

employee plans news

PROTECTING RETIREMENT BENEFITS THROUGH EDUCATING CUSTOMERS

Internal Revenue Service
Tax Exempt and Government
Entities Division

A Publication of Employee Plans

Examination Issues:

- Exam Director discusses [priorities](#) for the current Fiscal Year
- [S corporations' shareholders](#) may not make retirement plan contributions from distributions
- [Leased Employees - EPCU Project](#) to determine if plan sponsors are properly considering leased employees

Determination Letter Program:

- [Need a Copy or a Corrected Determination Letter?](#) Fax or send us a written request
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Form 5500:

- [Electronic signatures for 5500](#) series returns
- [File Your One-Participant Plans](#) electronically using Form 5500-SF; they are now excluded from online search database

Just Released:

- 2011 Cumulative List of Changes in Plan Qualification Requirements - [Notice 2011-97](#)
- Relief for IRA owners who have certain [agreements](#) with their brokers or financial institutions – Announcement 2011-81
- Section 436 amendments - [Sample amendment and extensions](#) for defined benefit plan sponsors – Notice 2011-96

Updated Products and Publications:

- [Publication 1588](#), *The Retirement Plan Products Navigator bookmark with COLA limits*
- [Publication 3636](#), *Employee Plans*
- [Publication 4284](#), *SIMPLE IRA Plan Checklist*



Preparer Tax Identification Number (PTIN) News:

- [Renew](#) by January 1, 2012
- New [Competency Tests](#)
- [New FAQs: Online Troubleshooting Tips](#)
- [Notice 2011-91](#) - Enrolled Retirement Plan Agents may not need a PTIN

In the News:

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Exempt Organizations' Opportunities:

- [2012 Summer Internship](#) for graduate students in Washington, DC
- [Spring 2012 Workshops](#) for Small and Medium-Sized 501(c)(3) Exempt Organizations

Free File - help others save money at tax time with [IRS Free File](#)

Recurring Columns:

- [EP Published Guidance](#)
- [Calendar of EP Benefits Conferences](#)



Desk Side Chat...With Monika Templeman - Examination Priorities for the Current Fiscal Year

In each issue, Monika Templeman, Director of EP Examinations, responds to questions and offers insights on retirement plan topics uncovered during audits. You may provide feedback or suggest future topics for discussion by emailing her at: RetirementPlanComments@irs.gov.

Hello everyone –

I'd like to highlight some of Employee Plan's Operating Priorities for this fiscal year and explain their impact on our compliance strategies. I'll share our accomplishments to date and outline our next steps.

401(k) Plans

Our [401\(k\) Compliance Check Questionnaire Project](#) has several phases and spans multiple years.

Over 95% of the 1,200 plan sponsors contacted by the Employee Plans Compliance Unit voluntarily completed the online [questionnaire](#). We initiated examinations on the plans of sponsors who didn't answer the questionnaire and collected the questionnaire data during the examination.

We'll post an interim report soon to www.irs.gov/retirement. We'll complete the final report by the end of FY 2012 and announce when it's posted on our website.

We'll use the questionnaire data to improve our web-based tools and guidance, including the Employee Plans Compliance Resolution System. We'll also use the data to enhance our compliance strategies, improve voluntary compliance through education and outreach efforts and, where appropriate, expand enforcement activities.

International Activities

In our global economy, many U.S. companies have employees working abroad. This affects employees' retirement plan benefits. As globalization continues, EP International will continue to cover issues related to offshore asset sheltering, multinational corporations' activities and taxpayers at all economic levels.

EP International has made significant progress on international initiatives and projects, including the Hacienda Project with Puerto Rico and compliance efforts in the U.S. Virgin Islands. In addition to providing audit assistance on dual jurisdiction plans, we trained agents in Puerto Rico and the U.S. Virgin Islands and helped them to promote voluntary compliance.

