



Publication 5411

Retirement Plans Reporting and Disclosure Requirements

Administrators or sponsors of retirement plans are generally required by law to report certain information with the IRS, the Department of Labor (DOL) and the Pension Benefit Guaranty Corporation (PBGC), and to make a disclosure to affected parties depending on a plan's type, size and circumstances.

This Retirement Plans Reporting and Disclosure Requirements guide was prepared by the IRS as a quick reference tool for certain basic reporting and disclosure requirements for retirement plans under the Internal Revenue Code (IRC) and provisions of the Employee Retirement Income Security Act of 1974 (ERISA) administered by the IRS. This guide is not intended to be an

exhaustive list of possible civil penalties and other consequences for reporting and disclosure violations. The Department of Labor and the Pension Benefit Guaranty Corporation reviewed the parts of the guide that concerns provisions the agencies jointly administer. This guide should be used in conjunction with the DOL's publication: [Reporting and Disclosure Guide for Employee Benefit Plans](#).

Please be sure to check for current laws and regulations or other DOL reporting and disclosure provisions on the Employee Benefit Security Administration's website at www.dol.gov/ebsa.

Document	Type of Information	To Whom	When
Annual Reports to the IRS			
Form 5500 , Annual Return/Report of Employee Benefit Plan	<p>To provide information on plan's qualification, financial condition and operation</p> <p>IRC 6058(a), 6057(b), 6059, ERISA Sections 104, 4065; Treas. Reg. 301.6058-1, 301.6057-2, DOL Reg. 2520.104</p> <p>DOL EBSA: Forms and Filing Instructions</p> <p>DOL EFAST2 Frequently Asked EFAST2 Guide</p> <p>EFAST2 Guide for Filers & Service Providers</p> <p>Form 5500 Corner</p>	<p>DOL, IRS and PBGC</p> <p>Must be filed electronically through EFAST2 system using EFAST2-approved third-party software or IFILE (DOL's free internet-based filing tool)</p>	<p>Last day of the 7th calendar month after the end of the plan year (July 31 for calendar-year plans)Extensions:</p> <ul style="list-style-type: none"> by filing Form 5558, Application for Extension of Time to File Certain Employee Plan Returns, to obtain a one-time extension of time to file Form 5500 up to 2 ½ months. See Instructions for Form 5558; or by automatic extension of time to file corporation income tax return; or by other special extensions of time under certain circumstances, such as extensions for Presidentially-declared disaster
Form 5500-SF , Short Form Annual Return/Report of Small Employee Benefit Plan	<p>Simplified annual reporting Form 5500 for use by certain small pension and welfare benefit plans with fewer than 100 participants and certain other requirements.</p> <p>See Instructions for details on which plan sponsors are eligible to file to file Form 5500-SF.</p>	Same as Form 5500	Same as Form 5500
Form 5500-EZ , Annual Return of One-Participant (Owners/ Partners and Their Spouses) Retirement Plan or A Foreign Plan	<p>Annual return used by one-participant plans and certain foreign plans</p> <p>IRC 6058(a)</p> <p>See instructions for details on which plan sponsors are eligible to file Form 5500-EZ.</p>	<p>IRS</p> <p>Form 5500-EZ can be filed on paper with the IRS or filed electronically through EFAST2 system.</p> <p>For plan years beginning on or after January 1, 2024, a Form 5500-EZ must be filed electronically through the EFAST2 system if a filer is required to file at least 10 returns during the calendar year. (See T.D. 9972),</p> <p>File the paper Form 5500-EZ at the following address:</p> <p>Department of the Treasury Internal Revenue Service Ogden, UT 84201-0020</p>	Same as Form 5500

Document	Type of Information	To Whom	When
Annual Certification for Multiemployer Defined Benefit Plans	<p>Form 15315 is used to report the actuarial certification of a multiemployer plan's status. The plan actuary must file this form annually with the IRS to satisfy the reporting requirements of IRC Section 432(b)(3).</p> <p>Plan actuary must certify whether the plan is in endangered status for the plan year (or would be in endangered status for the plan year but for the application of the special rule under IRC Section 432(b)(5)); whether the plan is or will be in critical status for the plan year or for any of the succeeding 5 plan years; whether the plan is in critical and declining status for the plan year. The certification should include a statement as to whether the plan is making the scheduled progress in meeting the requirements of its funding improvement or rehabilitation plan. The actuarial projections, statements, and exhibits that are relevant to the determination of the plan status can be attached to this form.</p> <p>IRC 432(b)(3)</p> <p>See Form 15315 Instructions for more information.</p>	<p>IRS</p> <p>Plan sponsor</p> <p>Form 15315 can be filed using only one of the following methods:</p> <ul style="list-style-type: none"> • Email the form to Employee Plans at EPCU@irs.gov with Multiemployer Certification in the subject line, or • Fax the form to Employee Plans at 855-215-7122, • Mail the form to: Department of the Treasury Internal Revenue Service Employee Plans CHI-7602 - 25th Floor 230 S. Dearborn St. Chicago, IL 60604 <p>Note. More than one submission will result in duplicate entries. The IRS cannot guarantee security with email submissions.</p>	<p>No later than the 90th day after the beginning of the plan year.</p> <p>The plan's enrolled actuary must sign and date the Form 15315.</p>
Form 8955-SSA , Annual Registration Statement Identifying Separated Participants With Deferred Vested Benefits	<p>To report information relating to each participant who separated from service covered by the plan and is entitled to deferred vested benefits under the plan but is not paid this retirement benefits.</p> <p>IRC 6057(a)</p> <p>Announcement 2011-21</p> <p>Form 8955-SSA Instructions</p> <p>Form 8955-SSA Resources</p>	<p>IRS</p> <p>File Form 8955-SSA electronically through the IRS FIRE system or on paper.</p> <p>For plan years beginning on or after January 1, 2024, a Form 8955-SSA must be filed electronically through the IRS FIRE system or any substance system, if a filer is required to file at least 10 returns during the calendar year. (See T.D. 9972)</p> <p>File the paper Form 8955-SSA at the following address:</p> <p>Department of the Treasury Internal Revenue Service Center Ogden, UT 84201-0024</p>	<p>Same as Form 5500.</p>

