see [Instructions for Form 5558](#) for more information on how and where to file

## Using Extension of Time To File Federal Income Tax Return [top](#)

An automatic extension of time to file Form 5500-SF until the due date of the federal income tax return of the employer will be granted if all 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 5500-SF; and (3) a copy of the application for extension of time to file the federal income tax return is maintained with the filer's records. An extension of time granted by using this automatic extension procedure CANNOT be extended further by filing an IRS Form 5558, nor can it be extended beyond a total of 9½ months beyond the close of the plan year.

**Note.** A tax-exempt organization is not required to file a federal income tax return. However, if the organization uses a Form 8868 to request an extension for its Form 990 series return, the filer is automatically granted an extension of time to file the Form 5500 until the extended due date of filing Form 990 series if all conditions listed above are met. An extension granted by using this automatic extension procedure cannot be extended beyond a total of 9 ½ months beyond the close of the plan year.

## Other Extensions of Time [top](#)

The IRS, DOL, and PBGC may 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 [www.irs.gov](http://www.irs.gov), [www.efast.dol.gov](http://www.efast.dol.gov), and [www.pbgc.gov/practitioners](http://www.pbgc.gov/practitioners) for announcements regarding such special extensions. If you are relying on one of these announced special extensions, check the appropriate box on the Form 5500-SF, Part I, line C, and enter a description of the announced authority for the extension.

## Delinquent Filer Voluntary Compliance (DFVC) Program [Return to top](#)

The DFVC Program facilitates voluntary compliance by plan administrators who are delinquent in filing annual return/report forms under Title I of ERISA by permitting administrators to pay reduced civil penalties for voluntarily complying with their DOL annual reporting obligations. If the Form 5500-SF is being filed under the DFVC Program, check the appropriate box on Form 5500-SF, Part I, line C to indicate that the Form 5500-SF is being filed under the DFVC Program. See [www.efast.dol.gov](http://www.efast.dol.gov) for additional information.

Plan administrators are reminded that they can use the online calculator available at [www.askebsa.dol.gov/dfvcepay/calculator](http://www.askebsa.dol.gov/dfvcepay/calculator) to compute the penalties due under the program. Payments under the DFVC Program also may be submitted electronically. For information on how to pay DFVC Program payments online, go to [www.dol.gov/ebsa](http://www.dol.gov/ebsa).

**Caution!** Filers who wish to participate in the DFVC Program for plan years prior to 2023 must use the 2025 version of Form 5500 or, if applicable, Form 5500-SF. Use the Form 5500 Version Selection Tool available at [www.efast.dol.gov](http://www.efast.dol.gov) for further information.

## Change in Plan Year [Return to top](#)

Generally, only defined benefit pension plans need to get approval for a change in plan year. See Code section 412(d)(1). However, under Rev. Proc. 87-27, 1987-1 C.B. 769, these pension plans may be eligible for automatic approval of a change in plan year.

If a change in plan year for a pension or a welfare benefit plan creates a short plan year, file the form and applicable schedules by the last day of the 7<sup>th</sup> calendar month after the short plan year ends or by the extended due date, if filing under an authorized extension of time. Fill in the short plan year beginning and ending dates in the space provided in Part I and check the appropriate box in Part I, line B of the Form 5500-SF. For purposes of this return/report, the short plan year ends on the date of the change in accounting period or upon the complete distribution of assets of the plan. Also, see the instructions for [Final Return/Report](#) to determine if "final return/report" in line B should be checked.

## Penalties [Return to top](#)

Plan administrators and plan sponsors must provide complete and accurate information and must otherwise comply fully with the filing requirements. ERISA and the Code provide for the DOL and the IRS, respectively, to assess or impose penalties for not giving complete and accurate information and for not filing complete and accurate statements and returns/reports. Certain penalties are administrative (that is, they may be imposed or assessed in an administrative proceeding by one of the governmental agencies delegated to administer the collection of the Form 5500-SF data). Others require a legal conviction.

## Administrative Penalties [top](#)

Listed below are various penalties under ERISA and the Code that may be assessed or imposed for not meeting the annual return/report filing requirements. Generally, whether the penalty is under ERISA or the Code, or both, depends upon the agency for which the information is required to be filed. One or more of the following administrative penalties may be assessed or imposed in the event of incomplete filings or filings received after the due date unless it is determined that your failure to file properly is for reasonable cause.

1. A penalty of up to \$2,739 a day for each day a plan administrator fails or refuses to file a complete and accurate report. See ERISA section 502(c)(2), 29 CFR 2560.502c-2, and the Federal Civil Penalties Inflation Adjustment Act of 1990, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015 (2015 Inflation Adjustment Act). Pub. L. No. 114-74; 129 Stat. 599 and the DOL's implementing regulation at 90 Fed. Reg. 1854 (Jan. 10, 2025). The 2015 Inflation Adjustment Act requires agencies to adjust the levels of civil monetary penalties with an initial catch-up adjustment, followed by annual adjustments for inflation. Because the Federal Civil Penalties Inflation Adjustment Improvements Act of 2015 (Pub. L. No. 114-74; 129 Stat. 599), requires the penalty amount to be adjusted annually after the Form 5500/5500-SF and its schedules, attachments, and instructions are published for filing, be sure to check DOL's website for any possible required inflation adjustments of the maximum penalty amount that may have been published in the Federal Register after the instructions have been posted.
2. A penalty of \$250 a day (up to \$150,000) for not filing the annual return/report for certain plans of deferred compensation, trusts and annuities, and bond purchase plans by the due date(s). See Code section 6652(e).
3. A penalty of \$1,000 for not filing an actuarial statement (Schedule MB (Form 5500) or Schedule SB (Form 5500)) required by the applicable instructions. See Code section 6692.

## Other Penalties [top](#)

1. Any individual who willfully violates any provision of Part 1 of Title I of ERISA shall on conviction be fined not more than \$100,000 or imprisoned not more than 10 years, or both. See ERISA section 501.
2. A penalty up to \$10,000, five (5) years imprisonment, or both, may be imposed for making any false statement or representation of fact, knowing it to be false, or for knowingly concealing or not disclosing any fact required by ERISA. See section 1027, Title 18, U.S. Code, as amended by section 111 of ERISA.

## How To File - Electronic Filing Requirement [Return to top](#)

Your 2025 Form 5500-SF must be electronically filed in the ERISA Filing Acceptance System (EFAST2). You may file your 2025 Form 5500-SF online using EFAST2's web-based filing system or you may file through an EFAST2-approved vendor. Detailed information on electronic filing is available at [www.efast.dol.gov](http://www.efast.dol.gov). For telephone assistance, call the EFAST2 Help Desk at 1-866-GO-EFAST (1-866-463-3278). The EFAST2 Help Desk is available Monday through Friday from 8:00 am to 8:00 pm, Eastern Time.

**Caution!** *Annual returns/reports filed under Title I of ERISA, including those filed using the Form 5500-SF, must be made available by the plan administrators to plan participants and beneficiaries and by the DOL to the public under ERISA sections 104 and 106. Even though the Form 5500-SF must be filed electronically, the plan administrator must keep a copy of the Form 5500-SF, including schedules and attachments, with all required signatures on file as part of the plan's records, and must make a paper copy available on request to participants, beneficiaries, and the DOL as required by section 104 of ERISA and 29 CFR 2520.103-1. Filers may use electronic media for record maintenance and retention, so long as they meet the applicable requirements. (See 29 CFR 2520.107-1).*

Generally, questions on the Form 5500-SF relate to the plan year entered at the top of the first page of the form. Therefore, answer all questions on the 2025 Form 5500-SF with respect to the 2025 plan year unless otherwise explicitly stated in the instructions or on the form itself.

Your entries must be in the proper format in order for the EFAST2 system to process your filing. For example, if a question requires you to enter a dollar amount, you cannot enter a word. Your software will not let you submit your return/report unless all entries are in the proper format. To reduce the possibility of correspondence and penalties:

- Complete all lines on the Form 5500-SF unless otherwise specified. Also complete and electronically attach, as required, any applicable schedules and attachments.
- Do not enter "N/A" or "Not Applicable" on the Form 5500-SF or Schedules SB (Form 5500), MB (Form 5500), and MEP (Form 5500) unless specifically permitted. "Yes" or "No" questions on the form and schedules cannot be left blank, unless specifically permitted. Answer "Yes" or "No," but not both.
- Use the correct employer identification number (EIN) and plan number (PN) for the plan.

You should check your return/report for errors before signing or submitting it to EFAST2. Your filing software or, if you are using it, the EFAST2 web-based filing system will allow you to check your return/report for errors. If, after reasonable attempts to correct your filing to eliminate any identified problem or problems, you are unable to address them, or you believe that you are receiving the message in error, call the EFAST2 Help Desk at 1-866-GO-EFAST (1-866-463-3278) or contact the service provider you used to help prepare and file your annual return/report.

Once you complete the return/report and finish the electronic signature process, you can electronically submit it to EFAST2. When you electronically submit your return/report, EFAST2 is designed to immediately notify you if your submission was received and whether the return/report is ready to be processed by EFAST2. If EFAST2 does not notify

you that your submission was successfully received and is ready to be processed, you will need to take steps to correct the problem or you may be deemed a non-filer subject to penalties from DOL, IRS, and/or PBGC.

Once EFAST2 receives your return/report, the EFAST2 system should be able to provide a filing status within 20 minutes. Check back into the EFAST2 system to determine the filing status of your return/report. The filing status message will include a list of any filing errors or warnings that EFAST2 may have identified in your filing. If EFAST2 did not identify any filing errors or warnings, EFAST2 will show the filing status of your return/report as "Filing Received." Persons other than the submitter can check whether the filing was received by the system by calling the EFAST2 Help Desk at 1-866-GO-EFAST (1-866-463-3278) and using the automated telephone system.

To reduce the possibility of correspondence and penalties from the DOL, IRS, and/or PBGC, you should do the following: (1) Before submitting your return/report to EFAST2, check it for errors, and (2) after you have submitted it to EFAST2, verify that you have received a filing status of "Filing Received" and attempt to correct and resolve any errors or warnings listed in the status report.

**Note.** Even after being received by the EFAST2 system, your return/report filing may be subject to further detailed review by DOL, IRS, and/or PBGC, and your filing may be deemed deficient based upon this further review. See [Penalties](#) on page 5.

The Form 5500-SF, Schedules SB (Form 5500), MB (Form 5500) and MEP (Form 5500), and any attachments that are filed under ERISA are open to public inspection, and the contents are public information subject to publication on the Internet.

**Caution!** *Do not enter social security numbers in response to questions asking for an employer identification number (EIN). Because of privacy concerns, the inclusion of a social security number or any portion thereof on the Form 5500-SF or on a schedule or attachment that is open to public inspection may result in the rejection of the filing. If you discover a filing disclosed on the EFAST2 website that contains a social security number, immediately call the EFAST2 Help Desk at 1-866-GO-EFAST (1-866-463-3278).*

*Do not attach a copy of the annual registration statement (IRS Form 8955-SSA) identifying separated participants with deferred vested benefits, or a previous year's Schedule SSA (Form 5500) to your 2025 Form 5500-SF Annual Return/Report. The annual registration statement must be filed directly with the IRS and cannot be attached to a Form 5500-SF submission with EFAST2.*

Employers without an employer identification number (EIN) must apply to the IRS for one as soon as possible. The EBSA does not issue EINs. To apply for an EIN from the IRS:

- Mail or fax Form SS-4, Application for Employer Identification Number, obtained at [www.irs.gov/orderforms](http://www.irs.gov/orderforms).
- See <https://www.irs.gov/Businesses> and click on "Employer ID Numbers" for additional information. 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.)

## Signature and Date [Return to top](#)

For purposes of Title I of ERISA, the plan administrator is required to file the Form 5500 or 5500-SF. The plan administrator must electronically sign the Form 5500 or 5500-SF submitted to EFAST2.

**Caution!** *After submitting your filing, you must check the Filing Status. If the filing status is "Processing Stopped" or "Unprocessable", it is possible your submission was not sent with a valid electronic signature as required, and depending on the*

*error, may be considered not to have been filed. By looking closer at the Filing Status, you can see specific error messages applicable to the transmitted filing and determine whether it was sent with a valid electronic signature and what other errors may need to be corrected.*

**Note.** If the plan administrator is an entity, the electronic signature must be in the name of a person authorized to sign on behalf of the plan administrator.

If the plan administrator does not sign a filing, the filing status will indicate that there is an error with your filing, and your filing will be subject to further review, correspondence, rejection, and civil penalties.

## Authorized Service Provider Signatures. [top](#)

A statement for service providers that use this electronic signature option is in the IFILE application. The statement provides that, by signing the electronic filing, the service provider is attesting: (1) that the service provider has been authorized in writing by the plan administrator or plan sponsor/employer, as applicable, to electronically submit the return/report; (2) that a copy of the specific written authorization will be kept in the service provider's records; (3) that, in addition to any other required schedules or attachments, the electronic filing includes a true and correct PDF copy of the completed Form 5500-SF (without schedules or attachments) return/report bearing the manual signature of the plan administrator or employer/plan sponsor, as applicable, under penalty of perjury; (4) that the service provider advised the plan administrator or employer/plan sponsor, as applicable, that by selecting this electronic signature option, the image of the plan administrator's or employer/plan sponsor's manual signature will be included with the rest of the return/report posted by the Department of Labor on the Internet for public disclosure; and (5) that the service provider will communicate to the plan administrator or employer/plan sponsor, as applicable, any inquiries and information received from EFAST2, DOL, IRS, or PBGC regarding the return/report.

**Note.** A Form 5500-SF that is not electronically signed by the plan administrator will be subject to rejection and civil penalties under Title 1 of ERISA.

The Form 5500-SF Annual Return/Report must be filed electronically and signed. To obtain an electronic signature, go to [www.efast.dol.gov](http://www.efast.dol.gov) and register in EFAST2 as a signer. You will be provided with a UserID and a PIN. Both the UserID and PIN are needed to sign the Form 5500-SF. The plan administrator must keep a copy of the Form 5500-SF, including schedules and attachments, with all required signatures on file as part of the plan's records. See 29 CFR 2520.103-1. Electronic signatures on annual returns/reports filed under EFAST2 are governed by the applicable statutory and regulatory requirements.