EPCU completed two international compliance check projects on [foreign distributions](#) and [domestic trusts](#). It also started a new [Hacienda](#) Compliance Check Project, which focuses on the Form 5500 coding to ensure adherence to Puerto Rican or U.S. law. To distinguish the qualification intention of plans covering Puerto Rico employees, we created two feature codes for the Form 5500, line 8. Plan sponsors use 3C if the plan doesn't intend to be qualified under the Internal Revenue Code and 3J if the plan intends to be dual-qualified.

The Employee Plans Team Audit group is currently examining more than 40 returns with international issues.

We'll continue to expand our international and U.S. Territory enforcement coverage, identify new international issues, provide online web materials and, most importantly, ensure effective global tax administration.

Abusive Actions & Technical Issues

We continue to devote substantial resources to identifying, analyzing and examining [abusive actions and technical issues](#).

We increased our investigations of promoters who use retirement plans as vehicles for tax evasion. We also identified new schemes and emerging issues and shared them with you through our outreach programs. [Let us know](#) of any issue that you believe needs further investigation.

We'll continue to deter abusive schemes involving retirement plans by identifying abusive transactions and emerging technical issues.



We're Glad You Asked!

I'm a shareholder and an employee of an S corporation. Can I contribute to the company's 401(k) plan or establish a self-employed retirement plan based on my S corporation distributions?

No. Contributions to a retirement plan can only be made from compensation, which, in the case of a self-employed individual, is earned income. Distributions you receive as a shareholder of an S corporation do not constitute earned income for retirement plan purposes (see IRC sections [401\(c\)\(1\)](#) and [1402\(a\)\(2\)](#)).

401(k) Plan Contributions

If you are a [common-law employee](#) of the S corporation:

- you can make salary deferral contributions to the 401(k) plan based on your Form W-2 compensation; and
- your employer can make matching or nonelective contributions to the plan based on your Form W-2 compensation as a common-law employee.

Salary deferral and employer contributions (matching and nonelective) are based on [annual limits](#) subject to [cost-of-living adjustments](#).

Contributions to a Self-Employed Plan

You can't make contributions to a self-employed retirement plan from your S corporation distributions. Although, as an S corporation shareholder, you receive distributions similar to distributions that a partner receives from a partnership, your shareholder distributions aren't earned income for retirement plan purposes (see IRC section 1402(a)(2)). Therefore, you also can't establish a self-employed retirement plan for yourself solely based on being an S corporation shareholder.

Additional Resources

- [Publication 560](#), *Retirement Plans for Small Business (SEP, SIMPLE, and Qualified Plans)*
- [Independent Contractor \(Self-Employed\) or Employee?](#)
- [S Corporation Employees, Shareholders and Corporate Officers](#)

EPCU Project on Leased Employees

The [Employee Plans Compliance Unit](#) has completed a project to determine if plan sponsors properly considered leased employees for qualified plan purposes. When leased employees aren't considered:

- they may be improperly excluded from the plan,
- the plan's testing and limitations may be incorrect, and
- the plan may discriminate in favor of highly compensated employees.

The project goals were to:

- provide plan sponsors an overview of how the plan must treat leased employees,
- learn if sponsors were correctly considering leased employees for plan purposes, and
- determine whether leased employees were due additional plan benefits.

The Project Process

EPCU sent contact letters to a sample of plan sponsors listing pension feature code '3F' on their Form [5500](#), *Annual Return/Report of Employee Benefit Plan*, filings. Code 3F indicates that the "Plan sponsor(s) received services of leased employees, as defined in Internal Revenue Code section 414(n), during the plan year." EPCU asked sponsors how they treated leased employees in their retirement plan.



Project Results

Approximately 65% of sponsors in the sample did not actually have any leased employees and instead:

- didn't fully understand what it means to be a leased employee for plan purposes as defined in IRC section 414(n);
- used pension feature code '3F' when they actually meant to indicate '3E' (prototype plan); or
- selected pension feature code '3F' because on prior year Forms 5500, '3F' stood for some pension feature code other than for leased employees.