Document	Type of Information	To Whom	When
<p>Form 5558, Application for Extension of Time To File Certain Employee Plan Returns</p>	<p>To request a one-time extension of time to file Forms 5500, 5500-SF or 5500-EZ; or Form 8955-SSA.</p> <p>See Form 5558 Instructions.</p>	<p>IRS</p> <p>Submit a separate Form 5558 for each plan.</p> <p>Note. A plan administrator of a DCG reporting arrangement can file a single Form 5558 for an extension of time to file a Form 5500 Annual Return/Report. The individual plans participating in a DCG are covered by the single Form 5558 submitted by the plan administrator of the DCG. The plan administrator is not required to attach a list of participating plans in the DCG to the Form 5558.</p> <p>Beginning January 1, 2025, Form 5588 can be filed electronically through EFAST2 using IFILE on the EFAST2 website or using the EFAST2-approved third-party software or can be filed on paper with the IRS.</p> <p>File the paper Form 5558 at the following address:</p> <p>Department of the Treasury Internal Revenue Service Center Ogden, UT 84201-0045.</p>	<ul style="list-style-type: none"> File Form 5558 on or before the return/report's normal due date, which is the date the Form 5500, Form 5500-SF, Form 5500- EZ and/or Form 8955-SSA would otherwise be due, without extension.
<p>Form 8868</p> <p>Application for Extension of Time To File an Exempt Organization Return or Excise Taxes Related to Employee Benefit Plans</p>	<p>To request an extension of up to 6 months to file Form 5330, Return of Excise Taxes Related to Employee Benefit Plans, or to request an automatic 6-month extension of time to file an Exempt Organization Return.</p> <p>See Form 8868 Instructions.</p>	<p>IRS</p> <p>Note. Form 8868 was revised to include the extension of time to file Form 5330. Effective for plan years beginning on or after January 1, 2023, a filer must use this form instead of Form 5558 to request for an extension of time to file Form 5330.</p>	<p>File Form 8868 by the due date of the return for which you are requesting an extension. To request an extension of time to file Form 5330, file Form 8868 in sufficient time for the IRS to consider and act on it before the return's normal due date.</p> <p>If approved, you may be granted an extension of up to 6 months after the normal due date for Form 5330. Form 5330 filers must complete</p>

Document	Type of Information	To Whom	When
		<p>If you do not file electronically, you can file paper Form 8868 at the following address:</p> <p>Internal Revenue Service Mail Stop 6054 1973 N Rulon White Blvd. Ogden, UT 84201-0045</p> <p>Do not file for an extension of time by attaching Form 8868 to the original return when it is filed.</p>	<p>Part I, Part III, and sign under penalties of perjury. Form 5330 has two Return Codes. Enter the appropriate code if filing as individual, or other than individual.</p> <p>File a separate Form 8868 for each return for which you are requesting an extension of time to file.</p>

Document	Type of Information	To Whom	When
<p>Form 1099-R, Distributions From Pensions, Annuities, Retirement or Profit- Sharing Plans, IRAs, Insurance Contracts, etc.</p>	<p>To report distributions of \$10 or more for each person from profit sharing or retirement plans, IRAs, annuities, pensions, insurance contracts, survivor income benefit plans, permanent and total disability payments under life insurance contracts, charitable gift, annuities, etc. To report death benefit payments made by employer that are not made as part of a retirement plan; to report payments of reportable death benefits in accordance with final regulations published under section; to report payment of reportable disability benefits made from a retirement plan, and also to report payments from qualified plans to state unclaimed property funds under escheat laws.</p> <p>IRC 6047(d)</p> <p>See Instructions for Form Forms 1099-R and 5498</p> <p>About General Instructions for Certain Information Returns</p> <p>General Instructions for Certain Information Returns</p>	<p>File Form 1099-R with the IRS and furnish a statement to the recipient who received the distribution.</p> <p>File Form 1099-R electronically through the IRS Information Reporting Intake System (IRIS) or on paper.</p> <p>Effective for returns required to be filed on or after January 1, 2024 (See T.D. 9972), filers who are required to file at least 10 information returns during the calendar year must file Form 1099-R electronically. Go to IRS.gov/InfoReturn for e-file options.</p> <p>The IRS has developed IRIS, an online portal that allows taxpayers to electronically file (e-file) information returns after December 31, 2022, for 2022 and later tax years. Go to IRS.gov/IRIS for additional information and updates.</p> <p>If you are exempted from electronic filing requirement, you can file the paper Form 1099-R to the address specified in the General Instructions for Certain Information Returns, Section D Where To File.</p>	<p>To payee – by January 31</p> <p>To IRS – by February 28 (paper) or March 31 (electronic)</p> <p>See General Instructions for Certain Information Returns, Section C When To File.</p>