## Specific Line-by-Line Instructions (Form 5500-SF) [Return to top](#)

### Part I - Annual Report Identification Information [Return to top](#)

File the 2025 Form 5500-SF annual report for a plan year that began in 2025. Enter the beginning and ending dates in Part I. The 2025 Form 5500-SF annual report must be filed electronically.

### Check only one of the line A box choices.

**Line A - Box for Single-Employer Plan.** [top](#) Check this box if the Form 5500-SF is filed for a single-employer plan. A

single-employer plan for purposes of the Form 5500-SF is an employee benefit plan maintained by one employer or one employee organization.

**Note.** A "controlled group" is generally considered one employer for Form 5500 and Form 5500-SF reporting purposes. A "controlled group" is a controlled group of corporations under Code section 414(b), a group of trades or businesses under common control under Code section 414(c), or an affiliated service group under Code section 414(m). A separate annual return/report with line A (single-employer plan) checked must be filed by each employer participating in a plan or program of benefits in which 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.

**Line A - Box for Multiple-Employer Plan.** **top** Check this box if the Form 5500-SF is being filed for a multiple-employer plan. A multiple-employer plan is a plan that is maintained by more than one employer and is not a single-employer plan or a multiemployer plan. A multiple-employer plan can be collectively bargained and collectively funded, but if covered by PBGC termination insurance, must have properly elected before September 27, 1981, not to be treated as a multiemployer plan under Code section 414(f)(5) or ERISA sections 3(37)(E) and 4001(a)(3), and have not revoked that election or made an election to be treated as a multiemployer plan under Code section 414(f)(6) or ERISA section 3(37)(G). A single Form 5500-SF Annual Return/Report is filed for the multiple-employer plan; participating employers do not file individually for this type of plan.

**Note.** Do not check this box if all of the employers maintaining the plan are members of the same controlled group or affiliated service group under Code sections 414(b), (c), or (m).

**Multiple-Employer Retirement Plan Information.** Schedule MEP (Form 5500), Multiple-Employer Retirement Plan Information, must be attached to a Form 5500-SF filed for a pension plan that checks this box, to provide information specific to such plan, including a list of participating employers and related information. See Form 5500 instructions for Schedule MEP for more information.

**Caution!** *Multiemployer plans, pooled employer plans and DCG reporting arrangements cannot use the Form 5500-SF to satisfy their annual reporting obligations. They must file the Form 5500. For these purposes, a plan is a pooled employer plan if it is a multiple-employer pension plan that meets the definition under ERISA section 3(43), and a plan is a multiemployer plan if: (a) more than one employer is required to contribute; (b) the plan is maintained under one or more collective-bargaining agreements between one or more employee organizations and more than one employer; (c) an election under Code section 414(f)(5) and ERISA section 3(37)(E) has not been made; and (d) the plan meets any other applicable conditions of 29 CFR 2510.3-37. A plan that made a proper election under ERISA section 3(37)(G) and Code section 414(f)(6) on or before Aug. 17, 2007, is also a multiemployer plan. A DCG reporting arrangement is an alternative reporting method used by groups of employee benefits plans meeting certain commonality of plan features and other applicable conditions found in 29 CFR 2520.104-51 and 29 CFR 2520.103-14.*

**Line B - Box for First Return/Report.** **top** Check this box if an annual return/report has not been previously filed for this plan. For the purpose of completing this box, the Form 5500-EZ is not considered an annual return/report.

**Line B - Box for Amended Return/Report.** **top** Check this box if you have already filed for the 2025 plan year and are now filing an amended return/report to correct errors and/or omissions on the previously filed return/report.

**TIP.** *Check the line B box for an "amended return/report" if you filed a previous 2025 annual return/report that was given a "Filing\_Received," "Filing\_Error," or "Filing\_Stopped" status by EFAST2. Do not check the line B box for an "amended return/report" if your previous submission attempts were not successfully received by EFAST2 because of problems with the*

transmission of your return/report. For more information, go to the EFAST2 website at [www.efast.dol.gov](http://www.efast.dol.gov) or call the EFAST2 Help Desk at 1-866-GO-EFAST (1-866-463-3278).

If you need to file an amended return/report to correct errors and/or omissions in a previously filed annual return/report for the 2025 plan year AND you are eligible to file the Form 5500-SF, you may use the Form 5500-SF even if the original filing was a Form 5500. If you filed a Form 5500-SF, but determine that you were not eligible to file the Form 5500-SF, you must use the Form 5500 or Form 5500-EZ to amend your return/report.

**Note.** An amended filing should be submitted as a complete replacement of the previously submitted filing. You will need to resubmit the entire form, with all required schedules and attachments, through EFAST2. You cannot submit just the parts of the filing that are being amended. See [EFAST2 FAQs](#) available on the EFAST website at [www.efast.dol.gov](http://www.efast.dol.gov).

**Line B - Box for Final Return/Report.** [top](#) Check this box if this is the final report for the plan. Only check this box if all assets under the plan (including insurance/annuity contracts) have been distributed to the participants and beneficiaries or legally transferred to the control of another plan, and when all liabilities for which benefits may be paid under a welfare benefit plan have been satisfied. Do not mark the final return/report box if you are reporting participants and/or assets at the end of the plan year. If a trustee is appointed for a terminated defined benefit pension plan under ERISA section 4042, the last plan year for which a return/report must be filed is the year in which the trustee is appointed. If you are in this situation, you may contact [PBGCTrusteedPlan@dol.gov](mailto:PBGCTrusteedPlan@dol.gov) for further information.

#### Examples:

**Mergers/Consolidations.** A final return/report should be filed for the plan year (12 months or less) that ends when all plan assets were legally transferred to the control of another plan.

**Pension and Welfare Plans That Terminated Without Distributing All Assets.** If the plan was terminated but all plan assets were not distributed, a return/report must be filed for each year the plan has assets. The return/report must be filed by the plan administrator, if designated, or by the person or persons who actually control the plan's assets/property.

**Welfare Plans Still Liable To Pay Benefits.** A welfare plan cannot file a final return/report if the plan is still liable to pay benefits for claims that were incurred prior to the termination date, but not yet paid. See 29 CFR 2520.104b-2(g)(2)(ii).

**Line B - Box for Short Plan Year Return/Report.** [top](#) Check this box if this Form 5500-SF is being filed for a plan year period of less than 12 months. Provide the dates in Part I, Plan Year Beginning and Ending.

**Line C - Box for Extension Using Form 5558.** [top](#) Check this box if you filed for an extension of time to file this form using the IRS form 5558 Application for Extension of Time To File Certain Employee Plan Returns. You should keep a copy of the Form 5558 with the filer's records.

**Line C - Box for Extension Using Automatic Extension.** [top](#) Check this box if you are filing using the automatic extension of time to file the Form 5500-SF return/report until the due date of the federal income tax return of the employer and maintain a copy of the employer's extension of time to file the income tax return with the plan's records.

**Line C - Box for Extension Using Special Extension.** [top](#) Check this box if you are filing using a special extension of time to file the Form 5500-SF Annual Return/Report that has been announced by the IRS, DOL, or PBGC. If you checked that you are using a special extension of time, enter a description of the extension of time in the space provided.

**Line C - Box for Extension Under DFVC Program.** [top](#) Check this box if you are filing under DOL's Delinquent Filer

Voluntary Compliance (DFVC) Program.

**Caution!** Checking this box does not enter you in the DFVC program. You can enter the DFVC Program at this site: [www.dol.gov/agencies/ebsa/employers-and-advisers/plan-administration-and-compliance/correction-programs/dfvcp](http://www.dol.gov/agencies/ebsa/employers-and-advisers/plan-administration-and-compliance/correction-programs/dfvcp)

See additional information on the DFVC Program at [www.dol.gov/sites/dolgov/files/EBSA/about-ebsa/our-activities/resource-center/faqs/dfvcp.pdf](http://www.dol.gov/sites/dolgov/files/EBSA/about-ebsa/our-activities/resource-center/faqs/dfvcp.pdf) including filing by mail.

Applying and paying electronically to the DFVC Program is strongly recommended.

**Line D – Box for a Collectively-Bargained, Single-Employer Plan.** [top](#) Check this box when the contributions to the plan and/or the benefits paid by the plan are subject to the collective bargaining process. The contributions and/or benefits do not have to be identical for all employees under the plan.

**Line E - Box for a retroactively adopted plan as permitted by SECURE Act section 201.** [top](#) Check this box if the plan sponsor adopted the plan during the 2025 plan year (i.e., by the due date, including extension, for filing the plan sponsor's tax return for the 2023 taxable year) and elected to treat the plan as having been adopted before the 2025 plan year began (i.e., at the close as of the last day of the sponsor's taxable year) as permitted by section 201 of the Setting Every Community Up for Retirement Enhancement Act of 2019 (SECURE Act). Plans in this situation are not required to file a 2023 Form 5500. However, if the plan is a defined benefit pension plan, the 2023 Schedule SB (Form 5500) must be included as an attachment to the 2025 Schedule SB (Form 5500) as part of the 2025 Form 5500. Please see [Instructions](#) for Schedule SB for more information.

## Part II - Basic Plan Information [Return to top](#)

**Line 1a.** [top](#) Enter the formal name of the plan or enough information to identify the plan. Abbreviate if necessary. If an annual return/report has previously been filed on behalf of the plan, regardless of the type of Form that was filed (Form 5500, Form 5500-EZ, or Form 5500-SF), use the same name or abbreviation as was used on the prior filings. Once you use an abbreviation, continue to use it for that plan on all future annual return/report filings with the IRS, DOL, and PBGC. Do not use the same name or abbreviation for any other plan, even if the first plan is terminated. If the plan has changed its name from the prior year filing(s), complete line 4 to indicate that the plan was previously identified by a different name.

**Line 1b.** [top](#) Enter the three-digit plan or entity number (PN) that the employer or plan administrator assigned to the plan. This three-digit number, in conjunction with the employer identification number (EIN) entered on line 2b, is used by the IRS, DOL, and PBGC as a unique 12-digit number to identify the plan.

Start at 001 for plans providing pension benefits. Start at 501 for welfare plans. Do not use 888 or 999.

Once you use a plan number, continue to use it for that plan on all future filings with the IRS, DOL, and PBGC. Do not use it for any other plan, even if the first plan is terminated.

<p><b>For each Form 5500-SF with the same EIN (line 2b), when ▼</b></p>	<p><b>Assign PN ▼</b></p>
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Codes are entered in line 9a	001 to the first plan. Consecutively number others as 002, 003 . . .
Codes are entered in line 9b, and not in line 9a	501 to the first plan. Consecutively number others as 502, 503 . . .

**Exception.** If 333 (or a higher number in a sequence beginning with 333) was previously assigned to the plan, that number may be entered on line 1b.

**Line 1c. top** Enter the date the plan first became effective.

**Line 2a. top** Limit your response to the information required in each row as specified below:

1. Enter the plan sponsor's name. If the plan covers only the employees of one employer, enter the employer's name.

The term "plan sponsor" means:

- The employer, for an employee benefit plan that a single employer established or maintains;
- The employee organization, in the case of a plan of an employee organization;
- The association, committee, joint board of trustees, or other similar group of 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; or
- The professional employer organization (PEO), in the case of a PEO multiple-employer plan that meets the conditions under 29 CFR 2510.3-55(c).

2. Enter any "in care of" (C/O) name.

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

4. Enter the name of the city.

5. Enter the two-character abbreviation of the U.S. state or possession and zip code.

6. Enter the foreign routing code, if applicable. Leave U.S. state and zip code blank if entering a foreign routing code and country name.

7. Enter the foreign country, if applicable.

8. Enter the D/B/A (the doing business as) or trade name of the sponsor if different from the plan sponsor's name.

9. Enter any second address. Use only a street address here, not a P.O. Box.

**Notes.** (1) In the case of a multiple-employer plan, file only one annual return/report for the plan. If an association or other entity is not the sponsor, enter the name of a participating employer as sponsor. For a plan of a controlled group of corporations, the name of one of the sponsoring members should be entered. In either case, the same name must be used in all subsequent filings of the Form 5500 return/report or Form 5500-SF for the multiple-employer plan or controlled group (see instructions for [line 4](#) concerning a change in sponsorship). (2) Use the IRS Form 8822-B to notify the IRS if the address provided here is a change in your business mailing address or your business location.

**Line 2b. top** Enter the employer's nine-digit employer identification number (EIN). Do not use a social security number

(SSN). A Form 5500-SF that is filed under ERISA is open to public inspection and the contents are public information and are subject to publication on the Internet. Because of privacy concerns, the inclusion of a social security number or any portion thereof on this line may result in the rejection of the filing.

Employers without an EIN number must apply to the IRS for one as soon as possible. The EBSA does not issue EINs. To apply for an EIN from the IRS:

- Mail or fax Form SS-4, Application for Employer Identification Number, obtained at [www.irs.gov/orderforms](http://www.irs.gov/orderforms).
- See [www.IRS.gov/Businesses](http://www.IRS.gov/Businesses) and click on "Employer ID Numbers" for additional information.

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 number of the sponsor identified on line 2a. The EIN must be used in all subsequent filings of the Form 5500-SF (or any subsequent Form 5500 or Form 5500-EZ in a year where the plan is not eligible to file the Form 5500-SF) for these plans. (See instructions to [line 4](#) concerning change in EIN).

**Note.** EINs for funds (trusts or custodial accounts) associated with plans are generally not required to be furnished on the Form 5500-SF. The IRS, however, will issue EINs for such funds for other reporting purposes.

EINs may be obtained as explained above. Plan sponsors should use the trust EIN when opening a bank account or conducting other transactions for a trust.

**Line 2c. top** Enter the telephone number for the plan sponsor. Use numbers only, including area code, and do not include any special characters.