The responses also showed that in 25% of sample cases, sponsors correctly applied the leased employee rules, or used the Employee Plans Compliance Resolution System ([EPCRS](#)) to correct plan errors that occurred when they didn't properly apply the rules.

Some plans incorrectly applied the leased employee rules and EPCU advised those plan sponsors to correct these errors. Unlike an EP audit, errors discovered during the compliance check process may still be corrected through EPCRS because the plan isn't under examination. EPCU referred plans that didn't respond to the compliance check letters to EP Examination to be evaluated for an audit.

Overview of Leased Employee Rules

Generally, a leased employee is defined by the Internal Revenue Code, Treasury Regulations and other IRS guidance as an individual whose services are purchased from a leasing organization and provided to a recipient company. For retirement plan purposes, the recipient company must treat a leased employee the same as a common law employee. This means that if a leased employee meets the age and service requirements of the plan, he or she must be allowed to participate in the plan. However, a sponsor may specifically exclude leased employees from participating in plan, but must still consider them when performing the plan's coverage and nondiscrimination testing.

To be considered a leased employee, an individual must meet four requirements:

1. **Agreement** – The leased employee's services must be detailed in an agreement between the recipient company and the leasing organization requiring the recipient company to pay a fee to the leasing organization for the leased employee's services.
2. **Service** – The leased employee's services to the recipient company must be on a substantially full-time basis, for at least one year and at least 1,500 hours during any 12-month period. The 1,500 hour requirement is reduced to 75% of the hours (but no less than 500 hours) if a typical employee in the same job position would generally work the same amount of hours in a 12-month period.

Related Service – If the leased employee works for a company that's related to the recipient company sponsoring the plan, then work with the related company is considered for both the one year and the 1,500 hour requirements. If an individual was previously a common law employee of the recipient company before becoming a leased employee, that service is also considered for the one year and the 1,500 hour tests.

3. **Direction or Control** – The recipient company must have primary direction or control over the services performed by the leased employee. Several factors are considered when determining primary direction and control:
 - when, where and how the leased employee is to perform the service;
 - whether the service must be performed by a particular person;
 - whether the recipient company supervises the leased employee's service; and
 - whether the employee must perform service in the order set by the recipient company.

It's irrelevant whether the recipient company has the right to fire the leased employee or that the leased employee works for other companies.

4. **Common Law Employer** – Based on facts and circumstances, the leasing company must be the common law employer of the leased employee.



Plan Requirements

When a recipient company maintains a qualified plan, their leased employees are required to be treated as common law employees for the following plan purposes:

- Eligibility - IRC section 410(a)
- Coverage - IRC section 410(b)
- Nondiscrimination - IRC section 401(a)(4)
- Vesting - IRC section 411
- Contributions and Benefits - IRC section 415
- Compensation - IRC section 401(a)(17)
- Top-Heavy Rules - IRC section 416

Contact the EPCU

[Email](#) us your questions about this project and please include the words “Leased Employee” in the subject line.

Determination Letters - Need a Copy or a Correction?

You must request copies of an original or a corrected determination letter in writing by mail or fax. We do not accept telephone or email requests at this time. Please do not submit a copy of your original EP determination letter application with your request.

How do I request a copy of a previously issued letter?

Please provide the:

- Name of the plan sponsor
- Plan sponsor's EIN
- Plan number
- Plan name
- Year the letter was issued (not required, but helpful)
- [Form 2848](#), *Power of Attorney and Declaration of Representative*, if applicable
- Fax number to which the reprinted letter should be sent (if you want the copy mailed, please send your name and address)

How do I request a corrected letter?