Document	Type of Information	To Whom	When
Form 1098-Q , Qualifying Longevity Annuity Contract Information	<p>Report Form 1098-Q for any person who issues a contract intended to be a Qualifying Longevity Annuity (QLAC) that is purchased from an insurance company for an employee under any plan, annuity, or account described in section 401(a), 403(a), 403(b), or 408 (other than a Roth IRA) or eligible governmental plan under section 457(b). Report information including issuer's name, address, telephone number, and federal identification number, account number, plan number, name of plan, and employer identification number; annuity amount on start date, total premiums, FMV of QLAC, and the amount of each premium paid for the contract and the date of the premium payment.</p> <p>Treas. Reg. 1.6047-2, Information relating to qualifying longevity annuity contracts</p> <p>Instructions for Form 1098-Q</p> <p>See Instructions for Form 1098-Q</p> <p>About General Instructions for Certain Information Returns</p>	File Form 1098-Q with the IRS and furnish an annual statement to individual who purchased the contract	<p>For each calendar year beginning with the year in which the premiums for a contract are first paid and ending with the earlier of the year in which the individual in whose name the contract has been purchased reaches age 85 or dies.</p> <p>If the individual dies and the sole beneficiary under the contract is the individual's spouse, then file Form 1098-Q and provide a statement annually to the spouse until the year in which the distributions to the spouse begin or the year in which the spouse dies, if earlier.</p>
Annual Notices to Participants			
Individual statement to separated participants with deferred vested retirement benefits	<p>A plan administrator required to file Form 8955-SSA must furnish to each affected participant an individual statement about the information reported on Form 8955-SSA.</p> <p>IRC 6057(e); Treas. Reg. 301.6057-1; ERISA Section 105(c)</p> <p>See Form 8955-SSA Resources</p>	Separated participants with deferred vested retirement benefits under the plan	No later than Form 8955-SSA filing due date

Document	Type of Information	To Whom	When
Notice of effective opportunity to make or change cash or deferred election	<p>To advise eligible employees of an effective opportunity to make or change a cash or deferral election at least once during each plan year.</p> <p>Whether an employee has this effective opportunity is determined based on all the relevant facts and circumstances, including the adequacy of notice of the availability of the election, the period of time during which an election may be made, and any other conditions on elections.</p> <p>IRC 408(p)(5)(C), 401(k)(11)(B)(iii), Treas. Reg 1.401(k)-1(e)(2)(ii) and 1.403(b)-5(b)(2)</p>	Plan participants	<ul style="list-style-type: none"> • Within a reasonable period of time before the 60th day before the beginning of each plan year • For new participants, the 60th day before the first day the employee is eligible
401(k) safe harbor notice	<p>Sufficiently accurate and comprehensive to inform the employee of the employee's rights and obligations under the plan. At a minimum, the notice must provide details on:</p> <ul style="list-style-type: none"> • The safe harbor matching or nonelective contributions formula used in the plan; • Any other contributions under the plan; • The plan to which the safe harbor contributions are made, if more than one plan; <p>Fixing Common Plan Mistakes-Failure to Provide a Safe Harbor 401(k) Plan Notice</p>	Eligible employees	<ul style="list-style-type: none"> • 30 to 90 days before the beginning of each plan year • For new participants, generally no earlier than 90 days before the employee becomes eligible and no later than the eligibility date

Document	Type of Information	To Whom	When
	<ul style="list-style-type: none"> The type and amount of compensation that may be deferred under the plan; How to make salary deferral elections; The periods available under the plan for making salary deferral elections; Withdrawal and vesting provisions for plan contributions; and How to easily obtain additional information about the plan (including a copy of the summary plan description) <p>IRC 401(k)(12)(D);); 401(k)(13)(E), 401(m)(11)(A)(ii)Treas. Reg. 1.401(a)-21, 1.401(k)-3(d), 1.401(m)-3</p> <p>See Notice Requirement for a Safe Harbor 401(k) or 401(m) Plan</p> <p>Fixing Common Plan Mistakes-Failure to Provide a Safe Harbor 401(k) Plan Notice</p>		<ul style="list-style-type: none"> For plan years beginning after 2019, Section 103 of SECURE Act, Pub. L. 116-94, eliminates the annual notice requirement for safe harbor 401(k) plans that make safe harbor nonelective contributions to employees. Note that a plan relying on basic or enhanced matching contributions to meet the safe harbor 401(k) requirement is still subject to annual notice requirements Section 341 of the SECURE 2.0 Act permits a plan to consolidate two or more of the notices required under sections 404(c)(5)(B) and 514(e)(3) of ERISA and sections 401(k)(12)(D), 401(k)(13)(E), and 414(w)(4) of the Code into a single notice, provided that the combined notice satisfies certain requirements.
SIMPLE IRA election notice	<p>The employer should give all eligible employees a written notice before the beginning of the election period of:</p> <ul style="list-style-type: none"> The employee's opportunity to make or modify salary deferral election; The employee's ability to select a financial institution for their SIMPLE IRA, if applicable; A summary plan description to each participant; The employer's decision to make either a matching or nonelective contributions. <p>Page 3 of Forms 5304-SIMPLE and 5305-SIMPLE contain a "Model Notification to Eligible Employees"</p> <p>IRS Notice 98-4</p> <p>See SIMPLE IRA Plan Fix-It Guide - Annual SIMPLE IRA plan notification requirements weren't followed</p> <p>SIMPLE IRA Plan</p>	Employees eligible to participate in the SIMPLE IRA plan	<p>Immediately before the 60-day election period before January 1 of a calendar year (November 2 to December 31).</p> <p>Note. The dates of this period are modified if a SIMPLE IRA plan is set up in mid-year or if the 60-day period falls before the first day an employee becomes eligible to participate in the SIMPLE IRA plan.</p>