**Line 2d. top** Enter the six-digit [business code](#) from the list of business codes on pages 23-25 that:

- In the case of a single-employer plan, best describes the primary nature of the plan sponsor's business, and
- In the case of a multiemployer plan, best describes the predominant industry in which the active participants are employed (e.g., 484120 - General Freight Trucking, Long Distance, 236110 - Residential Building Construction).

Do not enter code 525100 (Insurance & Employee Benefit Funds) or (813930 Labor Unions and Similar Labor Organizations) unless the predominant industry in which the active participants are employed is the industry of insurance and employee benefit funds, or labor unions and similar labor organizations.

**Line 3a. top** Limit your response to the information required in each row as specified below:

1. Enter the name of the plan administrator unless the administrator is the sponsor identified on line 2. If both the plan administrator name and address are the same as the plan sponsor name and address, check the "Same as Plan Sponsor" box and disregard items 2 through 6 below.
2. Enter any "in care of" (C/O) name.
3. Enter the current street address. A post office box number may be entered if the Post Office does not deliver mail to the administrator's street address.
4. Enter the name of the city.
5. Enter the two-character abbreviation of the U.S. state or possession and zip code.
6. Enter the foreign routing code and foreign country, if applicable. Leave U.S. state and zip code blank if entering foreign routing code and country information.

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;
- The professional employer organization (PEO), in the case of a PEO multiple-employer plan that meets conditions under 29 CFR 2510.3-55(c); or
- Any other person prescribed by applicable regulations if an administrator is not designated and a plan sponsor cannot be identified.

**Line 3b. top** Enter the plan administrator's nine-digit EIN. A plan administrator must have an EIN for Form 5500-SF reporting. If the plan administrator does not have an EIN, it must apply to the IRS for one as explained in the instructions for line 2b. One EIN should be entered for a group of individuals who are, collectively, the plan administrator.

**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 3c. top** Enter the telephone number for the plan administrator. Use numbers only, including area code, and do not include any special characters.

**Line 4. top** If the plan sponsor's name and/or EIN have changed or the plan name has changed since the last return/report was filed for this plan, enter the plan sponsor's name, EIN, the plan name, and the plan number as it appeared on the last return/ report filed.

**Caution!** *The failure to indicate on line 4 that a plan sponsor was previously identified by a different name or a different employer identification number (EIN) or that the plan name has been changed could result in correspondence from the DOL and/or the IRS.*

**Line 5. top** Enter in element (a) the total number of participants at the beginning of the plan year. Enter in element (b) the total number of participants at the end of the plan year. Enter in element (c)(1) the total number of participants included on element (a) (total participants at the beginning of the plan year) who have account balances as of the beginning of the plan year. Enter in element (c)(2) the total number of participants included on element (b) (total participants at the end of the plan year) who have account balances at the end of the plan year. Welfare benefit plans and defined benefit plans do not complete element (c). Enter in element (d)(1) the total number of active participants at the beginning of the plan year. Enter in element (d)(2) the total number of active participants at the end of the plan year.

The description of "participant" in the following instructions is only for purposes of these lines.

An individual becomes a participant covered under an employee welfare benefit plan on the earliest of:

- The date designated by the plan as the date on which the individual begins participation in the plan;
- The date on which the individual becomes eligible under the plan for a benefit subject only to occurrence of the contingency for which the benefit is provided; or
- The date on which the individual makes a contribution to the plan, whether voluntary or mandatory.

See 29 CFR 2510.3-3(d)(1). This includes former employees who are receiving group health continuation coverage benefits under Part 6 of ERISA and who are covered by the employee welfare benefit plan. Covered dependents are not counted as participants. A child who is an "alternate recipient" entitled to health benefits under a qualified medical child support order (QMCSO) should not be counted as a participant for line 5. An individual is not a participant covered under an employee welfare plan on the earliest date on which the individual (a) is ineligible to receive any benefit under

the plan even if the contingency for which such benefit is provided should occur, and (b) is not designated by the plan as a participant. See 29 CFR 2510.3-3(d)(2).

**TIP.** Before counting the number of participants, especially in a welfare benefit plan, it is important to determine whether the plan sponsor has established one or more plans for Form 5500/Form 5500-SF reporting purposes. As a matter of plan design, plan sponsors can offer benefits through various structures or combinations. For example, a plan sponsor could create (i) one plan providing major medical benefits, dental benefits, and vision benefits, (ii) two plans with one providing major medical benefits and the other providing self-insured dental and vision benefits; or (iii) three separate plans. You must review the governing documents and actual operations to determine whether welfare benefits are being provided under a single plan or separate plans.

The fact that you have separate insurance policies for each different welfare benefit does not necessarily mean that you have separate plans. Some plan sponsors use a "wrap" document to incorporate various benefits and insurance policies into one comprehensive plan. In addition, whether a benefit arrangement is deemed to be a single plan may be different for purposes other than Form 5500/Form 5500-SF reporting. For example, special rules may apply for purposes of HIPAA, COBRA, and Internal Revenue Code compliance. If you need help determining whether you have a single welfare benefit plan for Form 5500/Form 5500-SF reporting purposes, you should consult a qualified benefits consultant or legal counsel.

For pension benefit plans, "alternate payees" entitled to benefits under a qualified domestic relations order (QDRO) are not to be counted as participants for this line.

For pension benefit plans, "participant" for this line means any individual who is included in one of the categories below.

1. Active participants (i.e., any individuals who are currently in employment covered by the plan and who are earning or retaining credited service under the plan). This includes any individuals who are eligible to elect to have the employer make payments under a Code section 401(k) qualified cash or deferred arrangement. Active participants also include any nonvested individuals who are earning or retaining credited service under the plan. This does not include (a) nonvested former employees who have incurred the break in service period specified in the plan or (b) former employees who have received a "cash-out" distribution or deemed distribution of their entire nonforfeitable accrued benefit.
2. Retired or separated participants receiving benefits (i.e., individuals who are retired or separated from employment covered by the plan and who are receiving benefits under the plan). This does not include any individual to whom an insurance company has made an irrevocable commitment to pay all the benefits to which the individual is entitled under the plan.
3. Other retired or separated participants entitled to future benefits (i.e., any individuals who are retired or separated from employment covered by the plan and who are entitled to begin receiving benefits under the plan in the future). This does not include any individual to whom an insurance company has made an irrevocable commitment to pay all the benefits to which the individual is entitled under the plan.
4. Deceased individuals who had one or more beneficiaries who are receiving or are entitled to receive benefits under the plan. This does not include any individual to whom an insurance company has made an irrevocable commitment to pay all the benefits to which the beneficiaries of that individual are entitled under the plan.

**Line 5e. top** Include any individual who terminated employment during this plan year, whether or not they (a) incurred a break in service, (b) received an irrevocable commitment from an insurance company to pay all the benefits to which they are entitled under the plan, and/or (c) received a cash distribution or deemed cash distribution of their nonforfeitable accrued benefit.

**Line 6. top** If your plan is required to file an annual return/report, you may file the Form 5500-SF instead of the Form 5500 only if you meet all of the eligibility conditions listed below.

1. The plan (a) covered fewer than 100 participants at the beginning of the plan year 2025, or (b) under 29 CFR 2520.103-1(d) was eligible to and filed as a small plan for plan year 2024 and did not cover more than 120 participants at the beginning of plan year 2025 (see instructions for [Who May File Form 5500-SF](#) on counting the number of participants) to determine whether a plan is eligible;
2. The plan did not hold any employer securities at any time during the plan year;
3. At all times during the plan year, the plan was 100% invested in certain secure, easy to value assets such as mutual fund shares, investment contracts with insurance companies and banks valued at least annually, publicly traded securities held by a registered broker-dealer, cash and cash equivalents, and plan loans to participants that meet the definition of "eligible plan assets" (see the instructions for [line 6a](#));
4. The plan is eligible for the waiver of the annual examination and report of an independent qualified public accountant (IQPA) under 29 CFR 2520.104-46 (but not by reason of enhanced bonding), whose requirement includes, among others, giving certain disclosures and supporting documents to participants and beneficiaries regarding the plan's investments (see instructions for [line 6b](#));
5. The plan is not a multiemployer plan;
6. The plan is not required to file a Form M-1, *Report for Multiple-Employer Welfare Arrangements (MEWAs) and Certain Entities Claiming Exception (ECEs)* during the plan year; and
7. The plan is not a pooled employer plan. See ERISA section 3(43).

**Line 6a - Eligible Plan Assets. top** To be eligible to file the Form 5500-SF, all of the plan's assets must be "eligible plan assets." Answer line 6a "Yes" or "No." Do not leave this question blank. If the answer to line 6a is "No" you CANNOT file the Form 5500-SF and must file the Form 5500. See discussion under [Who May File Form 5500-SF](#).

For the purposes of this line, "eligible plan assets" are assets that have a readily determinable fair market value for purposes of this annual reporting requirement as described in 29 CFR 2520.103-1(c)(2)(ii)(C), are not employer securities, and are held or issued by one of the following regulated financial institutions: a bank or similar financial institution as defined in 29 CFR 2550.408b-4(c) (for example, banks, trust companies, savings and loan associations, domestic building and loan associations, and credit unions); an insurance company qualified to do business under the laws of a state; organizations registered as broker-dealers under the Securities Exchange Act of 1934; investment companies registered under the Investment Company Act of 1940; or any other organization authorized to act as a trustee for individual retirement accounts under Code section 408. Examples of assets that would qualify as eligible plan assets for this annual reporting purpose are mutual fund shares, investment contracts with insurance companies or banks that provide the plan with valuation information at least annually, publicly traded stock held by a registered broker-dealer, cash and cash equivalents held by a bank. Participant loans meeting the requirements of ERISA section 408(b)(1) are also "eligible plan assets" for this purpose whether or not they have been deemed distributed.

**Line 6b. top** In addition to all of the plan's assets being eligible plan assets as defined in line 6a, to be eligible to file the Form 5500-SF the plan also must be exempt from the requirement to be audited annually by an independent qualified public accountant (IQPA).

Welfare plans that cover fewer than 100 participants at the beginning of the plan year are exempt from the annual audit requirement.

A pension plan is exempt from the annual audit requirement if it covered fewer than 100 participants at the beginning of the plan year or under 29 CFR 2520.103-1(d) was eligible to and filed as a small plan for plan year 2024 and did not

cover more than 120 participants at the beginning of plan year 2025 and meets the following three requirements for the audit waiver under 29 CFR 2520.104-46: (1) as the last day of the preceding plan year, at least 95% of a small pension plan's assets were "qualifying plan assets;" (2) the plan includes the required audit waiver disclosure in the Summary Annual Report (SAR) furnished to participants and beneficiaries, in accordance with 29 CFR 2520.104b-10. For defined benefit pension plans that are required under section 101(f) of ERISA to furnish an Annual Funding Notice (AFN), the administrator must instead either provide the information to participants and beneficiaries with the AFN or as a stand-alone notification at the time an SAR would have been due and in accordance with the rules for furnishing an SAR, although such plans do not have to furnish an SAR; and (3) in response to a request from any participant or beneficiary, the plan administrator must furnish without charge copies of statements from the regulated financial institutions holding or issuing the plan's "qualifying plan assets."

**Caution!** *In order to be eligible to file the Form 5500-SF, a small pension plan must meet the audit waiver conditions by virtue of having 95% or more of its assets as "qualifying plan assets" in accordance with 29 CFR 2520.104-46(b)(1)(i)(A)(1). If the small plan satisfies the conditions of the audit waiver by virtue of having an enhanced fidelity bond under 29 CFR 2520.104-46(b)(1)(i)(A)(2), the plan does not satisfy the conditions for filing the Form 5500-SF and must file the Form 5500, along with the appropriate schedules and attachments. Also, although many "qualifying plan assets" for audit waiver purposes will also be "eligible plan assets" as described in the instructions for line 6a, the definitions are not the same. If, as of the last day of the preceding plan year, the plan was 100% invested in "eligible plan assets," the plan would satisfy the "qualifying plan asset" prong of the audit waiver conditions. Holding all the plan's investments in "qualifying plan assets," however, would not necessarily satisfy the conditions for filing the Form 5500-SF. For example, real estate held by a bank as trustee for a plan could be a qualifying plan asset for purposes of the small pension plan audit waiver conditions but it would not be an "eligible plan asset" for purposes of the plan being eligible to file the Form 5500-SF because real estate would not have a readily determinable fair market value as described in 29 CFR 2520.103-1(c)(2)(ii)(C).*

**Line 6c. top** If you are uncertain whether the plan is covered under PBGC termination insurance program, check the box "Not determined" and contact PBGC either by phone at 1-800-736-2444, or by e-mail at [coverage@pbgc.gov](mailto:coverage@pbgc.gov). If you checked the box "Yes," enter the My PAA generated confirmation number for the premium filing for this plan year (see filing receipt). If you amended your premium filing for this plan year, enter the confirmation number for that filing and not for the previous filing(s). Defined contribution plans and welfare plans do not need to complete this item.

## Part III - Financial Information **Return to top**

**Note.** The cash, modified cash, or accrual basis may be used for recognition of transactions in Part III, as long as you use one method consistently. Round off all amounts reported on the Form 5500-SF to the nearest dollar. Any other amounts are subject to rejection. Check all subtotals and totals carefully.

Current value means fair market value where available. Otherwise, it means the fair value as determined in good faith under the terms of the plan by a trustee or named fiduciary, assuming an orderly liquidation at the time of the determination. See ERISA section 3(26).

**Line 7 - Plan Assets and Liabilities. top** Amounts reported on lines 7a, 7b, and 7c of the Form 5500-SF for the beginning of the plan year must be the same as reported for the end of the plan year for the corresponding lines on the return/report for the preceding plan year. However, if the Form 5500 was filed the previous year, the amounts reported on the Form 5500-SF, lines 7a, column (a), 7b, column (a), and 7c, column (a), should correspond to the amounts entered in lines 1a, column (b), 1b, column (b), and 1c, column (b), of the 2024 Schedule I (Form 5500), or the amounts entered in lines 1f, column (b), 1k, column (b), and 1l, column (b), of Schedule H (Form 5500) whichever schedule was filed.