Include the following:

- Copy of the letter that needs correction
- Your fax number (if no fax number is given, we will mail the letter to the address on record)
- [Form 2848](#), *Power of Attorney and Declaration of Representative*, if applicable
- Your phone number
- Detailed explanation of the error in the original determination letter (include copies of any amendments in question)

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- If the original determination letter references a proposed amendment and you are requesting a correction to the letter that is:
 - unrelated to the proposed amendment - the plan sponsor must sign the proposed amendment within 91 days of the original determination letter date, or
 - related to the proposed amendment - the IRS will extend the 91-day deadline for executing the amendment only if it determined that the IRS issued the letter with an error directly related to the proposed amendment.

Where do I send the request?

Fax written requests to (513) 263-4330 or mail the request by:

Regular Postal Delivery:

Internal Revenue Service
PO Box 2508, Rm 5-120
Cincinnati, OH 45201
Attn: Manager, EP Correspondence

Express and Overnight Delivery:

Internal Revenue Service
Room 4-024
550 Main Street
Cincinnati, OH 45202
Attn: Manager, EP Correspondence

When should I expect the copy or corrected letter?

Generally, we will respond to your request for:

- a copy of a letter in approximately 3 weeks
- a corrected letter in 45 days

Revisions to Form 5300 Require Additional Information from Applicants

The IRS has updated the following lines on [Form 5300](#) (rev. April 2011), *Application for Determination for Employee Benefit Plan*:

Line 3(t)

Applicants are required to provide cycle-determining factors to verify their filing cycle.

Line 12

Applicants are required to state whether their plan has a pending [IRS](#) or [DOL](#) Voluntary Correction Program application. Some practitioners have expressed concern about disclosing this information. In many situations, applications for determination letters are open to public inspection under IRC section 6103, but IRS VCP applications requesting compliance statements are generally not. A plan's entry on Form 5300, Line 12, identifying a pending VCP application potentially reveals the existence of a non-disclosable event on a publicly disclosable document.

Reason for the Change

The instructions for line 12 in prior Forms 5300 implied that no reply was required when a plan sponsor had a pending VCP application, but not knowing if the plan had a pending VCP submission made it difficult to coordinate our work between employees who process determination letters and employees who review voluntary correction submissions. Although we are sensitive to concerns about disclosure, we are equally concerned about the need to verify upfront whether any other compliance activity is pending when a plan applies for a determination letter. This is why the [Form 5300, line 12](#) requests any plan under concurrent compliance review to attach a statement explaining the:

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- issues involved,
 - agency handling the matter, and
 - contact person's name and phone number.

In balancing our needs for better coordination against the disclosure concerns by VCP submitters, we've decided that when a determination letter applicant has a pending VCP submission, the applicant must answer "YES" on line 12(c)(4). However, the required attachment can simply be limited to a short general statement such as "This plan was submitted for a compliance statement." No other information is required. This type of reply allows us to coordinate our work among various IRS units without compromising the integrity of promoting voluntary compliance.

Abandoned Pre-Approved Plans

Revenue Procedure 2011-49 describes IRS procedures for issuing opinion and advisory letters. Sections 10.01 and 10.02 describe steps a sponsor/practitioner must take if it intends to no longer offer a pre-approved plan for adoption (abandoned plan).

Steps to take when a pre-approved plan is abandoned

A sponsor/practitioner that intends to abandon a pre-approved plan must notify:

- the IRS that it is abandoning the plan, and
- all employers who continue to use the plan that the form of the plan has terminated and the employer's plan will become an individually designed plan.

Example: A pre-approved plan sponsor currently maintains two profit-sharing plan specimen documents: one for a profit-sharing plan and another for a profit-sharing plan with a 401(k) feature. Both plans currently have opinion letters and all necessary interim amendments have been timely adopted.

During the second six-year cycle submission period, the sponsor decides to file only a single document consisting of a profit sharing plan with a detachable 401(k) feature. This sponsor should notify the IRS that the profit-sharing only plan will be abandoned.