Document	Type of Information	To Whom	When
Qualified automatic contribution arrangement (QACA) notice	<p>Provide sufficiently accurate and comprehensive information to all eligible employees, including:</p> <ul style="list-style-type: none"> • The plan's default percentage rate for automatic enrollment contributions, including the amount and timing of any increases; • The type and amount of the employer contributions; • The right to not participate; • How to elect to not participate; • How to elect to contribute an amount different from the plan's default percentage rate for automatic enrollment contributions; • How to make an investment election, if permitted by the plan; and • If the QACA contains two or more investment options, how automatic enrollment contributions will be invested in the absence of an employee's investment election <p>The employer may also be required to provide additional information to an employee under the Department of Labor's rule</p> <p>IRC 401(k)(13)(E); Treas. Reg. 1.401(k)-3(k)(4)</p> <p>See FAQs - Auto Enrollment - What notice do I need to give to employees for an EACA or QACA?</p> <p>IRS model notice</p>	Eligible employees	<ul style="list-style-type: none"> • 30 to 90 days before the beginning of each plan year • For new participants, by date reasonably in advance of date to decline participation, but not more than 90 days in advance. • For plan years beginning after 2019, Section 103 of SECURE Act eliminates the annual notice requirement for safe harbor 401(k) plans that make safe harbor nonelective contributions to employees. • Section 341 of the SECURE 2.0 Act permits a plan to consolidate two or more of the notices required under sections 404(c)(5)(B) and 514(e)(3) of ERISA and sections 401(k)(12)(D), 401(k)(13)(E), and 414(w)(4) of the Code into a single notice, provided that the combined notice satisfies certain requirements.

Document	Type of Information	To Whom	When
Eligible automatic contribution arrangement (EACA) notice	<p>Sufficiently accurate and comprehensive to inform the employee of the employee's rights and obligations, including:</p> <ul style="list-style-type: none"> • The plan default percentage rate for automatic enrollment contributions; • The right to not participate; • How to elect to not participate; • How to elect to contribute an amount different from the plan default percentage rate for automatic enrollment contributions; • How to make an investment election, if permitted by the plan; • How automatic enrollment contributions will be invested in the absence of an employee's investment election, if the plan permits employees to elect investments; and • If allowed by the plan, how and when to withdraw from eligible automatic t contribution arrangements <p>IRC 414(w)(4); Treas. Reg. 1.414(w)-1(b)(3)</p> <p>See FAQs - Auto Enrollment - What notice do I need to give to employees for an EACA or QACA?</p> <p>IRS model notice may also be used to satisfy DOL notice requirements for qualified default investment alternatives.</p>	Eligible employees	<ul style="list-style-type: none"> • 30 to 90 days before the beginning of each plan year. • For new participants, by date reasonably in advance of date to decline participation, but not more than 90 days in advance. • Section 341 of the SECURE 2.0 Act permits a plan to consolidate two or more of the notices required under sections 404(c)(5)(B) and 514(e)(3) of ERISA and sections 401(k)(12)(D), 401(k)(13)(E), and 414(w)(4) of the Code into a single notice, provided that the combined notice satisfies certain requirements.

Document	Type of Information	To Whom	When
Annual Reminder Notice for unenrolled participants	<p>IRC 414(bb) and ERISA section 111(c) require annual reminder notice to employees who are eligible to participate in an employer's defined contribution plan but have not yet enrolled. Reminder notice include:</p> <ul style="list-style-type: none"> • reminding them of their eligibility to join the plan and outlining important details like enrollment deadlines and potential benefits they could miss out on, • the unenrolled participant's eligibility to participate in the plan; and • the key benefits and rights under the plan, with a focus on employer contributions and vesting provisions; and • provides such information in a prominent manner calculated to be understood by the average participant. <p>See IRC 414(bb), section 111(c) of ERISA, 29 CFR section 2520.104b-1.</p> <p>Auto Enrollment Prop Reg at https://public-inspection.federalregister.gov/2025-00501.pdf.</p>	All eligible employees.	<ul style="list-style-type: none"> • Furnished in connection with the annual open season election period with respect to the plan, or • Within a reasonable period prior to the beginning of each plan year, if there is no annual open season election period.