**Line 7a. top** Enter the total amount of plan assets at the beginning of the plan year in column (a). Do not include contributions designated for the 2025 plan year in column (a).

Enter the total amount of plan assets at the end of the plan year in column (b). Do not include in column (b) a participant loan that has been deemed distributed during the plan year under the provisions of Code section 72(p) and Treasury Regulations section 1.72(p)-1 if both the following circumstances apply: (1) Under the plan, the participant loan is treated as a directed investment solely of the participant's individual account; and (2) As of the end of the plan year, the participant is not continuing repayment under the loan.

If the deemed distributed participant loan is included in column (a) and both of these circumstances apply, include the value of the loan as a deemed distribution on line 8e. However, if either of these two circumstances does not apply, the current value of the participant loan (including interest accruing thereon after the deemed distribution) should be included in column (b) without regard to the occurrence of a deemed distribution.

After a participant loan that has been deemed distributed is included in the amount reported on line 8e, it is no longer to be reported as an asset on line 7a unless, in a later year, the participant resumes repayment under the loan. However, such a loan (including interest accruing thereon after the deemed distribution) that has not been repaid is still considered outstanding for purposes of applying Code section 72(p)(2)(A) to determine the maximum amount of subsequent loans. Also, the deemed distribution is not treated as an actual distribution for other purposes, such as the qualification requirements of Code section 401, including, for example, the determination of top-heavy status under Code section 416 and the vesting requirements of Treasury Regulations section 1.411(a)-7(d)(5). See Q&As 12 and 19 of Treasury Regulations section 1.72(p)-1.

The entry on line 7a, column (b) (plan assets at end of year) must include the current value of any participant loan included as a deemed distribution in the amount reported for any earlier year if, during the plan year, the participant resumes repayment under the loan. In addition, the amount to be entered on line 8e must be reduced by the amount of the participant loan reported as a deemed distribution for the earlier year.

**Line 7b. top** Enter the total liabilities at the beginning and end of the plan year. Liabilities to be entered here do not include the value of future pension payments to participants. The amount to be entered in line 7b for accrual basis filers includes, among other things:

1. Benefit claims that have been processed and approved for payment by the plan but have not been paid (including all incurred but not reported (IBNR) welfare benefit claims);
2. Accounts payable obligations owed by the plan that were incurred in the normal operations of the plan but have not been paid; and
3. Other liabilities such as acquisition indebtedness and any other amount owed by the plan.

**Line 7c. top** Enter the net assets as of the beginning and end of the plan year. (Subtract line 7b from 7a). Line 7c, column (b), must equal the sum of line 7c, column (a), plus lines 8i (net income (loss)) and 8j (transfers to (from) the plan).

#### **Line 8 - Income, Expenses, and Transfers for this Plan Year. top**

**Line 8a. top** Include the total cash contributions received and/or (for accrual basis plans) due to be received.

**Line 8a(1). top** Plans using the accrual basis of accounting must not include contributions designated for years before the 2025 plan year on line 8a(1).

**Line 8a(2). top** For welfare plans, report all employee contributions, including all elective contributions under a cafeteria plan (Code section 125). For pension plans, participant contributions, for purposes of this line item, also include elective contributions under a qualified cash or deferred arrangement (Code section 401(k)).

**Line 8a(3). top** Enter the current value, at date contributed, of all other contributions, including rollovers from other plans.

**Line 8b. top** Enter all other plan income for the plan year. Do not include transfers from other plans that are reported on line 8j. Examples of other income received and/or receivable include:

1. Interest on investments (including money market accounts, sweep accounts, etc.)
2. Dividends. (Accrual basis plans should include dividends declared for all stock held by the plan even if the dividends have not been received as of the end of the plan year.)
3. Net gain or loss from the sale of assets.
4. Other income such as unrealized appreciation (depreciation) in plan assets.

To compute this amount, subtract the current value of all assets at the beginning of the year plus the cost of any assets acquired during the plan year from the current value of all assets at the end of the year minus assets disposed of during the plan year.

**Line 8c. top** Enter the total of all cash contributions (line 8a(1) through line 8a(3)) and other plan income (line 8b) during the plan year. If entering a negative number, enter a minus sign ("-") to the left of the number.

**Line 8d. top** Include (1) payments made (and for accrual basis filers payments due) to or on behalf of participants or beneficiaries in cash, securities, or other property (including rollovers of an individual's accrued benefit or account balance). Include all eligible rollover distributions as defined in Code section 401(a)(31)(D) paid at the participant's election to an eligible retirement plan (including an IRA within the meaning of Code section 401(a)(31)(E)); (2) payments to insurance companies and similar organizations, such as Blue Cross, Blue Shield, and health maintenance organizations for the provision of plan benefits (e.g., paid-up annuities, accident insurance, health insurance, vision care, dental coverage, etc.); and (3) payments made to other organizations or individuals providing benefits. Generally, these payments discussed in (3) are made to individual providers of welfare benefits such as legal services, day care services, and training and apprenticeship services. If securities or other property are distributed to plan participants or beneficiaries, include the current value as of the date of distribution.

**Line 8e. top** Include on this line all distributions paid during the plan year of excess deferrals under Code section 402(g)(2)(A)(ii), excess contributions under Code section 401(k)(8), and excess aggregate contributions under Code section 401(m)(6). Include allocable income distributed. Also include on this line any elective deferrals and employee contributions distributed or returned to employees during the plan year as well as any attributable income that was also distributed.

For line 8e, also include in the total amount a participant loan included in line 7a, column (a) that has been deemed distributed during the plan year under the provisions of Code section 72(p) and Treasury Regulations section 1.72(p)-1 only if both of the following circumstances apply:

1. Under the plan, the participant loan is treated as a directed investment solely of the participant's individual account; and
2. As of the end of the plan year, the participant is not continuing repayment under the loan.

If either of these circumstances does not apply, a deemed distribution of a participant loan should not be included in the total on line 8e. Instead, the current value of the participant loan (including interest accruing thereon after the deemed distribution) should be included on lines 7a, column (b) (plan assets - end of year), and 10g (participant loans - end of year), without regard to the occurrence of a deemed distribution.

**Note.** The amount to be reported on line 8e must be reduced if, during the plan year, a participant resumes repayment under a participant loan reported as a deemed distribution on line 2g of Schedule H or Schedule I of a prior Form 5500 or line 8e of a prior Form 5500-SF for any earlier year. The amount of the required reduction is the amount of the participant loan that was reported as a deemed distribution on such line for any earlier year. If entering a negative number, enter a minus sign ("-") to the left of the number. The current value of the participant loan must then be included on line 7a, column (b) (plan assets - end of year).

Although certain participant loans deemed distributed are to be reported on line 8e, and are not to be reported on the Form 5500-SF or on the Schedule H or Schedule I of the Form 5500 as an asset thereafter (unless the participant resumes repayment under the loan in a later year), they are still considered outstanding loans and are not treated as actual distributions for certain purposes. See Q&As 12 and 19 of Treasury Regulations section 1.72(p)-1.

**Line 8f. top** The amount to be reported for expenses involving administrative service providers (salaries, fees, and commissions) includes the total fees paid (or in the case of accrual basis plans, costs incurred during the plan year but not paid as of the end of the plan year) by the plan for, among others:

1. Salaries to employees of the plan;
2. Fees and expenses for accounting, actuarial, legal, investment management, investment advice, and securities brokerage services;
3. Contract administrator fees; and
4. Fees and expenses for individual plan trustees, including reimbursement for travel, seminars, and meeting expenses.

**Line 8g. top** Other expenses (paid and/or payable) include other administrative and miscellaneous expenses paid by or charged to the plan, including among others, office supplies and equipment, telephone, and postage.

**Line 8h. top** Enter the total of all benefits paid or due reported on lines 8d and 8e and all other plan expenses reported on lines 8f and 8g during the year.

**Line 8i. top** Subtract line 8h from line 8c.

**Line 8j. top** Enter the net value of all assets transferred to and from the plan during the plan year, including those resulting from mergers and spinoffs. A transfer of assets or liabilities occurs when there is a reduction of assets or liabilities with respect to one plan and the receipt of these assets or the assumption of these liabilities by another plan. Transfers out at the end of the year should be reported as occurring during the plan year.

**Note.** A distribution of all or part of an individual participant's account balance that is reportable on Form 1099-R, Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc., should not be included on line 8j but must be included in benefit payments reported on line 8d. Do not submit IRS Form 1099-R with the Form 5500-SF.

## Part IV - Plan Characteristics Codes [Return to top](#)

**Line 9 - Benefits Provided Under the Plan.** [top](#) Do not leave blank. In the boxes for line 9a and 9b, as appropriate, enter all applicable two-character plan characteristics codes from the [List of Plan Characteristics Codes](#) on pages 22 and 23 that describe the characteristics of the plan being reported.

**Note.** In the case of an eligible combined plan under Code section 414(x) and ERISA section 210(e), the codes entered in line 9a must include any codes applicable for either the defined benefit pension features or the defined contribution pension features of the plan.

**Caution!** For plan sponsors of Puerto Rico plans, enter characteristic code 3C only if:

- i. Only Puerto Rico residents participate,
- ii. The trust is exempt from income tax under the laws of Puerto Rico, and
- iii. The plan administrator has not made the election under section 1022(i)(2), and, therefore, the plan is not intended to qualify under section 401(a) of the Internal Revenue Code (U.S).

## Part V - Compliance Questions [Return to top](#)

**Line 10.** [top](#) Answer all lines either "Yes" or "No." Do not leave any answer blank unless otherwise directed. For lines 10a, b, c, d, e, f, g, and j, if the answer is "Yes," an amount must be entered.

**Line 10a.** [top](#) Amounts paid by a participant or beneficiary to an employer and/or withheld by an employer for contribution to the plan are participant contributions that become plan assets as of the earliest date on which such contributions can reasonably be segregated from the employer's general assets. See 29 CFR 2510.3-102. In the case of a plan with fewer than 100 participants at the beginning of the plan year, any amount deposited with such plan not later than the 7<sup>th</sup> business day following the day on which such amount is received by the employer (in the case of amounts that a participant or beneficiary pays to an employer), or the 7<sup>th</sup> business day following the day on which such amount would otherwise have been payable to the participant in cash (in the case of amounts withheld by an employer from a participant's wages), shall be deemed to be contributed or repaid to such plan on the earliest date on which such contributions or participant loan repayments can reasonably be segregated from the employer's general assets. See 29 CFR 2510.3-102(a)(2). Plans that check "Yes," must enter the aggregate amount of all late contributions for the year. The total amount of the delinquent contributions must be included on line 10a for the year in which the contributions were delinquent and must be carried over and reported again on line 10a for each subsequent year (or on line 4a of Schedule H or I of the Form 5500 if not eligible to file the Form 5500-SF in the subsequent year) until the year after the violation has been fully corrected by payment of the late contributions and reimbursement of the plan for lost earnings or profits. If no participant contributions were received or withheld by the employer during the plan year, answer "No."

**Tip:** The last plan year to include a delinquent participant contribution on Form 5500-SF, Line 10a, and accompanying schedule attachment, is the plan year in which the violation has been fully corrected. For example, a plan is first delinquent on a particular participant contribution during plan year 2022. This delinquent participant contribution is discovered in plan year 2023 and fully corrected in plan year 2023. The plan's 2022 Form 5500-SF, Line 10a reporting must include the delinquent participant contribution. The plan's 2023 Form 5500-SF, Line 10a reporting must include the delinquent contribution because although it is fully corrected, it was delinquent within that 2023 reporting period. The plan's 2024 Form 5500-SF does not include the delinquent participant contribution that originated in the 2022 plan year, but is fully corrected in plan year 2023, because the delinquency that began in plan year 2022 is no longer delinquent at any time within the 2024 plan year.

An employer holding participant contributions commingled with its general assets after the earliest date on which such contributions can reasonably be segregated from the employer's general assets will have engaged in a prohibited use of plan assets (see ERISA section 406). If such a nonexempt prohibited transaction occurred with respect to a disqualified person (see Code section 4975(e)(2)), file IRS Form 5330, Return of Excise Taxes Related to Employee Benefit Plans, with the IRS to pay any applicable excise tax on the transaction.

Participant loan repayments paid to and/or withheld by an employer for purposes of transmittal to the plan that were not transmitted to the plan in a timely fashion must be reported either on line 10a in accordance with the reporting requirements that apply to delinquent participant contributions or on line 10b. See Advisory Opinion 2002-02A, available at [www.dol.gov/ebsa](http://www.dol.gov/ebsa).

Applicants that satisfy both the DOL Voluntary Fiduciary Correction Program (VFCP) and the conditions of Prohibited Transaction Exemption (PTE) 2002-51 are eligible for immediate relief from payment of certain prohibited transaction excise taxes for certain corrected transactions, and are also relieved from the requirement to file the IRS Form 5330 with the IRS. For more information on how to apply under the VFCP, the specific transactions covered (which transactions include delinquent participant contributions to pension and welfare plans), and acceptable methods for correcting violations, see 90 Fed. Reg. 4192 (Jan. 15, 2025) and 90 Fed. Reg. 3667 (Jan. 15, 2025). All delinquent participant contributions must be reported on line 10a at least for the year in which they were delinquent even if violations have been fully corrected by the close of the plan year. Information about the VFCP is also available on the Internet at [www.dol.gov/ebsa](http://www.dol.gov/ebsa).

**Line 10b. top** Plans that check "Yes" must enter the amount. Check "Yes" if any nonexempt transaction with a party-in-interest occurred. Do not check "Yes" for transactions that are: (1) statutorily exempt under Part 4 of Title I of ERISA; (2) administratively exempt under ERISA section 408(a); (3) exempt under Code sections 4975(c) or 4975(d); (4) the holding of participant contributions in the employer's general assets for a welfare plan that meets the conditions of ERISA Technical Release 92-01; or (5) delinquent participant contributions or delinquent loan repayments reported on line 10a. You may indicate that an application for an administrative exemption is pending. If you are unsure whether a transaction is exempt or not, you should consult either with a qualified public accountant, legal counsel, or both. If the plan is a qualified pension plan and a nonexempt prohibited transaction occurred with respect to a disqualified person, an IRS Form 5330 is required to be filed with the IRS to pay the excise tax on the transaction.

