





**21 Benefits and requirements for benefits:**

- (a) Normal retirement age is ▶ ..... State years of service required ▶ .....
- (b) Early retirement age is ▶ ..... State years of service required ▶ .....
- (c) If employer's consent is required for early retirement, are benefits limited to vested interest? . . . . .
- (d) (i) Does the plan provide that the payment of benefits, unless the employee elects otherwise, will commence not later than the 60th day after the latest of (1) the close of the plan year in which the participant attains the earlier of age 65 or the normal retirement age specified under the plan, (2) the close of the plan year in which occurs the 10th anniversary of the year in which participant commenced participation or (3) the close of the plan year in which the participant terminates his service with the employer? . . . . .
- (d) (ii) Does plan provide for payment of benefits if claim is not filed? . . . . .
- (e) Benefit at normal retirement age is ▶.....  
.....  
.....
- (f) Benefit at early retirement age is ▶.....  
.....  
.....
- (g) Normal form of retirement benefits is ▶.....  
.....  
.....
- (h) If plan provides for payment of annuity benefits, does the plan provide a joint and survivor benefit unless participant elects otherwise? . . . . .
- (i) If benefits are measured by years of service—
  - (i) Are the years of service for eligibility purposes included in credited service? . . . . .
  - (ii) Is only service as a common-law employee recognized? . . . . .
- (j) Are benefits computed on the basis of total compensation? . . . . .  
If "No," see instructions.
- (k) Does the plan provide for determining an employee's accrued benefit? . . . . .
- (l) If participants may withdraw their contributions or earnings, may such withdrawal be made without forfeiting vested benefits based on employer contributions? . . . . .
- (m) If the plan defers compensation generated increases until compensation increases sufficiently, does plan provide for increases of benefits of at least \$10 per month? . . . . .
- (n) Is duplication of benefits upon re-entry into the plan prohibited? . . . . .
- (o) Is there a disability benefit under the plan? . . . . .
- (p) Does the plan provide for a death benefit, other than survivor annuity, before retirement? . . . . .  
If "Yes," indicate whether such benefits are limited to—
  - (i)  100 times the monthly pension or the reserve, if larger.
  - (ii)  The actuarial equivalent of the benefits accrued to the date of death.
  - (iii)  Other explain ▶.....  
.....
- (q) Does plan provide for maximum limitation under section 415? . . . . .
- (r) In the case of a merger or consolidation with another plan or transfer of assets or liabilities to another plan, will each participant be entitled to the same or greater benefits as if the plan had terminated? . . . . .
- (s) Does the plan prohibit the assignment or alienation of benefits? . . . . .
- (t) Does the plan preclude divestment for cause? . . . . .
- (u) Does plan prohibit distribution of benefits except for retirement, disability or termination of employment or, in case of owner-employees, after age 59½? . . . . .