Document	Type of Information	To Whom	When
Initial and annual notice for Pension-Linked Emergency Savings Accounts (PLEASA)	<p>IRC section 402A(e)(5)(A) requires the plan administrator of a plan with a PLESA feature to furnish initial and annual notices to eligible participants describing certain information regarding:</p> <ul style="list-style-type: none"> • the purpose of the account, which is for short-term, emergency savings. • the limits on, and tax treatment of, contributions. • any fees, expenses, restrictions, or charges associated with PLESA. • procedures for electing to make contributions to or opting out of the PLESA, for changing participant contribution rates and for making participant withdrawals including any limits on frequency. • as applicable, the amount of the intended contribution or the change in the percentage of the compensation of the participant of such contribution. • the amount in the emergency savings account and the amount or percentage of compensation that a participant has contributed to the PLESA. • the designated investment option. • the options for the account balance of the [PLESA] after termination of the employment of the participant or termination by the plan sponsor of the PLESA], and • the ability of a participant who becomes a highly compensated employee to withdraw any account balance from a PLESA and the restriction on the ability of such a participant to make further contributions to the PLESA. <p>See IRC 402A(e), Section 801(d)(3) of ERISA, DOL FAQs: Pension-Linked Emergency Savings Accounts.</p>	All eligible participants.	<ul style="list-style-type: none"> • The initial notice must be provided between 30 and 90 days before the first contribution to PLESA. And not less than annually thereafter. • IRC 402A(e)(5)(C) permits the initial and annual notice to be included with any other notice under ERISA sections 404(c)(5)(B) or 514(e)(3) or under 401(k)(13)(e) or 414(w)(4).

Document	Type of Information	To Whom	When
Occasional Reporting to the IRS Based on Plan Events			
Form 5330 , Return of Excise Taxes Related to Employee Benefit Plans	<p>To report excise taxes on:</p> <ul style="list-style-type: none"> • Prohibited tax shelter transactions (IRC 4965(a)(2)). • Minimum funding deficiencies (IRC 4971(a) and (b)). • Failures to pay liquidity shortfall (IRC 4971(f)). • Failures to comply with a funding improvement or rehabilitation plan (IRC 4971(g)(2)). • Failures to meet requirements for plans in endangered or critical status (IRC 4971(g)(3)). • Failures to adopt a rehabilitation plan (IRC 4971(g)(4)). • Failure to adopt funding restoration plan. • Nondeductible contributions to qualified plans (IRC 4972); • Excess contributions to an IRC 403(b)(7)(A) custodial account (IRC 4973(a)(3)). • Prohibited transactions (IRC 4975). • Disqualified benefits provided by funded welfare plans (IRC 4976). • Excess fringe benefits (IRC 4977). • Certain employee stock ownership plan dispositions (IRC 4978). • Excess contributions to plans with cash or deferred arrangements (IRC 4979)). • Certain prohibited allocations of qualified securities by an ESOP (IRC 4979A). • Reversions of qualified plan assets to employers (IRC 4980)). • Failure of an applicable plan reducing future benefit accruals to satisfy notice requirements (IRC 4980F). <p>See Instructions for Form 5330</p>	IRS	<ul style="list-style-type: none"> • 15th day of the 5th month following the close of the entity manager's tax year in which the tax-exempt entity becomes a party to the transaction for prohibited tax shelter transactions (IRC 4965) • 15th day of the 10th month after the last day of the plan year (IRC 4971, 4971(f), 4971(g)(2), 4971(g)(3), 4971(g)(4), 4971(h)). • Last day of the 7th month after the end of the tax year of the employer or other person who must file the return (IRC 4972, 4973(a)(3), 4975, 4976, 4978, 4979A) • Last day of the 7th month after the end of the tax year in which excess fringe benefits were paid (IRC 4977) • Last day of the 15th month after the close of the plan year to which CODA excess amounts relate (IRC 4979) • Last day of month following the month in which the reversion or failure to satisfy notice occurs (IRC 4980, 4980F) <p>Note. For taxable years ending on or after December 31, 2023, (1) A taxpayer must file Form 5330 electronically using the IRS Modernized e-File System (MeF) through an IRS Authorized Form 5330 e-File Provider, if the filer is required to file at least 10 returns of any type during the calendar year that the Form 5330 is due. (2) A taxpayer can use Form 8868 to apply for an extension of time to file Form 5330, if Form 8868 is filed by the regular due date and taxes paid. Form 5558 can no longer be used to apply for an extension of time to file Form 5330.</p>