**Nonexempt transactions.** Nonexempt transactions with a party-in-interest include any direct or indirect:

1. Sale or exchange, or lease, of any property between the plan and a party-in-interest.
2. Lending of money or other extension of credit between the plan and a party-in-interest.
3. Furnishing of goods, services, or facilities between the plan and a party-in-interest.
4. Transfer to, or use by or for the benefit of, a party-in-interest, of any income or assets of the plan.
5. Acquisition, on behalf of the plan, of any employer security or employer real property in violation of ERISA section 407(a).
6. Dealing with the assets of the plan for a fiduciary's own interest or own account.
7. Acting in a fiduciary's individual or any other capacity in any transaction involving the plan on behalf of a party (or represent a party) whose interests are adverse to the interests of the plan or the interests of its participants or beneficiaries.
8. Receipt of any consideration for their own personal account by a party-in-interest who is a fiduciary from any party dealing with the plan in connection with a transaction involving the income or assets of the plan.

**Party-in-Interest.** For purposes of this form, party-in-interest is deemed to include a disqualified person. See Code section 4975(e)(2). The term "party-in-interest" means, as to an employee benefit plan:

1. Any fiduciary (including, but not limited to, any administrator, officer, trustee, or custodian), counsel, or employee of the plan;
2. A person providing services to the plan;
3. An employer, any of whose employees are covered by the plan;
4. An employee organization, any of whose members are covered by the plan;
5. An owner, direct or indirect, of 50% or more of:
  - a. the combined voting power of all classes of stock entitled to vote or the total value of shares of all classes of stock of a corporation;
  - b. the capital interest or the profits interest of a partnership; or
  - c. the beneficial interest of a trust or unincorporated enterprise which is an employer or an employee organization described in C or D;
6. A relative of any individual described in A, B, C, or E;
7. A corporation, partnership, or trust or estate of which (or in which) 50% or more of:
  - a. the combined voting power of all classes of stock entitled to vote or the total value of shares of all classes of stock of such corporation,
  - b. the capital interest or profits interest of such partnership, or
  - c. the beneficial interest of such trust or estate, is owned directly or indirectly, or held by persons described in A, B, C, D, or E;
8. An employee, officer, director (or an individual having powers or responsibilities similar to those of officers or directors), or a 10% or more shareholder directly or indirectly, of a person described in B, C, D, E, or G, or of the employee benefit plan; or
9. A 10% or more (directly or indirectly in capital or profits) partner or joint venture of a person described in B, C, D, E, or G.

**TIP.** Applicants that satisfy the VFCP requirements and the conditions of PTE 2002-51 (see the instructions for [line 10a](#)) are eligible for immediate relief from payment of certain prohibited transaction excise taxes for certain corrected transactions and the requirement to file the Form 5330 with the IRS. For more information, see 90Fed. Reg. 4192 (Jan. 15, 2025) and 90Fed. Reg. 3667 (Jan. 15, 2025). When the conditions of PTE 2002-51 have been satisfied, the corrected transactions should be treated as exempt under Code section 4975(c) for the purposes of answering line 10b.

**Line 10c. top** Plans that check "Yes" must enter the aggregate amount of fidelity bond coverage for all claims. Check "Yes" only if the plan itself (as opposed to the plan sponsor or administrator) is a named insured under a fidelity bond that is from an approved surety covering plan officials and that protects the plan from losses due to fraud or dishonesty as described in 29 CFR Part 2580. Generally, every plan official of an employee benefit plan who "handles" funds or other property of such plan must be bonded. Generally, a person shall be deemed to be "handling" funds or other property of a plan, so as to require bonding, whenever their duties or activities with respect to given funds are such that there is a risk that such funds could be lost in the event of fraud or dishonesty on the part of such person, acting either alone or in collusion with others. Section 412 of ERISA and 29 CFR Part 2580 describe the bonding requirements, including the definition of "handling" (29 CFR 2580.412-6), the permissible forms of bonds (29 CFR 2580.412-10), the amount of the bond (29 CFR Part 2580, Subpart C), and certain exemptions such as the exemption for unfunded plans, certain banks and insurance companies (ERISA section 412), and the exemption allowing plan officials to purchase bonds from surety companies authorized by the Secretary of the Treasury as acceptable reinsurers on federal bonds (29

CFR 2580.412-23). Information concerning the list of approved sureties and reinsurers is available on the Internet at [www.fiscal.treasury.gov/surety-bonds/list-certified-companies.html](http://www.fiscal.treasury.gov/surety-bonds/list-certified-companies.html). For more information on the fidelity bonding requirements, see Field Assistance Bulletin 2008-04, available at [www.dol.gov/ebsa](http://www.dol.gov/ebsa).

**Note.** Plans are permitted under certain conditions to purchase fiduciary liability insurance. These fiduciary liability insurance policies are not written specifically to protect the plan from losses due to dishonest acts and cannot be reported as fidelity bonds on line 10c.

**Line 10d. top** Check "Yes" if the plan had suffered or discovered any loss as a result of any dishonest or fraudulent act(s) even if the loss was reimbursed by the plan's fidelity bond or from any other source. If "Yes" is checked, enter the full amount of the loss. If the full amount of the loss has not yet been determined, provide an estimate as determined in good faith by a plan fiduciary. You must keep, in accordance with ERISA section 107, records showing how the estimate was determined.

**Caution!** *Willful failure to report is a criminal offense. See ERISA section 501.*

**Line 10e. top** If any benefits under the plan are provided by an insurance company, insurance service, or other similar organization (such as Blue Cross Blue Shield or a health maintenance organization) or if the plan has investments with insurance companies such as guaranteed investment contracts (GICs), report the total of all insurance fees and commissions paid to agents, brokers and/or other persons directly or indirectly attributable to the contract(s) placed with or retained by the plan.

For purposes of line 10e, commissions and fees include sales or base commissions and all other monetary and non-monetary forms of compensation where the broker's, agent's, or other person's eligibility for the payment or the amount of the payment is based, in whole or in part, on the value (e.g., policy amounts, premiums) of contracts or policies (or classes thereof) placed with or retained by an ERISA plan, including, for example, persistency and profitability bonuses. The amount (or pro rata share of the total) of such commissions or fees attributable to the contract or policy placed with or retained by the plan must be reported. Insurers must provide plan administrators with a proportionate allocation of commissions and fees attributable to each contract. Any reasonable method of allocating commissions and fees to policies or contracts is acceptable, provided the method is disclosed to the plan administrator. A reasonable allocation method could allocate fees and commissions based on a calendar year calculation even if the plan year or policy year was not a calendar year. For additional information on these reporting requirements, see ERISA Advisory opinion 2005-02A, available on the Internet at [www.dol.gov/ebsa](http://www.dol.gov/ebsa).

Where benefits under a plan are purchased from and guaranteed by an insurance company, insurance service, or other similar organization, and the total fees and commissions are reported on the Form 5500-SF, payments of reasonable monetary compensation by the insurer out of its general assets to affiliates or third parties for performing administrative activities necessary for the insurer to fulfill its contractual obligation to provide benefits, where there is no direct or indirect charge to the plan for administrative services other than the insurance premium, then the payments for administrative services by the insurer to the affiliates or third parties do not need to be reported on line 10e. This would include compensation for services such as recordkeeping and claims processing services provided by a third party under a contract with the insurer to provide those services but would not include compensation provided by the insurer incidental to the sale or renewal of a policy, such as finders' fees, insurance brokerage commissions and fees, or similar fees.

Reporting also is not required for compensation paid by the insurer to a "general agent" or "manager" for that general agent's or manager's management of an agency or performance of administrative functions for the insurer. For this

purpose, (1) a "general agent" or "manager" does not include brokers representing insureds, and (2) payments would not be treated as paid for managing an agency or performance of administrative functions where the recipient's eligibility for the payment or the amount of the payment is dependent or based on the value (e.g., policy amounts, premiums) of contracts or policies (or classes thereof) placed with or retained by ERISA plan(s).

Reporting is not required for occasional gifts or meals of insubstantial value which are tax deductible for federal income tax purposes by the person providing the gift or meal and would not be taxable income to the recipient. For this exemption to be available, the gift or gratuity must be both occasional and insubstantial. For this exemption to apply, the gift must be valued at less than \$50, the aggregate value of gifts from one source in a calendar year must be less than \$100, but gifts with a value of less than \$10 do not need to be counted toward the \$100 annual limit. If the \$100 aggregate value limit is exceeded, then the aggregate value of all the gifts will be reportable. For this purpose, non-monetary gifts of less than \$10 also do not need to be included in calculating the aggregate value of all gifts required to be reported if the \$100 limit is exceeded.

Gifts from multiple employees of one service provider should be treated as originating from a single source when calculating whether the \$100 threshold applies. On the other hand, in applying the threshold to an occasional gift received from one source by multiple employees of a single service provider, the amount received by each employee should be separately determined in applying the \$50 and \$100 thresholds. For example, if six employees of a broker attend a business conference put on by an insurer designed to educate and explain the insurer's products for employee benefit plans, and the insurer provides, at no cost to the attendees, refreshments valued at \$20 per individual, the gratuities would not be reportable on this line even though the total cost of the refreshments for all the employees would be \$120.

These thresholds are for purposes of line 10e reporting. Filers are cautioned that the payment or receipt of gifts and gratuities of any amount by plan fiduciaries may violate ERISA and give rise to civil liabilities and criminal penalties.

**Important Reminder.** The insurance company, insurance service, or other similar organization is required under ERISA section 103(a)(2) to provide the plan administrator with the information needed to complete this return/report. Your insurance company must provide you with the information you need to answer this question. If your insurance company, insurance service, or other similar organization does not automatically send you this information, you should make a written request for the information. If you have difficulty getting the information from your insurance company, contact the nearest office of the DOL's Employee Benefits Security Administration.

**Line 10f. top** You must check "Yes" if any benefits due under the plan were not timely paid or not paid in full. This would include required minimum distributions to 5% owners who have attained the applicable ages as described in Code section 104(a)(9)(C)(v) whether or not retired and/or non-5% owners who have attained the applicable ages as described in Code section 401(a)(9)(C)(v) and have retired or separated from service; see Code section 401(a)(9). Include in this amount the total of any outstanding amounts that were not paid when due in previous years that have continued to remain unpaid.

**Note:** In the absence of other guidance, filers do not need to report on this line unpaid required minimum distribution (RMD) amounts for participants who have retired or separated from service, or their beneficiaries, who cannot be located after reasonable efforts or where the plan is in the process of engaging in such reasonable efforts at the end of the plan year reporting period. Plan administrators and employers should review their plan documents for written procedures on locating missing participants. Although the Department of Labor's Field Assistance Bulletin 2014-01 is specifically applicable to terminated defined contribution plans, employers and plan administrators of ongoing plans

may want to consider periodically using one or more of the search methods described in the Field Assistance Bulletin in connection with making reasonable efforts to locate RMD-eligible missing participants.

**Line 10g. top** You must check "Yes" if the plan had any participant loans outstanding at any time during the plan year and enter the amount outstanding as of the end of the plan year. If no participant loans are outstanding as of the end of the plan year, enter "0".

**Line 10h. top** Code section 401(k) and other individual account pension plans must complete line 10h. Other filers should leave line 10h blank. Check "Yes" if there was a "blackout period." A blackout period is a temporary suspension of more than three consecutive business days during which participants or beneficiaries of a 401(k) or other individual account pension plan were unable, or were limited or restricted in their ability, to direct or diversify assets credited to their accounts, obtain loans from the plan, or obtain distributions from the plan. A "blackout period" generally does not include a temporary suspension of the right of participants and beneficiaries to direct or diversify assets credited to their accounts, obtain loans from the plan, or obtain distributions from the plan if the temporary suspension is: (1) part of the regularly scheduled operations of the plan that has been disclosed to participants and beneficiaries; (2) due to a qualified domestic relations order (QDRO) or because of a pending determination as to whether a domestic relations order is a QDRO; (3) due to an action or a failure to take action by an individual participant or because of an action or claim by someone other than the plan regarding a participant's individual account; or (4) by application of federal securities laws. For more information, see the DOL's regulation at 29 CFR 2520.101-3 (available at [www.dol.gov/ebsa](http://www.dol.gov/ebsa)).

**Line 10i. top** Code section 401(k) and other individual account pension plans who answered "Yes" to line 10h must complete line 10i. Other filers should leave line 10i blank. If there was a blackout period, did you provide the required notice not less than 30 days nor more than 60 days in advance of restricting the rights of participants and beneficiaries to change their plan investments, obtain loans from the plan, or obtain distributions from the plan? If so, check "Yes." See 29 CFR 2520.101-3 for specific notice requirements and for exceptions from the notice requirement. Also, answer "Yes" if one of the exceptions to the notice requirement under 29 CFR 2520.101-3 applies.

## Part VI - Pension Funding Compliance [Return to top](#)

Complete Part VI only if the plan is subject to the minimum funding requirements of Code section 412 or ERISA section 302.

All qualified defined benefit and defined contribution plans are subject to the minimum funding requirements of Code section 412 unless they are described in the exceptions listed under Code section 412(e)(2). These exceptions include profit-sharing or stock bonus plans, insurance contract plans described in Code section 412(e)(3), and certain plans to which no employer contributions are made.

Nonqualified employee pension benefit plans are subject to the minimum funding requirements of ERISA section 302 unless specifically exempted under ERISA sections 4(a) or 301(a).

The employer or plan administrator of a single-employer or multiple-employer defined benefit plan that is subject to the minimum funding requirements must file the Schedule SB (Form 5500) as an attachment to the Form 5500-SF. The employer or plan administrator of a money purchase plan that is currently amortizing a waiver of the minimum funding requirements must complete lines 3, 9, and 10 of the Schedule MB (Form 5500) and file it as an attachment to the Form 5500-SF.