	Yes	No	Section and page number*	GOVERNMENT USE ONLY
(a) Normal retirement age is ▶ ..... State years of service required ▶ .....				
(b) Early retirement age is ▶ ..... State years of service required ▶ .....				
(c) If employer's consent is required for early retirement, are benefits limited to vested interest? . . . . .				
(d) (i) Does the plan provide that the payment of benefits, unless the employee elects otherwise, will commence not later than the 60th day after the latest of (1) the close of the plan year in which the participant attains the earlier of age 65 or the normal retirement age specified under the plan, (2) the close of the plan year in which occurs the 10th anniversary of the year in which participant commenced participation or (3) the close of the plan year in which the participant terminates his service with the employer? . . . . .				
(d) (ii) Does plan provide for payment of benefits if claim is not filed? . . . . .				
(e) Benefit at normal retirement age is ▶..... ..... .....				
(f) Benefit at early retirement age is ▶..... ..... .....				
(g) Normal form of retirement benefits is ▶..... ..... .....				
(h) If plan provides for payment of annuity benefits, does the plan provide a joint and survivor benefit unless participant elects otherwise? . . . . .				
(i) If benefits are measured by years of service—				
(i) Are the years of service for eligibility purposes included in credited service? . . . . .				
(ii) Is only service as a common-law employee recognized? . . . . .				
(j) Are benefits computed on the basis of total compensation? . . . . . If "No," see instructions.				
(k) Does the plan provide for determining an employee's accrued benefit? . . . . .				
(l) If participants may withdraw their contributions or earnings, may such withdrawal be made without forfeiting vested benefits based on employer contributions? . . . . .				
(m) If the plan defers compensation generated increases until compensation increases sufficiently, does plan provide for increases of benefits of at least \$10 per month? . . . . .				
(n) Is duplication of benefits upon re-entry into the plan prohibited? . . . . .				
(o) Is there a disability benefit under the plan? . . . . .				
(p) Does the plan provide for a death benefit, other than survivor annuity, before retirement? . . . . . If "Yes," indicate whether such benefits are limited to—				
(i) <input type="checkbox"/> 100 times the monthly pension or the reserve, if larger.				
(ii) <input type="checkbox"/> The actuarial equivalent of the benefits accrued to the date of death.				
(iii) <input type="checkbox"/> Other explain ▶..... .....				
(q) Does plan provide for maximum limitation under section 415? . . . . .				
(r) In the case of a merger or consolidation with another plan or transfer of assets or liabilities to another plan, will each participant be entitled to the same or greater benefits as if the plan had terminated? . . . . .				
(s) Does the plan prohibit the assignment or alienation of benefits? . . . . .				
(t) Does the plan preclude divestment for cause? . . . . .				
(u) Does plan prohibit distribution of benefits except for retirement, disability or termination of employment or, in case of owner-employees, after age 59½? . . . . .				
<b>22 Termination of plan or trust:</b>				
(a) Is there a provision in the plan for terminating the plan and/or trust? . . . . .				
(b) Are the participants' rights to benefits under the plan nonforfeitable upon termination or partial termination of the plan? . . . . .				
(c) Has the early termination rule been included in the plan (see section 1.401-4(c)(1) and (2) of the Income Tax Regulations)? . . . . .				
(d) Have the plan benefits been increased since the plan's inception? . . . . .				

\* of plan or trust or other document constituting the plan.

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**23 Miscellaneous:**

- (a) Has power of attorney been submitted with the application (or previously submitted)? . . .
- (b) Have you completed and attached Form 5302? . . . . .
- (c) Is the adopting employer a member of a controlled group of corporations or under commonly controlled trades or businesses? . . . . .  
If "Yes," see instructions.

Yes	No

- (d) Is any issue relating to this plan or trust currently pending before the Internal Revenue Service, the Department of Labor, the Pension Benefit Guaranty Corporation or any Court? . . .  
If "Yes," attach explanation.

(e) Other qualified plans—Enter for each other qualified plan you maintain (do not include plans that were established under union-negotiated agreements that involved other employers):

- (i) Name of plan ▶ .....
- (ii) Type of plan ▶ .....
- (iii) Rate of employer contribution, if fixed ▶ .....
- (iv) Benefit formula or monthly benefit ▶ .....
- (v) Number of participants ▶ .....

**24 In the case of a request on an initial qualification, have the following documents been included:**

- (a) Copies of all instruments constituting the plan or joinder agreement? . . . . .
- (b) Copies of trust indentures or group annuity contracts? . . . . .
- (c) Evidence that retirement benefits for employees in 15(b)(ii) were the subject of good faith bargaining between employee representatives and employer(s)—where that has occurred and is the basis for excluding certain employees, see section 410(b)(2)(A)? . . . . .
- (d) A detailed description of all methods, factors and assumptions used in determining costs or actual experience under the plan (including any loading, contingency reserves, or special factors, and the basis of any insured costs or liabilities involved therein) explaining their source and application in detail to permit ready analysis and verification? . . . . .

Yes	No

**25 In the case of a request involving an amendment, after initial qualification, have the following documents been included:**

- (a) A copy of the amendment(s)? . . . . .
- (b) A description of the amendment covering the items changed and an explanation of the provisions before and after the amendment? . . . . .
- (c) A completely restated plan? † . . . . .
- (d) A working copy of the plan in which there has been incorporated all of the previous amendments representing the provisions of the plan as currently in effect? † . . . . .
- (e) Copies of all amendments adopted since the date of the last determination letter for which no determination letter has been issued by the Internal Revenue Service? † . . . . .

Yes	No

† If plan is being amended for the first time to conform to the participation and vesting standards of the Employee Retirement Income Security Act of 1974, or if the plan has been amended at least three times since the last restated plan was submitted, one of the documents specified under (c) or (d) must be attached.

If any item in 24 or 25 is answered "No," please explain.

*If more space is needed for any item, attach additional sheets of the same size.*