



Filing requirements reminder

Review to determine if you need to file Form 5500-EZ or 5500-SF

Our records show that you've previously filed Form 5500-EZ, Annual Return of One-Participant (Owners and Their Spouses) Retirement Plan, or Form 5500-SF, Short Form Annual Return/Report of Small Employee Benefit Plan. We want to remind you that there are annual filing requirements for certain employers who have a one-participant retirement plan **or** a certain type of foreign retirement plan. Please use the information below to determine whether you're required to file Form 5500-EZ or 5500-SF for the plan period ending .

Filing requirements

As required by law, you must file a paper Form 5500-EZ **or** an electronic Form 5500-SF online through the computerized ERISA Filing Acceptance System (EFAST2), if eligible, for a plan year if the plan meets the following condition:

- The plan is a one-participant plan, as defined under Instructions for Form 5500-EZ (annually updated; see the 2010 Instructions for Form 5500-EZ).

Beginning with Plan Year 2010, Foreign Pension Plans that are required to file an annual return must file a Form 5500-EZ if the plan meets the following conditions:

- The plan is a foreign plan that requires the filing of an annual return, and the employer who maintains the plan is a domestic employer (including foreign subsidiaries of a domestic employer), **or**
- The plan is for a foreign employer with income derived from sources within the United States and the contributions to the plan are deducted on the U.S. income tax return.

You do not have to file Form 5500-EZ or 5500-SF for the plan year for a one-participant plan if the total of the plan's assets (either alone or in combination with one or more one-participant plans maintained by the employer) does not exceed \$250,000, unless such a plan year is the final plan year of the plan. For more information, see the 2010 Instructions for Form 5500-EZ.

What to do if you're required to file

If your plan meets any of the conditions listed above, please complete a Form 5500-EZ, sign it, and mail it to:

Department of the Treasury
Internal Revenue Service
Ogden, UT 84201-0020

Alternatively, you may be able to file Form 5500-SF online using EFAST2's web-based filing system or through an EFAST2 approved vendor. For more information, see the instructions for Form 5500-SF at www.efast.dol.gov.

Penalties for not filing a timely return

If you're required to file Form 5500-EZ or 5500-SF and fail to do so, a penalty of \$25 per day (up to \$15,000) may be imposed on you for not filing a return(s) for pension, profit-sharing, etc., plan(s) by the required due date.

Additional information

- Visit www.irs.gov/ep.
- For forms, instructions, and publications, visit www.irs.gov, or call 1-800-TAX-FORM (1-800-829-3676) (toll-free).

If you need assistance, please don't hesitate to contact us toll-free at 1-877-829-5500.