**Line 11. top** If "Yes" is checked, attach a completed and signed Schedule SB (Form 5500), and complete lines 11a and 11b. See the instructions for the [Schedule SB](#) in the Instructions for Form 5500.

**Note:** If this is a defined contribution pension plan, leave line 11 blank and complete line 12.

**Line 11a. top** Enter the amount from line 40 of Schedule SB (Form 5500).

**Line 11b. top** Do not complete this item unless the plan is covered by PBGC and the amount reported in the line 11a is greater than \$0.

In general, a PBGC-insured single-employer plan must notify PBGC if a required contribution is not made by its due date. With the exception of situations where the accumulated value of missed contributions exceeds \$1 million, PBGC waives reporting if contributions equal to or exceeding the missed amount are made by the 30<sup>th</sup> day after the due date. For more information, see 29 CFR 4043.25 and 4043.81 and the filing instructions for PBGC Forms 10 and 200.

If PBGC has been notified of the missed contribution, check the "Yes" box. Otherwise, check the box that best explains why PBGC wasn't notified. If the "No. Other. Provide explanation." box is checked, provide an explanation as to why PBGC wasn't notified (e.g., "The due date for filing Form 10 has not yet passed; the plan administrator intends to file Form 10 with PBGC shortly" or "Reporting was waived under 29 CFR 4043.25(c)(3) because the unpaid contribution resulted solely from an administrative error related to an election to use a pre-funding balance.")

**Line 12. top** Check the "Yes" box if the plan is a defined contribution plan subject to the minimum funding requirements of Code section 412 and ERISA section 302. Those money purchase plans (including target benefit plans) that are amortizing a waiver of the minimum funding standard for a prior year should fill out line 12a and then skip to line 13. Those defined contribution plans answering "Yes" to the line 12 question that do not fill out line 12a should fill out lines 12b-12e. Other defined contribution pension plans that are not subject to the minimum funding requirements check "no" in Line 12 and skip to Line 13. Defined benefit pension plans complete Line 11; if you are filing on behalf of a defined benefit pension plan, leave line 12 blank.

**Line 12a. top** If a money purchase defined contribution plan (including a target benefit plan) has received a waiver of the minimum funding standard, and the waiver is currently being amortized, complete lines 3, 9, and 10 of Schedule MB (Form 5500). See instructions for Schedule MB in the Instructions for Form 5500. The [Schedule MB](#) for a money purchase defined contribution plan does not need to be signed by an enrolled actuary.

**Line 12b. top** The minimum required contribution for a money purchase defined contribution plan (including a target benefit plan) for a plan year is the amount required to be contributed for the year under the formula set forth in the plan document. If there is an accumulated funding deficiency for a prior year that has not been waived, that amount should also be included as part of the contribution required for the current year.

**Line 12c. top** Include all contributions for the plan year made not later than 8½ months after the end of the plan year. Show only contributions actually made to the plan by the date the form is filed. For example, do not include receivable contributions for this purpose.

**Line 12d. top** If the minimum required contribution exceeds the contributions for the plan year made not later than 8½ months after the end of the plan year, the excess is an accumulated funding deficiency for the plan year. File IRS Form 5330, Return of Excise Taxes Related to Employee Benefit Plans, with the IRS to pay the excise tax on the deficiency. There is a penalty for not filing Form 5330 on time.

**Line 12e. top** Check "Yes" if the minimum required contribution remaining in line 12d will be made not later than 8½ months after the end of the plan year. If "Yes" and contributions are actually made by this date, then there will be no reportable deficiency and IRS Form 5330 will not need to be filed.

## Part VII - Plan Terminations and Transfers of Assets [Return to top](#)

**Line 13a. top** Check "Yes" if a resolution to terminate the plan was adopted during this or any prior plan year, unless the termination was revoked and no assets reverted to the employer. If "Yes" is checked, enter the amount of plan assets that reverted to the employer during the plan year in connection with the implementation of such termination. Enter "0" if no reversion occurred during the current plan year.

**Caution!** A Form 5500 or a Form 5500-SF must be filed for each year the plan has assets, and, for a welfare benefit plan, if the plan is still liable to pay benefits for claims incurred before the termination date, but not yet paid. See 29 CFR 2520.104b-2(g)(2)(ii).

**Line 13b. top** Check "Yes" if all of the plan assets (including insurance/annuity contracts) were distributed to the participants and beneficiaries, legally transferred to the control of another plan, or brought under the control of PBGC.

Check "No" for a welfare benefit plan that is still liable to pay benefits for claims that were incurred before the termination date, but not yet paid. See 29 CFR 2520.104b-2(g)(2)(ii).

**Line 13c. top** Enter information concerning assets and/or liabilities transferred from this plan to another plan(s) (including spinoffs) during the plan year. A transfer of assets or liabilities occurs when there is a reduction of assets or liabilities with respect to one plan and the receipt of these assets or the assumption of these liabilities by another plan. Enter the name, plan sponsor EIN, and PN of the transferee plan(s) involved on lines 13c(1), c(2), and c(3).

Do not use a social security number in place of an EIN or include an attachment that contains visible social security numbers. The Form 5500-SF is open to public inspection, and the contents are public information and are subject to publication on the Internet. Because of privacy concerns, the inclusion of a social security number or any portion thereof on this Form 5500-SF may result in the rejection of the filing.

**Note.** A distribution of all or part of an individual participant's account balance that is reportable on Form 1099-R should not be included on line 13c. Do not submit Form 1099-R with the Form 5500-SF.

**Caution!** IRS Form 5310-A, *Notice of Plan Merger or Consolidation, Spinoff, or Transfer of Plan Assets or Liabilities; Notice of Qualified Separate Lines of Business*, must be filed at least 30 days before any plan merger or consolidation or any transfer of plan assets or liabilities to another plan. There is a penalty for not filing IRS Form 5310-A on time. In addition, a transfer of benefit liabilities involving a plan covered by PBGC insurance may be reportable to PBGC. See PBGC Form 10, *Post-Event Notice of Reportable Event*, and PBGC Form 10-Advance, *Advance Notice of Reportable Event* (see the "Reportable Events and Large Unpaid Contributions" section of the Practitioners page on PBGC's website, which is available at [www.pbgc.gov/practitioners](http://www.pbgc.gov/practitioners)).

## Part VIII – IRS Compliance Questions [Return to top](#)

**Line 14a. top** A multiple-employer plan should skip this question. Check "Yes" if this plan was permissively aggregated with another plan to satisfy the requirements of Code sections 410(b) and 401(a)(4). Generally, each nondiscrimination requirements. However, an employer generally may designate two or more separate plans as a single plan for purposes

of applying the ratio percentage test of Treasury Regulations section 1.410(b)-2(b)(2) or the nondiscriminatory classification test of Treasury Regulations section 1.410(b)-4. Two or more plans that are permissively aggregated and treated as a single plan for purposes of the minimum coverage test of Code section 410(b) must also be treated as a single plan for purposes of the nondiscrimination test under Code section 401(a)(4). See Treasury Regulations sections 1.410(b)-7(d) and 1.401(a)(4)-(9)(a) for more information.

**Line 14b. top** A multiple employer plan should skip this question. Check the applicable method used to satisfy the nondiscrimination requirements of Code section 401(k). A safe harbor 401(k) plan is similar to a traditional 401(k) plan, but it must provide for employer contributions. These contributions may be employer matching contributions limited to employees who defer, or employer contributions made on behalf of all eligible employees, regardless of whether they make elective deferrals. A safe harbor 401(k) plan is not subject to the annual nondiscrimination tests that apply to traditional 401(k) plans.

Check "Design-based safe harbor method" if this is a safe harbor 401(k) plan, that is, a SIMPLE 401(k) plan under Code section 401(k)(11), a safe harbor 401(k) plan under Code section 401(k)(12), or a qualified automatic contribution arrangement under Code section 401(k)(13). If the plan, by its terms, does not satisfy the safe harbor method, it generally must satisfy the regular nondiscrimination test, known as the actual deferral percentage (ADP) test.

Check the appropriate box to indicate if the plan uses the "current year" ADP test or the "prior year" ADP test.

Check "current year" ADP test if the plan uses the current year testing method under which the ADP test is performed by comparing the current plan year's ADP for highly compensated employees (HCEs) with the current plan year's (rather than the prior plan year's) ADP for nonhighly compensated employees (NHCEs).

Check all boxes that apply for a plan that tests different groups of employees on a disaggregated basis, or uses different testing methods for different portions of the plan. For example, a plan that allows for immediate eligibility for elective deferrals and statutory eligibility for safe harbor contributions would be a safe harbor plan for statutory employees. However, the plan would be subject to ADP testing for non-statutory employees.

Check "N/A" if the plan is not required to test for nondiscrimination under Code section 401(k)(3), such as a plan in which no HCE is benefiting.

**Line 15. top** If a plan sponsor or an employer adopted a Pre-approved Plan that had received a favorable Opinion Letter, enter the date of the most recent favorable Opinion Letter issued by the IRS and the Opinion Letter serial number listed on the letter. A "Pre-approved Plan" is a plan approved by the IRS with a favorable opinion letter that is made available by a Provider for adoption by employers, including a standardized plan or a nonstandardized plan. A Pre-approved Plan may utilize either of two forms: a basic plan document with an adoption agreement or a single plan document. The employer is permitted to make minor modifications to the plan. An "Adopting Employer" is an employer that adopts a Pre-approved Plan offered by a Provider, including a plan that is word-for-word identical to, or a minor modification of, a plan of a Mass Submitter. If a plan was modified in such a way that negates the Opinion Letter, then the plan sponsor is now no longer an Adopting Employer of a Pre-approved Plan, and the plan is treated as an individually designed plan. An "Opinion Letter" is a written statement issued by the IRS to a Provider or Mass Submitter as an opinion on the qualification in form of a plan under Code section 401(a), Code section 403(a), or both Code sections 401(a) or 403(a) and 4975(e)(7). See Revenue Procedure 2017-41 for more information. The opinion letter serial number is a unique combination of a capital letter and a series of six numbers assigned to each opinion letter.

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**LIST OF PLAN CHARACTERISTIC CODES FOR LINES 9a AND 9b**

CODE	Defined Benefit Pension Features
1A	Benefits are primarily pay related.
1B	Benefits are primarily flat dollar (includes dollars per year of service).
1C	Cash balance or similar plan - Plan has a "cash balance" formula. For this purpose, a "cash balance" formula is a benefit formula in a defined benefit plan by whatever name (for example, personal account plan, pension equity plan, life cycle plan, cash account plan, etc.) that rather than, or in addition to, expressing the accrued benefit as a life annuity commencing at normal retirement age, defines benefits for each employee in terms more common to a defined contribution plan such as a single sum distribution amount (for example, 10% of final average pay times years of service, or the amount of the employee's hypothetical account balance).
1D	Floor-offset plan - to offset for retirement benefits provided by an employer-sponsored defined contribution plan.
1E	Code section 401(h) arrangement - Plan contains separate accounts under Code section 401(h) to provide employee health benefits.
1F	Code section 414(k) arrangement - Benefits are based partly on the balance of the separate account of the participant (also include appropriate defined contribution pension feature codes).
1G	Variable annuity benefit formula – any benefit formula under a defined benefit plan which provides that the amount payable is periodically adjusted by reference to the difference between a rate of return and a specified assumed interest rate.
1H	Plan covered by PBGC that was terminated and closed out for PBGC purposes - Before the end of the plan year (or a prior plan year), (1) the plan terminated in a standard (or distress) termination and completed the distribution of plan assets in satisfaction of all benefit liabilities (or all ERISA Title IV benefits for distress termination); or (2) a trustee was appointed for a terminated plan pursuant to ERISA section 4042.
1I	Frozen plan - As of the last day of the plan year, the plan provides that no participant will get any new benefit accrual (whether because of service or compensation).
CODE	Defined Contribution Pension Features
2A	Use this code if employer contributions in the return year were based on one of the following allocation types: Age/service weighted or new comparability or similar plan - Age/service weighted plan: Allocations are based on age, service, or age and service. New comparability or similar plan: Allocations are based on participant classifications and a classification(s) consists entirely or predominantly of highly compensated employees; or the plan provides an additional allocation rate on compensation above a specified threshold, and the threshold or additional rate exceeds the maximum threshold or rate allowed under the permitted disparity rules of Code section 401(l).
2B	Target benefit plan.
2C	Money purchase (other than target benefit) plan.
2D	Offset plan - Plan benefits are subject to offset for retirement benefits provided in another plan or arrangement of the employer.
2E	Profit-sharing plan.
2F	ERISA section 404(c) plan - This plan, or any part of it, is intended to meet the conditions of 29 CFR 2550.404c-1.