The sponsor is not required to give an abandonment notice to employers who transfer to the newly approved profit-sharing plan with the detachable 401(k) feature. However, if any employers who adopted the profit-sharing only plan have not transferred to the profit-sharing plan with the detachable 401(k) feature, the sponsor must notify them that the pre-approved plan has been abandoned and that their plans will become individually designed plans.

Fixing Problems with Electronic Signatures for 5500 Series

A plan sponsor/employer or the plan administrator must electronically sign Forms 5500 and 5500-SF before submitting the returns. The forms may be signed by an authorized plan service provider using the additional "e-signature option." The electronic filing system will reject forms not properly signed, potentially resulting in penalties for the plan.

Starting January 1, 2012, Forms 5500 and 5500-SF that have:

- no electronic signature will receive a filing status of "unprocessable." or
- an invalid electronic signature will receive a filing status of "processing stopped."

When is an electronic signature valid?

Any individual who e-signs an original or amended return must have a valid EFAST2 User ID and PIN. A person may need to [register](#) and obtain new or modified EFAST2 credentials if an electronic signature is rejected by the online filing system.



Authorized Service Providers e-signing new or amended forms must:

- have specific written authorization from the plan administrator,
- have the plan administrator manually sign a paper copy of the completed new or amended form, and
- attach a PDF copy of the first two pages of the manually signed new or amended form to the filing (DOL will include the image of the manual signature in their online database.)

Check the return's filing status and make signature corrections

After submitting the form, check its filing status for error messages. If the filing status is:

- “Unprocessable” and the filing didn't have an electronic signature, electronically sign and re-submit the **original** filing.
- “Processing Stopped” and the filed form had an invalid electronic signature, electronically sign and submit an **amended** filing.

Amending returns

Follow the Form 5500 [instructions](#) to electronically amend a previously filed return. Keep a copy of the manually signed Form 5500 or 5500-SF for the plan's records.

Additional Resources

- [2010 Instructions](#) for *Form 5500-SF Short Form Annual Return/Report of Small Employee Benefit Plan*
- [EFAST2 FAQs](#), including Q&As on electronic signature requirements

File Your One-Participant Plans Electronically Using Form 5500-SF; They Are Now Excluded from Online Search Database

Beginning January 1, 2012, Form 5500-SF information for “one-participant plans” will not be available to the public on DOL's website.

[One-participant plans](#) cover only a business owner and his or her spouse, or cover only one or more partners or partners and their spouses in a business partnership. Annual returns of one-participant plans can be filed by:

- electronically using Form 5500-SF with the Department of Labor's [EFAST2 system](#), if certain conditions are met, or
- completing and mailing a paper [Form 5500-EZ](#) to IRS.

However, electronic filing makes the process easier for the filer and increases data accuracy.

Visit the [Form 5500 Corner](#) Web page, and see the instructions for Form 5500-SF and the instructions for Form 5500-EZ for additional information on one-participant plans.



Certain Agreements Affecting IRAs

The IRS issued [Announcement 2011-81](#) on December 12, 2011, granting temporary relief to IRA owners who have the following types of agreements with their brokers or financial institutions:

- indemnification agreements where the IRA owner agrees to reimburse a broker or other financial institution for losses incurred in the IRA, or
- cross-collateralization agreements where the IRA owner grants a security interest in either a non-IRA account in favor of an IRA or in an IRA in favor of a non-IRA account.

Pending additional guidance, the IRS will not take any action against an IRA solely because it's involved in one of these agreements, provided no action has been taken under such agreement against the IRA assets.

Sample Plan Amendment on Benefit Limits for Underfunded Plans

For defined benefit plan sponsors, [Notice 2011-96](#):

- provides a sample plan amendment to satisfy the IRC section [436](#) limitations on accruing and paying benefits in an underfunded plan,
- extends the section 436 amendment deadline, and
- grants relief from anti-cutback requirements.