Document	Type of Information	To Whom	When
Form 5310-A , Notice of Plan Merger or Consolidation, Spinoff, or Transfer of Plan Assets or Liabilities; Notice of Qualified Separate Lines of Business	To provide notice of a plan merger or consolidation into a single plan, a spinoff into two or more plans, or a transfer of assets or liabilities to another plan, or it elects to be treated as operating as a qualified separate line of business (QSLOB) or that it modifies or revokes a previously filed notice IRC 6057(b), 414(r). See Instructions for Form 5310-A	IRS	<ul style="list-style-type: none"> At least 30 days before a plan merger, consolidation, spinoff or transfer of assets or liabilities to another plan For QSLOB election notice, or modifying or revoking a previously filed notice by the later of: <ul style="list-style-type: none"> October 15 of the year following the testing year, or 15th day of the 10th month after the end of the plan year of the employer plan that begins earliest in the testing year.
Form 8886-T , Disclosure by Tax-Exempt Entity Regarding Prohibited Tax Shelter Transaction	To disclose information about each prohibited tax shelter transaction to which the entity is a party IRC 6033(a)(2); Temp. Treas. Reg. 1.6033-5T See Instructions for Form 8886-T .	IRS	Entity facilitating a transaction: May 15 following the calendar year the transaction was entered into. Entity seeking to reduce its own tax liability: on or before the due date of the first tax return on which the entity reported reduced employment, excise or unrelated business income taxes as a result of the tax shelter.
Form 5308 , Request for Change in Plan/Trust Year	To request approval to change the plan/trust year of the retirement plan. Certain changes are granted automatic approval. IRC 412(d)(1); Revenue Procedure 87-27.	IRS	By the last day of the end of the short period required to make the change.

Occasional Reporting to the IRS Based on Plan Events

Interested party notice	<p>To provide information including:</p> <ul style="list-style-type: none"> • A description of the class or classes of interested parties to whom the notice is addressed. • A description of the class of employees eligible to participate in the plan. • The plan's name and identification number and the name of the plan administrator. • The applicant's name and taxpayer identification number for a determination. • That an application for a determination of the qualified status of the plan is being made to the IRS, the address to which the application is being sent, and whether the application relates to an initial qualification, a plan amendment, plan termination, or a partial termination. • Whether the IRS has issued a previous determination letter. • A statement that any person to whom the notice is addressed is entitled to submit or request the DOL to submit to IRS Employee Plans Determinations a comment on the plan's qualification; • The specific dates by which a comment must be received; • The number of interested parties needed for the DOL to comment; and • A description of a reasonable procedure whereby additional information will be available. <p>The following additional information must be available to interested parties:</p> <ul style="list-style-type: none"> • An updated copy of the plan document and the related trust agreement (if any); and • A copy of the application for determination. <p>IRC 7476(b)(2); Treas. Reg. 1.7476-1 and 601.201(o)</p> <p>Revenue Procedure 2024-4 (updated annually)</p> <p>Retirement Plan Notices to Interested Parties</p>	<p>Participants, beneficiaries, and alternate payees.</p> <p>Interested party can submit comments to the IRS at the following address:</p> <p>Internal Revenue Service EP Determinations Attn: Customer Service Manager P.O. Box 2508 Cincinnati, OH 45202</p>	<ul style="list-style-type: none"> • Between 10 to 24 days before submitting a • determination letter application
-------------------------	---	--	---

Document	Type of Information	To Whom	When
Funding-related benefit limitations in single-employer defined benefit plans notice	To provide information of benefit restrictions for single-employer defined benefit plans based on plan's funding level, which is measured by the plan's AFTAP. IRC 436; Treas. Reg. 1.436-1; ERISA Sections 101(j) and 206(g) Notice sample at Notice 2012-46	Participants and beneficiaries.	Within 30 days after the date: <ul style="list-style-type: none"> The plan becomes subject to a limitation on unpredictable contingent event benefits. The plan becomes subject to a limitation on prohibited payments. Benefit accruals under the plan are required to have ceased.
Notice of proposed benefit suspension for multiemployer pension plan in critical and declining status	To provide information of benefit suspension, including: <ul style="list-style-type: none"> An individualized estimate, on an annual or monthly basis, of the suspension on participant or beneficiary. If it is not possible to provide an individualized estimate, such as in the case of a suspension that affects the payment of any future cost-of-living adjustment, provide a narrative description of the effect of the suspension. A statement that the plan sponsor has determined that the plan will become insolvent unless the proposed suspension (and, if applicable, the proposed partition) takes effect, and the year in which insolvency is projected to occur without a suspension of benefits (and, if applicable, a proposed partition). A statement that insolvency of the plan could result in benefits lower than benefits paid under the proposed suspension and a description of the projected benefit payments upon insolvency. A description of the proposed suspension and its effect, including a description of the different categories or groups affected by <ul style="list-style-type: none"> the suspension, how those categories or groups are defined, and the formula that is used to calculate the amount of the proposed suspension for individuals in each category or group. A description of the effect of the proposed suspension on the plan's projected insolvency. A description of whether the suspension will remain in effect indefinitely or will expire by its own terms; and A statement describing the right to vote on the suspension application. IRC 432(e)(9)(F) Treas. Reg. (T.D. 9765): Suspension of Benefits under the Multiemployer Pension Reform Act of 2014 Treas. Reg. (T.D. 9767) Additional Limitation on Suspension of Benefits Applicable to Certain Pension Plans Under the Multiemployer Pension Reform Act of 2014	Participants, beneficiaries, alternate payees, contributing employers, and employee organizations.	On the same day with the submission of its application for approval to the Secretary of the Treasury for benefit suspensions, but no earlier than four business days before the submission.

