

**SCHEDULE A
(Form 5500)**

Department of the Treasury
Internal Revenue Service

Department of Labor
Pension and Welfare Benefit Programs
Pension Benefit Guaranty Corporation

Insurance Information

This schedule is required to be filed under section 104 of the
Employee Retirement Income Security Act of 1974.

► **File as an Attachment to Forms 5500, 5500-C, 5500-K or 5500-R**

OMB No. 1210-0016

1981

**This Form Is
Open to Public
Inspection**

For calendar year 1981 or fiscal plan year beginning _____, 1981 and ending _____, 19

- **Part I must be completed for all plans required to file this schedule.**
- **Part II must be completed for all insured pension plans.**
- **Part III must be completed for all insured welfare plans.**

► Enter master trust name in place of "sponsor" and specify investment account in place of "plan" if filing for a master trust.

Name of plan sponsor as shown on line 1(a) of Form 5500, 5500-C, 5500-K or 5500-R _____ Employer identification number _____

Name of plan _____ Enter three digit plan number ► _____

Part I Summary of All Insurance Contracts Included in Parts II and III
Group all contracts in the same manner as in Parts II and III.

1 Check appropriate box: (a) Welfare plan (b) Pension plan (c) Combination pension and welfare plan

| 2 Coverage: | (a) Name of insurance carrier | (b) Contract or identification number | (c) Approximate number of persons covered at end of policy or contract year | Policy or contract year | |
|-------------|-------------------------------|---------------------------------------|---|-------------------------|--------|
| | | | | (d) From | (e) To |
| | | | | | |

| 3 Insurance fees and commissions paid to agents and brokers: | | | (d) Fees paid | |
|--|---|--------------------------------|---------------|---------|
| (a) Contract or identification number | (b) Name and address of the agents or brokers to whom commissions or fees were paid | (c) Amount of commissions paid | Amount | Purpose |
| | | | | |
| Total | | | | |

4 Premiums due and unpaid at end of the plan year ► \$ _____, contract number, or identification ► _____

Part II Insured Pension Plans—Provide information for each contract on a separate Part II. Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

► Contract number or identification ► _____

5 Contracts with allocated funds, for example, individual policies or group deferred annuity contracts:

- (a) State the basis of premium rates ►
- (b) Total premiums paid to carrier
- (c) If the carrier, service or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in 3 above, enter amount
Specify nature of costs ►

6 Contracts with unallocated funds, for example, deposit administration or immediate participation guarantee contracts. Do not include portions of these contracts maintained in separate accounts:

- (a) Balance at end of previous policy year
- (b) Additions: (i) Contributions deposited during year
- (ii) Dividends and credits
- (iii) Interest credited during year
- (iv) Transferred from separate account
- (v) Other (specify) ►
- (vi) Total additions.
- (c) Total of balance and additions, (a) plus (b)(vi)
- (d) Deductions:
 - (i) Disbursed from fund to pay benefits or purchase annuities during year
 - (ii) Administration charge made by carrier
 - (iii) Transferred to separate account
 - (iv) Other (specify) ►
 - (v) Total deductions
- (e) Balance at end of current policy year, (c) less (d)(v)

7 Separate accounts: Current value of plan's interest in separate accounts at year end

Part III Insured Welfare Plans

Provide information for each contract on a separate Part III. If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organization(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

Table with 4 columns: (a) Contract or identification number, (b) Type of benefit, (c) List gross premium for each contract, (d) Premium rate or subscription charge. Rows include experience rated contracts (premiums, benefit charges, remainder of premium) and non experience rated contracts (total premiums, specific costs).

If additional space is required for any item, attach additional sheets the same size as this form.

General Instructions

This schedule must be attached to Form 5500, 5500-C, 5500-K or 5500-R for every defined benefit, defined contribution and welfare benefit plan where any benefits under the plan are provided by an insurance company, insurance service or other similar organization.

Exception. Schedule A (Form 5500) is not needed if the plan only covers (1) an individual or an individual and spouse who wholly owns a trade or business, whether incorporated or unincorporated, or (2) a partner in a partnership or a partner and spouse.

Plans Participating in Master Trust(s).—For insurance or annuity contracts that are held in a master trust and owned jointly by two or more plans participating in a master trust, a single Schedule A for each contract must be included in the information relating to the master trust which is filed with DOL. The individual plans need not file the Schedule A but must treat unallocated funds or any interest in a separate account held in a master trust as part of an investment account for purposes of their annual report. (See master trust filing instructions.)

Specific Instructions

(References are to the line items on the form.)

Include only contracts with policy or contract years ending with or within the plan year. Data on Schedule A should be reported only for such policy or contract years. Exception: If the insurance company maintains records on the basis of a plan year rather than policy or contract year, data on Schedule A (Form 5500) may be reported for the plan year.

Include only the contracts issued to the plan for which this return/report is being filed.

2(c).—Since the plan coverage may fluctuate during the year, the number of persons entered should be that which the administrator determines will most reasonably reflect the number covered by the plan at the end of the policy or contract year.

Where contracts covering individual employees are grouped, entries should be determined as of the end of the plan year.

2(d) and (e).—Enter the beginning and ending dates of the policy year for each contract listed under column (b). Where separate contracts covering individual employees are grouped, enter "N/A" in column (d).

3.—All sales commissions are to be reported in column (c) regardless of the iden-

tity of the recipient. Override commissions, salaries, bonuses, etc., paid to a general agent or manager for managing an agency, or for performing other administrative functions, are not to be reported. Fees to be reported in column (d) represent payments by insurance carriers to agents and brokers for items other than commissions (e.g., service fees, consulting fees and finders fees). Fees paid by insurance carriers to persons other than agents and brokers should be reported in Parts II and III on Schedule A (Form 5500) as acquisition costs, administrative charges, etc., as appropriate. For plans with 100 or more participants, fees paid by employee benefit plans to agents, brokers and other persons are to be reported in item 12, Form 5500.

5(a).—The rate information called for here may be furnished by attachment of appropriate schedules of current rates filed with appropriate state insurance departments or by a statement as to the basis of the rates.

6.—Show deposit fund amounts rather than experience credit records when both are maintained.

8(d).—The rate information called for here may be furnished by attachment of appropriate schedules of current rates or by a statement as to the basis of the rates.