**LIST OF PLAN CHARACTERISTIC CODES FOR LINES 9a AND 9b**

2G	Total participant-directed account plan - Participants have the opportunity to direct the investment of all the assets allocated to their individual accounts, regardless of whether 29 CFR 2550.404c-1 is intended to be met.
2H	Partial participant-directed account plan - Participants have the opportunity to direct the investment of a portion of the assets allocated to their individual accounts, regardless of whether 29 CFR 2550.404c-1 is intended to be met.
2J	Code section 401(k) feature - A cash or deferred arrangement described in Code section 401(k) that is part of a qualified defined contribution plan that provides for an election by employees to defer part of their compensation or receive these amounts in cash.
2K	Code section 401(m) arrangement - Employee contributions are allocated to separate accounts under the plan or employer contributions are based, in whole or in part, on employee deferrals or contributions to the plan. Not applicable if plan is Code section 401(k) plan with only QNECs and/or QMACs. Also not applicable if a plan is a Code section 403(b)(1), 403(b)(7), or 408 arrangement/ accounts annuities.
2L	An annuity contract purchased by Code section 501(c)(3) organization or public school as described in Code section 403(b)(1) arrangement.
2M	Custodial accounts for regulated investment company stock as described in Code section 403(b)(7).
2N	Code section 408 accounts and annuities - See Limited Pension Plan Reporting instructions for pension plan utilizing Code section 408 individual retirement accounts or annuities as the funding vehicle for providing benefits.
2R	Participant-directed brokerage accounts provided as an investment option under the plan.
2S	401(k) plan or 403(b) plan that provides for automatic enrollment in plan that has elective contributions deducted from payroll.
2T	Total or partial participant-directed account plan - plan uses default investment account for participants who fail to direct assets in their account.
2U	Multiple-employer pension plan sponsored by a bona fide group or association of employers that is an Association Retirement Plan that meets all the conditions under 29 CFR 2510.3-55(b).
2V	Multiple-employer pension plan that is a Professional Employer Organization Plan (PEO Plan) that meets all the conditions under 29 CFR 2510.3-55(c).
2X	Multiple-employer defined contribution pension plan that does not fall under characteristics codes 2U or 2V and is not a pooled employer plan as defined in ERISA section 3(43).
2Y	Pension-linked emergency savings account - A short-term savings account established as part of the plan in accordance with ERISA section 801.
<b>CODE</b>	<b>Other Pension Benefit Features</b>
3B	Use this code if the plan covered self-employed individuals in the return year.
3C	Plan not intended to be qualified - A plan not intended to be qualified under Code sections 401, 403, or 408.
3D	Pre-approved pension plan - A pre-approved plan under sections 401, 403(a), 403(b) and 4975(e)(7) of the Code that is subject to a favorable opinion letter from the IRS.
3F	Plan sponsor(s) received services of leased employees, as defined in Code section 414(n), during the plan year.
3H	Plan sponsor(s) is (are) a member(s) of a controlled group (Code sections 414(b), (c), or of an affiliated service group under section 414(m)).

LIST OF PLAN CHARACTERISTIC CODES FOR LINES 9a AND 9b	
3J	U.S.-based plan that covers residents of Puerto Rico and is qualified under both Code section 401 and section 1165 of the Internal Revenue Code of Puerto Rico.
CODE	Welfare Benefit Features
4A	Health (other than vision or dental).
4B	Life insurance.
4C	Supplemental unemployment.
4D	Dental.
4E	Vision.
4F	Temporary disability (accident and sickness).
4G	Prepaid legal.
4H	Long-term disability.
4I	Severance pay.
4J	Apprenticeship and training.
4K	Scholarship (funded).
4L	Death benefits (include travel accident but not life insurance).
4P	Taft-Hartley Financial Assistance for Employee Housing Expenses.
4Q	Other.
4R	Unfunded, fully insured, or combination unfunded/fully insured welfare plan that will not file an annual report for next plan year pursuant to 29 CFR 2520.104-20.
4S	Unfunded, fully insured, or combination unfunded/fully insured welfare plan that stopped filing annual reports in an earlier plan year pursuant to 29 CFR 2520.104-20.
4T	10 or more employer plan under Code section 419A(f)(6).

## Forms 5500, 5500-SF, and 5500-EZ Codes for Principal Business Activity [top](#)

This list of principal business activities and their associated codes is designed to classify an enterprise by the type of activity in which it is engaged.

These principal activity codes are based on the North American Industry Classification System.

Agriculture, Forestry, Fishing and Hunting	
Crop Production	
111100	Oilseed & Grain Farming
111210	Vegetable & Melon Farming (including potatoes & yams)
111300	Fruit & Tree Nut Farming
111400	Greenhouse, Nursery, & Floriculture Production
111900	Other Crop Farming (including tobacco, cotton, sugarcane, hay, peanut, sugar beet, & all other crop farming)
Animal Production	
112111	Beef Cattle Ranching & Farming
112112	Cattle Feedlots
112120	Dairy Cattle & Milk Production
112210	Hog & Pig Farming

112300	Poultry & Egg Production
112400	Sheep & Goat Farming
112510	Aquaculture (including shellfish & fish farms & hatcheries)
112900	Other Animal Production
<b>Forestry and Logging</b>	
113110	Timber Tract Operations
113210	Forest Nurseries & Gathering of Forest Products
113310	Logging
<b>Fishing, Hunting and Trapping</b>	
114110	Fishing
114210	Hunting & Trapping
<b>Support Activities for Agriculture and Forestry</b>	
115110	Support Activities for Crop Production (including cotton ginning, soil preparation, planting, & cultivating)
115210	Support Activities for Animal Production
115310	Support Activities for Forestry
<b>Mining</b>	
211120	Crude Petroleum Extraction
211130	Natural Gas Extraction
212110	Coal Mining
212200	Metal Ore Mining
212310	Stone Mining & Quarrying
212320	Sand, Gravel, Clay, & Ceramic & Refractory Minerals Mining, & Quarrying
212390	Other Nonmetallic Mineral Mining & Quarrying
213110	Support Activities for Mining
<b>Utilities</b>	
221100	Electric Power Generation, Transmission & Distribution
221210	Natural Gas Distribution
221300	Water, Sewage & Other Systems
221500	Combination Gas & Electric
<b>Construction</b>	
<b>Construction of Buildings</b>	
236110	Residential Building Construction
236200	Nonresidential Building Construction
<b>Heavy and Civil Engineering Construction</b>	
237100	Utility System Construction
237210	Land Subdivision
237310	Highway, Street, & Bridge Construction
237990	Other Heavy & Civil Engineering Construction
<b>Specialty Trade Contractors</b>	
238100	Foundation, Structure, & Building Exterior Contractors including framing carpentry, masonry, glass, roofing, & siding)
238210	Electrical Contractors
238220	Plumbing, Heating, & Air Conditioning Contractors
238290	Other Building Equipment Contractors
238300	Building Finishing Contractors (including drywall, insulation, painting, wallcovering, flooring, tile, & finish carpentry)
238900	Other Specialty Trade Contractors (including site preparation)

<b>Manufacturing</b>	
<b>Food Manufacturing</b>	
311110	Animal Food Mfg
311200	Grain & Oilseed Milling
311300	Sugar & Confectionary Product Mfg
311400	Fruit & Vegetable Preserving & Specialty Food Mfg
311500	Dairy Product Mfg
311610	Animal Slaughtering and Processing
311710	Seafood Product Preparation & Packaging
311800	Bakeries, Tortilla & Dry Pasta Mfg
311900	Other Food Mfg (including coffee, tea, flavorings & seasonings)
<b>Beverage and Tobacco Product Manufacturing</b>	
312110	Soft Drink & Ice Mfg
312120	Breweries
312130	Wineries
312140	Distilleries
312200	Tobacco Manufacturing
<b>Textile Mills and Textile Product Mills</b>	
<b>Mills</b>	
313000	Textile Mills
314000	Textile Product Mills
<b>Apparel Manufacturing</b>	
315100	Apparel Knitting Mills
315210	Cut & Sew Apparel Contractors
315220	Men's & Boys' Cut & Sew Apparel Mfg.
315240	Women's, Girls' and Infants' Cut & Sew Apparel Mfg.
315280	Other Cut & Sew Apparel Mfg
315990	Apparel Accessories & Other Apparel Mfg
<b>Leather and Allied Product Manufacturing</b>	
316110	Leather & Hide Tanning, & Finishing
316210	Footwear Mfg (including rubber & plastics)
316990	Other Leather & Allied Product Mfg
<b>Wood Product Manufacturing</b>	
321110	Sawmills & Wood Preservation
321210	Veneer, Plywood, & Engineered Wood Product Mfg
321900	Other Wood Product Mfg
<b>Paper Manufacturing</b>	
322100	Pulp, Paper, & Paperboard Mills
322200	Converted Paper Product Mfg
<b>Printing and Related Support Activities</b>	
323100	Printing & Related Support Activities
<b>Petroleum and Coal Products Manufacturing</b>	
324110	Petroleum Refineries (including integrated)
324120	Asphalt Paving, Roofing, & Saturated Materials Mfg
324190	Other Petroleum & Coal Products Mfg
<b>Chemical Manufacturing</b>	
325100	Basic Chemical M
325200	Resin, Synthetic Rubber, & Artificial & Synthetic Fibers & Filaments Mfg

325300	Pesticide, Fertilizer, & Other Agricultural Chemical Mfg
325410	Pharmaceutical & Medicine Mfg
325500	Paint, Coating, & Adhesive Mfg
325600	Soap, Cleaning Compound, & Toilet Preparation Mfg
325900	Other Chemical Product & Preparation Mfg
<b>Plastics and Rubber Products Manufacturing</b>	
326100	Plastics Product Mfg
326200	Rubber Product Mfg
<b>Nonmetallic Mineral Product Manufacturing</b>	
327100	Clay Product & Refractory Mfg
327210	Glass & Glass Product Mfg
327300	Cement & Concrete Product Mfg
327400	Lime & Gypsum Product Mfg
327900	Other Nonmetallic Mineral
<b>Product Mfg Primary Metal Manufacturing</b>	
331110	Iron & Steel Mills & Ferroalloy Mfg
331200	Steel Product Mfg from Purchased Steel
331310	Alumina & Aluminum Production & Processing
331400	Nonferrous Metal (except Aluminum) Production & Processing
331500	Foundries
<b>Fabricated Metal Product Manufacturing</b>	
332110	Forging & Stamping
332210	Cutlery & Handtool Mfg
332300	Architectural & Structural Metals Mfg
332400	Boiler, Tank, & Shipping Container Mfg
332510	Hardware Mfg
332610	Spring & Wire Product Mfg
332700	Machine Shops; Turned Product; & Screw, Nut, & Bolt Mfg
332810	Coating, Engraving, Heat Treating, & Allied Activities
332900	Other Fabricated Metal Product Mfg
<b>Machinery Manufacturing</b>	
333100	Agriculture, Construction, & Mining Machinery Mfg
333200	Industrial Machinery Mfg
333310	Commercial & Service
<b>Industry Machinery Mfg</b>	
333410	Ventilation, Heating, Air Conditioning, & Commercial Refrigeration Equipment Mfg
333510	Metalworking Machinery Mfg
333610	Engine, Turbine & Power Transmission Equipment Mfg
333900	Other General Purpose Machinery Mfg
<b>Computer and Electronic Product Manufacturing</b>	
334110	Computer & Peripheral Equipment Mfg
334200	Communications Equipment Mfg
334310	Audio & Video Equipment Mfg
334410	Semiconductor & Other Electronic Component Mfg
334500	Navigational, Measuring, Electromedical, & Control Instruments Mfg
334610	Manufacturing & Reproducing Magnetic & Optical Media
<b>Electrical Equipment, Appliance, and Component Manufacturing</b>	
335100	Electric Lighting Equipment Mfg

335200	Household Appliance Mfg
335310	Electrical Equipment Mfg
335900	Other Electrical Equipment & Component Mfg
<b>Transportation Equipment Manufacturing</b>	
336100	Motor Vehicle Mfg
336210	Motor Vehicle Body & Trailer Mfg
336300	Motor Vehicle Parts Mfg
336410	Aerospace Product & Parts Mfg
336510	Railroad Rolling Stock Mfg
336610	Ship & Boat Building
336990	Other Transportation
<b>Equipment Mfg Furniture and Related Product Manufacturing</b>	
337000	Furniture & Related Product Manufacturing
<b>Miscellaneous Manufacturing</b>	
339110	Medical Equipment & Supplies Mfg
339900	Other Miscellaneous Mfg
<b>Wholesale Trade</b>	
<b>Merchant Wholesalers, Durable Goods</b>	
423100	Motor Vehicle, & Motor Vehicle Parts & Supplies
423200	Furniture & Home Furnishings
423300	Lumber & Other Construction Materials
423400	Professional & Commercial Equipment & Supplies
423500	Metal & Mineral (except petroleum)
423600	Household Appliances and Electrical & Electronic Goods
423700	Hardware, Plumbing, & Heating Equipment & Supplies
423800	Machinery, Equipment, & Supplies
423910	Sporting & Recreational Goods & Supplies
423920	Toy, & Hobby Goods, & Supplies
423930	Recyclable Materials
423940	Jewelry, Watch, Precious Stone, & Precious Metals
423990	Other Miscellaneous Durable Goods
<b>Merchant Wholesalers, Nondurable Goods</b>	
424100	Paper & Paper Products
424210	Drugs & Druggists' Sundries
424300	Apparel, Piece Goods, & Notions
424400	Grocery & Related Products
424500	Farm Product Raw Materials
424600	Chemical & Allied Products
424700	Petroleum & Petroleum Products
424800	Beer, Wine, & Distilled Alcoholic Beverages
424910	Farm Supplies
424920	Book, Periodical, & Newspapers
424930	Flower, Nursery Stock, & Florists' Supplies
424940	Tobacco & Tobacco Products
424950	Paint, Varnish, & Supplies
424990	Other Miscellaneous Nondurable Goods
<b>Wholesale Electronic Markets and Agents and Brokers</b>	
425110	Business to Business Electronic Markets

425120	Wholesale Trade Agents & Brokers
<b>Retail Trade</b>	
<b>Motor Vehicle and Parts Dealers</b>	
441110	New Car Dealers
441120	Used Car Dealers
441210	Recreational Vehicle Dealers
441222	Boat Dealers
441228	Motorcycle, ATV, and All Other Motor Vehicle Dealers
441300	Automotive Parts, Accessories, & Tire Stores
<b>Furniture and Home Furnishings Stores</b>	
442110	Furniture Stores
442210	Floor Covering Stores
442291	Window Treatment Stores
442299	All Other Home Furnishings Stores
<b>Electronics and Appliance Stores</b>	
443141	Household Appliance Stores
443142	Electronics Stores (including Audio, Video, Computer, and Camera Stores)
<b>Building Material and Garden Equipment and Supplies Dealers</b>	
444110	Home Centers
444120	Paint & Wallpaper Stores
444130	Hardware Stores
444190	Other Building Material Dealers
444200	Lawn & Garden Equipment & Supplies Stores
<b>Food and Beverage Stores</b>	
445110	Supermarkets and Other Grocery (except Convenience) Stores
445120	Convenience Stores
445210	Meat Markets
445220	Fish & Seafood Markets
445230	Fruit & Vegetable Markets
445291	Baked Goods Stores
445292	Confectionery & Nut Stores
445299	All Other Specialty Food Stores
445310	Beer, Wine, & Liquor Stores Health and Personal Care Stores
446110	Pharmacies & Drug Stores
446120	Cosmetics, Beauty Supplies, & Perfume Stores
446130	Optical Goods Stores
446190	Other Health & Personal Care Stores
<b>Gasoline Stations</b>	
447100	Gasoline Stations (including convenience stores with gas)
<b>Clothing and Clothing Accessories Stores</b>	
448110	Men's Clothing Stores
448120	Women's Clothing Stores
448130	Children's & Infants' Clothing Stores
448140	Family Clothing Stores
448150	Clothing Accessories Stores
448190	Other Clothing Stores
448210	Shoe Stores
448310	Jewelry Stores
448320	Luggage & Leather Goods Stores