Document	Type of Information	To Whom	When
401(k) safe harbor discontinuance notice	To notify participants of the consequences of an amendment during a plan year that reduces or suspends safe harbor matching contributions on future elective contributions, nonelective contributions, and, if applicable, employee contributions. IRC 401(k)(12) and (13); Treas. Reg. 1.401(k)-3(g); Treas. Reg. T.D. 9641	Eligible employees	<ul style="list-style-type: none"> • 30 days prior to the effective date of the plan amendment.
Notice for mid- year changes to safe harbor plans	Provide a safe harbor notice that describes the mid-year change and its effective date. A safe harbor notice is not required if the change involves content that is not required to be in a safe harbor notice. Notice 2016-16 Mid-year Changes to Safe Harbor 401(k) Plans and Notices	Eligible employees	<ul style="list-style-type: none"> • Eligible employees
Notice of funding waiver application	To provide notice that the employer will apply to the IRS for a waiver of the minimum funding standard. The notice should contain the following: <ul style="list-style-type: none"> • Name of the plan and the plan sponsor. • The plan year for which the waiver is being requested. • Right to submit relevant information regarding the application for waiver of the minimum funding requirement. • Right to receive a copy of the latest annual plan report. • The present value of vested benefits under the plan. • The present value of benefits, calculated as though the plan terminated. • The fair market value of plan assets; and • The interest rate used in calculating the present values. IRC 412(c)(6) Revenue Procedure 2004-15 (includes model notice)	<ul style="list-style-type: none"> • Participants and beneficiaries • Alternate payees • Employee organizations • PBGC 	Within 14 days before the date the application is filed with the IRS.

Document	Type of Information	To Whom	When
Notice of amendments significantly reducing the rate of future benefit accruals -ERISA Section 204(h) Notice	<p>The notice must:</p> <ul style="list-style-type: none"> • State the specific provisions of the amendment causing a reduction in future accruals and its effective date. • Explain how the individual benefit of each participant or alternate payee will be affected by the amendment. • Be written in a manner that would be understood by the average plan participant. • Provide sufficient information to allow a participant or beneficiary to understand the magnitude of the reduction. <p>IRC 4980F; Treas. Reg. 54.4980F-1; ERISA Section 204(h)</p> <p>See Retirement Topics - Notices</p>	<ul style="list-style-type: none"> • Plan participants • Beneficiaries • Alternate payees • Employee organizations • Contributing employers 	<ul style="list-style-type: none"> • Generally, at least 45 days before the effective date of the amendment, • 30 days for an early retirement subsidy in a merger or acquisition, and • 15 days for small Retirement Plan plans, multiemployer plans and amendments connected to mergers and acquisitions.
Notice of reduction in adjustable benefits for multiemployer plans in critical status	<p>To provide affected parties with enough information to understand the effect of any reduction on their benefits including an estimate of any affected adjustable benefit that a participant or beneficiary would otherwise have been eligible for as of the general effective date of the reduction, and information as to the rights and remedies as well as how to contact the Department of Labor for further information and assistance where appropriate.</p> <p>IRC 432(e)(8)(C); ERISA Section 305(e)(8)(C)</p>	<ul style="list-style-type: none"> • Plan participants and beneficiaries • Contributing employers • Employee organizations 	At least 30 days before the general effective date of the reduction.
Notice of transfer of excess pension assets to retiree health benefit or life insurance account	<p>To provide notice of transfer of defined benefit plan excess assets to retiree health benefits or life insurance account.</p> <p>The notice should contain plan and financial information concerning the transfer of excess defined benefit assets.</p> <p>IRC 401(h) and 420; ERISA Sections 101(e)(1) and (e)(2)</p> <p>See Retirement Topics - Notices</p>	<ul style="list-style-type: none"> • Employer gives notice to DOL, IRS, employee organizations and administrator. <p>Plan administrator notifies participants and beneficiaries.</p> <ul style="list-style-type: none"> • Must be available for inspection in the • plan administrator's principal office. 	At least 60 days before the transfer.

Document	Type of Information	To Whom	When
Notice of endangered or critical status for multiemployer plans	<p>To provide notice that multiemployer plan is or will be in endangered or critical status for a plan year; if in critical status, notice explains possibility that adjustable benefits may be reduced.</p> <p>IRC 432(b)(3)(D); Prop. Treas. Reg. 1.432(b)-1(e); ERISA Section 305(b)(3)(D)</p> <p>See Retirement Topics - Notices</p> <p>Model Notice of Multiemployer Plan in Critical Status</p> <p>Critical Status, Critical and Declining Status, Endangered Status, WRERA Status, and ARP Freeze Election Notices</p>	<ul style="list-style-type: none"> • Participants and beneficiaries • Employee organizations • PBGC • DOL 	No later than 30 days after date of actuarial certification of endangered or critical status.
Notice of request for extension of amortization period for multiemployer plans	<p>To advise affected parties that an application for an extension of the amortization period is being filed with the IRS</p> <p>IRC 431(d); Revenue Procedure 2010-52 (includes model notice); ERISA Section 304(d)</p> <p>See Extension of Amortization Periods for Multiemployer Plans</p>	<ul style="list-style-type: none"> • Plan participants and beneficiaries • Alternate payees • PBGC • Contributing employers • Employee organizations 	Up to 14 days prior to the date of the application.
Notice of election to remain under prior vesting schedule	<p>To advise participants who had at least three years of service that they may choose to remain under a prior vesting schedule after a plan amendment changing any vesting schedule under the plan</p> <p>IRC 411(a)(10); Treas. Reg. 1.411(a)-8(b)</p>	Plan participants with three or more years of service.	<p>Within 60 days after the later of the date:</p> <ul style="list-style-type: none"> • the plan amendment is adopted, • the plan amendment is effective, or • the participant receives written notice of the plan amendment.