Sample Amendment

The sample amendment has three parts:

1. Plan language that applies to all single employer plans that are subject to minimum funding requirements under IRC sections 412 and 430. For example, benefit and accrual limits that apply to plans whose adjusted funding target attainment percentage for a plan year is less than 80% are included.
2. Two alternative provisions for multiple employer plans, one of which must be adopted with the first part of the sample amendment.
3. Four optional plan provisions covering participant or beneficiary elections of optional benefit distributions and restoring benefit accruals. Sponsors may add these to the appropriate section of the first part of the sample amendment.

The amendment may be used by both individually designed and pre-approved plans.

Extension of Amendment Deadline

Notice 2011-96 extends the deadline to adopt an interim section 436 amendment to the latest of the:

- last day of the first plan year beginning on or after January 1, 2012;
- last day of the plan year for which IRC section 436 is first effective; or
- due date, including extensions, of the employer's tax return for the tax year (as determined by [Rev. Proc. 2007-44, section 5.06\(2\)](#) for a tax-exempt employer) that contains the first day of the plan year for which IRC section 436 is first effective.

To qualify for the extension:

- the amendment's effective date must be the effective date of IRC section 436, and
- the plan must operate according to the amendment as of its effective date.



Filing a determination letter application may accelerate an individually designed plan's amendment deadline. For example, if the application is filed on or after February 1, 2012 (or, if later, the first day of the plan year for which IRC section 436 is first effective for the plan), the sponsor must incorporate an interim section 436 amendment in the restated plan submitted with the application.

Relief for Anti-Cutback Requirements

A section 436 plan amendment that eliminates or reduces IRC section [411\(d\)\(6\)](#) protected benefits won't violate the anti-cutback requirements if:

- it's adopted by the notice's extended deadline, and
- the amendment eliminates or reduces protected benefits only to the extent needed for the plan to meet IRC section 436 requirements.

DOL Corner

The Department of Labor's Employee Benefits Security Administration (DOL/EBSA) announced new guidance as featured below. You can subscribe to [DOL/EBSA's](#) homepage for updates.

Investment Advice

On October 25, DOL/EBSA published a [final regulation](#) implementing a prohibited transaction exemption under an amendment to ERISA and the Internal Revenue Code as part of the Pension Protection Act of 2006.

The prohibited transaction rules in ERISA and the IRC generally prevent a fiduciary investment adviser from recommending plan investment options if the adviser receives additional fees from the investment providers. Although these rules protect participants from conflicts of interest, ERISA provides exemptions from the rules in appropriate circumstances and permits DOL/EBSA to grant exemptions that have participant-protective conditions. The new regulation implements an exemption enacted as part of the PPA to improve participant access to fiduciary investment advice, which contains safeguards and conditions to prevent investment advisers from providing biased advice that is not in the participant's best interest.

To qualify for the exemption, investment advice must be given through the use of a computer model that is certified as unbiased by an independent expert or through an adviser compensated on a "level-fee" basis, meaning that the fees do not vary based on investments selected. Both types of arrangements must also satisfy several other conditions, including the disclosure of the adviser's fees and an annual audit of the arrangement for compliance with the regulation.

DOL, SEC Coordinate on 401(k) Plan Fee Disclosure Rule

On October 27, DOL/EBSA and the Securities and Exchange Commission (SEC) released an [SEC no-action letter](#) relating to DOL/EBSA's participant-level fee disclosure regulation and Rule 482 under the Securities Act of 1933. The letter states that the information required by and that complies with the fee disclosure regulation that is provided by a plan administrator, or designee, to plan participants or beneficiaries will be treated as a communication that satisfies the requirement under Rule 482. The letter's intent is to resolve concerns about potential differences between DOL/EBSA's participant disclosure requirements and the SEC rules on advertising that may apply to plan investment options.