<b>Sporting Goods, Hobby, Book, and Music Stores</b>	
451110	Sporting Goods Stores
451120	Hobby, Toy, & Game Stores
451130	Sewing, Needlework, & Piece Goods Stores
451140	Musical Instrument & Supplies Stores
451211	Book Stores
451212	News Dealers & Newsstands
<b>General Merchandise Stores</b>	
452200	Department Stores
452300	General Merchandise Stores, incl. Warehouse Clubs & Supercenters
<b>Miscellaneous Store Retailers</b>	
453110	Florists
453210	Office Supplies & Stationery Stores
453220	Gift, Novelty, & Souvenir Stores
453310	Used Merchandise Stores
453910	Pet & Pet Supplies Stores
453920	Art Dealers
453930	Manufactured (Mobile) Home Dealers
453990	All Other Miscellaneous Store Retailers (including tobacco, candle, & trophy shops)
<b>Nonstore Retailers</b>	
454110	Electronic Shopping & Mail Order Houses
454210	Vending Machine Operators
454310	Fuel Dealers (including Heating Oil and Liquefied Petroleum)
454390	Other Direct Selling Establishments (including door to door retailing, frozen food plan providers, party plan merchandisers, & coffee break service providers)
<b>Transportation and Warehousing</b>	
<b>Air, Rail, and Water Transportation</b>	
481000	Air Transportation
482110	Rail Transportation
483000	Water Transportation
<b>Truck Transportation</b>	
484110	General Freight Trucking, Local
484120	General Freight Trucking, Long distance
484200	Specialized Freight Trucking Transit and Ground Passenger Transportation
485110	Urban Transit Systems
485210	Interurban & Rural Bus Transportation
485310	Taxi Service
485320	Limousine Service
485410	School & Employee Bus Transportation
485510	Charter Bus Industry
485990	Other Transit & Ground Passenger Transportation
<b>Pipeline Transportation</b>	
486000	Pipeline Transportation
<b>Scenic &amp; Sightseeing Transportation</b>	
487000	Scenic & Sightseeing Transportation
<b>Support Activities for Transportation</b>	
488100	Support Activities for Air Transportation
488210	Support Activities for Rail Transportation

488300	Support Activities for Water Transportation
488410	Motor Vehicle Towing
488490	Other Support Activities for Road Transportation
488510	Freight Transportation Arrangement
488990	Other Support Activities for Transportation
<b>Couriers and Messengers</b>	
492110	Couriers
492210	Local Messengers & Local Delivery
<b>Warehousing and Storage</b>	
493100	Warehousing & Storage (except lessors of miniwarehouses & self storage units)
<b>Information</b>	
<b>Publishing Industries (except Internet)</b>	
511110	Newspaper Publishers
511120	Periodical Publishers
511130	Book Publishers
511140	Directory & Mailing List Publishers
511190	Other Publishers
511210	Software Publishers
<b>Motion Picture and Sound Recording Industries</b>	
512100	Motion Picture & Video Industries (except video rental)
512200	Sound Recording Industries Broadcasting (except Internet)
515100	Radio & Television Broadcasting
515210	Cable & Other Subscription Programming
<b>Telecommunications</b>	
517000	Telecommunications (including paging, cellular, satellite, cable & other program distribution, resellers, other telecommunications, & internet service providers)
<b>Data Processing Services</b>	
518210	Data Processing, Hosting, & Related Services
<b>Other Information Services</b>	
519100	Other Information Services (including news syndicates, libraries, internet publishing & broadcasting)
<b>Finance and Insurance Depository Credit Intermediation</b>	
522110	Commercial Banking
522120	Savings Institutions
522130	Credit Unions
522190	Other Depository Credit Intermediation
<b>Nondepository Credit Intermediation</b>	
522210	Credit Card Issuing
522220	Sales Financing
522291	Consumer Lending
522292	Real Estate Credit (including mortgage bankers & originators)
522293	International Trade Financing
522294	Secondary Market Financing
522298	All Other Nondepository Credit Intermediation
<b>Activities Related to Credit Intermediation</b>	
522300	Activities Related to Credit Intermediation (including loan brokers, check clearing, & money transmitting)
523110	Securities, Commodity Contracts, and Other Financial Investments and Related Activities
523110	Investment Banking & Securities Dealing
523120	Securities Brokerage

523130	Commodity Contracts Dealing
523140	Commodity Contracts Brokerage
523210	Securities & Commodity Exchanges
523900	Other Financial Investment Activities (including portfolio management & investment advice)
<b>Insurance Carriers and Related Activities</b>	
524130	Reinsurance Carriers
524140	Direct Life, Health, & Medical Insurance Carriers
524150	Direct Insurance (except Life, Health & Medical) Carriers
524210	Insurance Agencies & Brokerages
524290	Other Insurance Related Activities (including third party administration of Insurance and pension funds)
<b>Funds, Trusts, and Other Financial Vehicles</b>	
525100	Insurance & Employee Benefit Funds
525910	Open End Investment Funds (Form 1120 RIC)
525920	Trusts, Estates, & Agency Accounts
525990	Other Financial Vehicles (including mortgage REITs & closed end investment funds) "Offices of Bank Holding Companies" and "Offices of Other Holding Companies" are located under Management of Companies (Holding Companies).
<b>Real Estate and Rental and Leasing</b>	
<b>Real Estate</b>	
531110	Lessors of Residential Buildings & Dwellings (including equity REITs)
531120	Lessors of Nonresidential Buildings (except Miniwarehouses) (including equity REITs)
531130	Lessors of Miniwarehouses & Self Storage Units (including equity REITs)
531190	Lessors of Other Real Estate
531210	Offices of Real Estate Agents & Brokers
531310	Real Estate Property Managers
531320	Offices of Real Estate Appraisers
531390	Other Activities Related to Real Estate
<b>Rental and Leasing Services</b>	
532100	Automotive Equipment Rental & Leasing
532210	Consumer Electronics & Appliances Rental
532281	Formal Wear & Costume Rental
532282	Video Tape & Disc Rental
532283	Home Health Equipment Rental
532284	Recreational Goods Rental
532289	All Other Consumer Goods Rental
532310	General Rental Centers
532400	Commercial & Industrial Machinery & Equipment Rental & Leasing
<b>Lessors of Nonfinancial Intangible Assets (except copyrighted works)</b>	
533110	Lessors of Nonfinancial Intangible Assets (except copyrighted works)
<b>Professional, Scientific, and Technical Services</b>	
<b>Legal Services</b>	
541110	Offices of Lawyers
541190	Other Legal Services
<b>Accounting, Tax Preparation, Bookkeeping, and Payroll Services</b>	
541211	Offices of Certified Public Accountants
541213	Tax Preparation Services
541214	Payroll Services
541219	Other Accounting Services

<b>Architectural, Engineering, and Related Services</b>	
541310	Architectural Services
541320	Landscape Architecture Services
541330	Engineering Services
541340	Drafting Services
541350	Building Inspection Services
541360	Geophysical Surveying & Mapping Services
541370	Surveying & Mapping (except Geophysical) Services
541380	Testing Laboratories
<b>Specialized Design Services</b>	
541400	Specialized Design Services (including interior, industrial, graphic, & fashion design)
<b>Computer Systems Design and Related Services</b>	
541511	Custom Computer Programming Services
541512	Computer Systems Design Services
541513	Computer Facilities Management Services
541519	Other Computer Related Services
<b>Other Professional, Scientific, and Technical Services</b>	
541600	Management, Scientific, & Technical Consulting Services
541700	Scientific Research & Development Services
541800	Advertising & Related Services
541910	Marketing Research & Public Opinion Polling
541920	Photographic Services
541930	Translation & Interpretation Services
541940	Veterinary Services
541990	All Other Professional, Scientific, & Technical Services
<b>Management of Companies (Holding Companies)</b>	
551111	Offices of Bank Holding Companies
551112	Offices of Other Holding Companies
<b>Administrative and Support and Waste Management and Remediation Services</b>	
<b>Administration and Support Services</b>	
561110	Office Administrative Services
561210	Facilities Support Services
561300	Employment Services
561410	Document Preparation Services
561420	Telephone Call Centers
561430	Business Service Centers (including private mail centers & copy shops)
561440	Collection Agencies
561450	Credit Bureaus
561490	Other Business Support Services (including repossession services, court reporting, & stenotype services)
561500	Travel Arrangement & Reservation Services
561600	Investigation & Security Services
561710	Exterminating & Pest Control Services
561720	Janitorial Services
561730	Landscaping Services
561740	Carpet & Upholstery Cleaning Services
561790	Other Services to Buildings & Dwellings
561900	Other Support Services (including packaging & labeling services, & convention & trade show organizers)
<b>Waste Management and Remediation Services</b>	

562000	Waste Management and Remediation Services
<b>Educational Services</b>	
611000	Educational Services (including schools, colleges, & universities)
<b>Health Care and Social Assistance Offices of Physicians and Dentists</b>	
621111	Offices of Physicians (except mental health specialists)
621112	Offices of Physicians, Mental Health Specialists
621210	Offices of Dentists
<b>Offices of Other Health Practitioners</b>	
621310	Offices of Chiropractors
621320	Offices of Optometrists
621330	Offices of Mental Health Practitioners (except Physicians)
621340	Offices of Physical, Occupational & Speech Therapists, & Audiologists
621391	Offices of Podiatrists
621399	Offices of all Other Miscellaneous Health Practitioners
<b>Outpatient Care Centers</b>	
621410	Family Planning Centers
621420	Outpatient Mental Health & Substance Abuse Centers
621491	HMO Medical Centers
621492	Kidney Dialysis Centers
621493	Freestanding Ambulatory Surgical & Emergency Centers
621498	All Other Outpatient Care Centers
<b>Medical and Diagnostic Laboratories</b>	
621510	Medical & Diagnostic Laboratories
<b>Home Health Care Services</b>	
621610	Home Health Care Services
<b>Other Ambulatory Health Care Services</b>	
621900	Other Ambulatory Health Care Services (including ambulance services & blood & organ banks)
<b>Hospitals</b>	
622000	Hospitals Nursing and Residential Care Facilities
623000	Nursing & Residential Care Facilities
<b>Social Assistance</b>	
624100	Individual & Family Services
624200	Community Food & Housing, & Emergency & Other Relief Services
624310	Vocational Rehabilitation Services
624410	Child Day Care Services
<b>Arts, Entertainment, and Recreation Performing Arts, Spectator Sports, and Related Industries</b>	
711100	Performing Arts Companies
711210	Spectator Sports (including sports clubs & racetracks)
711300	Promoters of Performing Arts, Sports, & Similar Events
711410	Agents & Managers for Artists, Athletes, Entertainers, & Other Public Figures
711510	Independent Artists, Writers, & Performers Museums, Historical Sites, and Similar Institutions
712100	Museums, Historical Sites, & Similar Institutions Amusements, Gambling, and Recreation Industries
713100	Amusement Parks & Arcades
713200	Gambling Industries
713900	Other Amusement & Recreation Industries (including golf courses, skiing facilities, marinas, fitness centers, & bowling centers)

## Accommodation and Food Services

<b>Accommodation</b>	
721110	Hotels (except Casino Hotels) & Motels
721120	Casino Hotels
721191	Bed & Breakfast Inns
721199	All other Traveler Accommodation
721210	RV (Recreational Vehicle)
<b>Parks &amp; Recreational Camps</b>	
721310	Rooming & Boarding Houses
<b>Food Services and Drinking Places</b>	
722300	Special Food Services (including food service contractors & caterers)
722410	Drinking Places (Alcoholic Beverages)
722511	Full Service Restaurants
722513	Limited Service Restaurants
722514	Cafeterias and Buffets
722515	Snack and Non alcoholic Beverage Bars
<b>Other Services Repair and Maintenance</b>	
811110	Automotive Mechanical, & Electrical Repair & Maintenance
811120	Automotive Body, Paint, Interior, & Glass Repair
811190	Other Automotive Repair & Maintenance (including oil change & lubrication shops & car washes)
811210	Electronic & Precision Equipment Repair & Maintenance
811310	Commercial & Industrial Machinery & Equipment (except Automotive & Electronic) Repair & Maintenance
811410	Home & Garden Equipment & Appliance Repair & Maintenance
811420	Reupholstery & Furniture Repair
811430	Footwear & Leather Goods Repair
811490	Other Personal & Household Goods Repair & Maintenance
<b>Personal and Laundry Services</b>	
812111	Barber Shops
812112	Beauty Salons
812113	Nail Salons
812190	Other Personal Care Services (including diet & weight reducing centers)
812210	Funeral Homes & Funeral Services
812220	Cemeteries & Crematories
812310	Coin Operated Laundries & Drycleaners
812320	Dry cleaning & Laundry Services (except Coin Operated)
812330	Linen & Uniform Supply
812910	Pet Care (except Veterinary) Services
812920	Photofinishing
812930	Parking Lots & Garages
812990	All Other Personal Services
<b>Religious, Grantmaking, Civic, Professional, and Similar Organizations</b>	
813000	Religious, Grantmaking, Civic, Professional, & Similar Organizations (including condominium and homeowners associations)
813930	Labor Unions and Similar Labor Organizations
921000	Governmental Instrumentality or Agency