Occasional Notices to Participants Based on Participant Events

Document	Type of Information	To Whom	When
Eligible rollover distribution notice (Section 402(f) notice)	<p>To provide a written explanation to any recipients of eligible rollover distributions from an employer plan the direct rollover rules, the mandatory income tax withholding rules for distributions not directly rolled over, the tax treatment of distributions not rolled over, and when distributions may be subject to different restrictions and tax consequences after being rolled over.</p> <p>IRC 402(f); Treas. Reg. 1.402(f)-1</p> <p>Notice 2020-62 (includes model notice),</p> <p>See Retirement Topics - Notices</p>	Participants and beneficiaries who receive an eligible rollover distribution	<ul style="list-style-type: none"> Between 30 and 180 days before date of distribution (or first payment in a series).
Income tax withholding notice for pension payments	<p>To inform payees of their right to not have federal income tax withheld from their distributions.</p> <p>IRC 3405; Treas. Reg. 335.3405-1 and -1T; Treas. Reg. 31.3405(c)-1</p> <p>Pensions and Annuity Withholding</p>	Participants and beneficiaries who receive a distribution.	<ul style="list-style-type: none"> Periodic payments: no earlier than six months before first payment and no later than when making first payment; thereafter, once each calendar year. Nonperiodic payments: no earlier than six months before the first distribution and not later than the time that will give the payee reasonable time to not elect to have withholding apply and to reply to the payor with the election information.
Automatic rollover notice	<p>To provide notice (either separately or as part of a Section 402(f) notice) to individuals receiving a plan payment that, absent an affirmative election, the payment will automatically be rolled over to an IRA; the notice must identify the trustee or issuer of the IRA</p> <p>IRC 401(a)(31)(B); Notice 2005-5</p>	Participants and beneficiaries who receive an eligible rollover distribution.	Same as rollover notice

Document	Type of Information	To Whom	When
Consent to distribution explanation	To obtain participant's consent to a distribution greater than \$5,000, inform participant of optional forms of benefit, the right to defer the distributions and consequences of failing to defer the start of benefits to the extent permitted IRC 411(a)(11); Treas. Reg. 1.411(a)-11; t 1.401(a)-20; 1.411(a)-11(c)(2); ERISA Section 203(e)	Participants receiving a distribution or loan exceeding \$5,000	30 to 180 days before the distribution date/date of plan loan.
Notice of right to diversify investments in employer securities	To provide applicable individuals with the right to divest employer securities in their accounts and reinvest those amounts in certain diversified investments IRC 401(a)(35); Notice 2006-107 (includes model notice); ERISA Sections 101(m) and 204(j)	<ul style="list-style-type: none"> • Participants • Alternate payees 	No later than 30 days before the first date on which the individuals are eligible to exercise their right to diversify.
Qualified joint and survivor annuity (QPSA) notice	To inform participants of the right to receive a QJSA or other optional forms of benefits, the option of selecting alternate beneficiaries, and the spousal consent requirements; a written explanation specifies the terms and conditions of the QJSA, the participant's right to make, and the effect of, an election to waive the QJSA, the participant's spouse's rights, and the right of the participant to make, and the effect of a revocation of an election of the benefit (with spousal consent). IRC 401(a)(11) and 417(a)(3); Treas. Regs. 1.417(a)(3)-1 and 1.417(e)-1(b)(3); ERISA Section 205(c) See Retirement Topics - Notices Fixing Common Plan Mistakes – Failure to Obtain Spousal Consent	Participants	30 to 180 days before the annuity starting date.

Document	Type of Information	To Whom	When
Qualified preretirement survivor annuity (QPSA) notice	<p>To provide participants with the terms and conditions of the QPSA, the participant's right to make, and the effect of, an election to waive the QPSA, the participant's spouse's rights and the right to make, and the effect of a revocation of a QPSA election.</p> <p>See Retirement Topics - Notice</p>	Participants not yet in pay status.	<ul style="list-style-type: none"> • Generally, within the period beginning with the first day of the plan year in which participantattains age 32 and ending with the close of the plan year preceding the plan year in which the participant attains age 35. • If hired after age 35, one year after individual becomes a participant.
Notice of suspension of benefit upon reemployment of retiree	<p>To inform a participant why benefit payments are being suspended and to provide a description and copy of the plan provisions on the suspension, a reference to the applicable DOL regulations at 29 CFR 2530.203-3, and the plan procedures for requesting a review of the suspension.</p> <p>IRC 411(a)(3)(B); 29 CFR 2530.203-3(b)(4)</p> <p>Not required if plan fully subsidizes QPSA and doesn't allow a participant to waive it or to select a non-spouse beneficiary IRC 401(a)(11) and 417(a)(3); Treas. Regs. 1.401(a)-20, 1.417(a)(3)-1 and 1.417(e)-1(b)(3); ERISA Section 205(c)</p> <p>See Retirement Topics - Notice</p>	Plan participant who is reemployed after retirement.	<ul style="list-style-type: none"> • During the first calendar month or payroll period ithat a retirement benefit is suspended.