Questions and Answers on Multiemployer Plan Leasing Arrangements

On October 13, DOL/EBSA issued [questions and answers](#) to help trustees of multiemployer benefit plans understand how to avoid prohibited transactions in common leasing arrangements. The questions and answers describe arrangements in which a multiemployer plan leases office space or classroom space to or from a sponsoring union or other party who has a relationship to the plan and the prohibited transaction rules that are violated by those arrangements. Also addressed are the administrative and statutory exemptions that may apply with an analysis of the specific prohibited transaction provisions that are covered by each exemption. The questions and answers also describe the consequences to a plan fiduciary if the leasing arrangement is prohibited but does not qualify for an exemption.



Prohibited Transaction Exemption Procedures

On October 27, DOL/EBSA published a [final rule](#) updating the procedures for filing and processing applications for prohibited transaction exemptions under ERISA. The final rule consolidates the existing policies and guidance on the exemption process into a single source, and clarifies the types of information and documentation required to submit a complete filing. It also expands the method for transmitting filings to include electronic submissions, and makes exemptions more understandable for participants and other interested parties. The final rule is effective December 27, 2011, and applies to all exemptions filed on or after that date.

PBGC Insights

Expected Retirement Age

On December 1, PBGC published a [final rule](#) amending its valuation regulation by substituting a new table for selecting a retirement rate category. The new table applies to any plan being terminated either in a distress termination or involuntarily by the PBGC with a valuation date in 2012.

Benefit Restrictions - Present Value of PBGC Maximum Guarantee

Single-employer plans that are between 60% and 80% funded may not pay lump sums or other accelerated distribution forms with values exceeding 50% of the amount that would be paid absent the restriction or, if smaller, the present value of PBGC's maximum guarantee. [Technical Update 07-04](#) describes the methodology PBGC must use in computing the present value of the maximum guarantee and states that PBGC will post a new table of values for each calendar year. See the [2012 table](#).

Cash Balance Plans Proposed Rule

On October 31, PBGC published a [proposed rule](#) on terminating cash balance plans and other statutory hybrid plans. The proposed rule, which implements PPA '06 changes, would apply to plans:

- trustee by PBGC, and
- plans that terminate in a standard or distress termination.

Comments on the proposed rule are due December 30, 2011.

Reportable Events; Guidance for 2012 Plan Years

On December 7, PBGC issued [Technical Update 11-1](#), which extends the reportable events guidance provided in [Technical Update 10-4](#).

Premium Filing Information and Reminders

- Plan Year 2012 - The per-participant flat-rate premium for plan year 2012 is \$35 for single-employer plans and \$9 for multiemployer plans (both unchanged from plan year 2011).
- The premium payment instructions (including illustrative forms) for both Estimated Flat-rate Filings and Comprehensive Filings for plan year 2012 can be accessed via the [Premium Instructions and Addresses](#) page of our website.
- My Plan Administration Account (My PAA) is expected to accept 2012 premium filings by mid-January 2012. When My PAA is ready, the information will be posted on the [Online Premium Filing with My PAA](#) page under the "What's New in My PAA" section.

Premium E-Filing Reminders

- Ensure that your filing information is accurate, consistent and complete, and that your filing and payment are submitted timely. Also, be especially thorough when submitting uploaded filings as they are not validated in My PAA.



- To confirm submission of a screen-prepared or imported filing, view the detailed filing receipt on the Plan page. If the receipt is not displayed, the filing has not been submitted.
- For all e-filing methods, we recommend that you confirm posting of your filing and payment by viewing the plan's account history on the Plan page.
- Every screen within My PAA has links on the top and bottom to help find answers to your questions. The Users Manual is at the top of every screen, and access to the Online Premium Filing with My PAA page is at the bottom.
- For assistance, send an email to premiums@pbgc.gov or call (800) 736-2444 and select the "premium" option. You can access this and other contact information by clicking on the "Contact Us" link at the bottom of any screen.