

DC SEPARATE GUIDE

	Plan Qualification				Vesting		Deduction within IRC 404 Limitations	Discrimination				Modes of Distributions						Limitations			Minimum Funding	Trust Disbursements and Sources of Income	Asset Review		
	Historical Info	Ind. Designed Plan	Master / Prototype Plan	EPCRS-Related Matters	IRC 410(b) Coverage Requirements	Vesting		Cashouts	Allocations of Cont., Earnings, and Forfeitures	ADP Test - Plans with a CODA Feature Only	ACP Test - Plans with Employee Contributions and/or Employer Matching Contributions Only	HCE Test	Termination of Service	Required Distributions Under IRC 401(a)(9)	Hardship Withdrawals - Profit Sharing / Stock Bonus Plans with CODA	In-Service Withdrawals	Loans	417(e) Cash-Out Restrictions	QDROs	IRC Section 401(a)(30) / 402(g) Limitations - Plans with Employee Salary Deferrals				IRC 415 Limits	IRC 401(a)(17) Comp. Limit
PLAN DOCUMENTS (including plan doc., trust doc., recent amendments, determ. letters, related annuity contracts and coll. barg. agreements)	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X			
OTHER DOCUMENTS RELATING TO PLAN (incl. employee handbook, plan administration manual, related VCR submissions & private letter rulings)	X	X	X	X	X	X	X				X	X	X	X	X	X	X								
CLOSING AGREEMENTS / DOCUMENTATION OF CORRECTIONS (incl. operational changes & amendments required for VCP, Audit CAP & SCP)	X			X																					
SUMMARY PLAN DESCRIPTION		X	X		X	X	X	X				X	X	X	X	X	X	X	X	X					

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For Each Employee / Participant:																										
NAME, SSN and COMPENSATION INFO (incl. wages / elective deferrals reportable on W-2; payroll comp; and other salary / wages & their treatment under plan)					X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
UNIT, DIVISION and EMPLOYMENT CLASSIFICATION , if used to exclude employees from plan (i.e., part-time, hourly, salaried, leased, statutory, union, certain divisions or job locations, etc.)					X	X		X	X	X	X												X			
DATE OF HIRE (incl. controlled group and acquired employers)					X	X		X	X	X	X												X			
DATE OF BIRTH					X	X		X	X	X		X	X		X		X						X			

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AMT & DISPOSITION OF EXCESS AGGREGATE CONTRIBUTIONS, if any										X																			
AMOUNT OF NON-VESTED MATCHING CONTRIBUTIONS FORFEITED, if any						X				X																			
AMOUNT OF DISCRET. ER CONTRIB. & FORFEITURE ALLOCATIONS (DC Plan)					X		X	X													X								
COMPENSATION USED TO DETERMINE AMT OF ANY DISCRET. ER CONTRIB. & FORFEITURE ALLOCATIONS (DC Plan)							X	X													X	X							

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<i>From Form 1120:</i>																																				
DEDUCTION CLAIMED ON RETURN							X																													
COMP. USED TO DETERMINE IRC 404 DEDUCTION							X															X														
SCHED. M-1 ADJUSTMENT(S) RELATED TO PLANS							X																													
<i>From Trust Or Other Custodial Records:</i>																																				
AMOUNTS & SOURCES OF PLAN INCOME (incl. amounts & dates of employer contribs.)							X	X	X	X							X												X				X	X		
AMOUNTS & TYPES OF PLAN EXPENSES AND OTHER DISBURSEMENTS								X				X	X	X	X	X	X	X	X													X		X		

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		Ind. Designed Plan	Master / Prototype Plan	EPCRS-Related Matters	IRC 410(b) Coverage Requirements	Vesting		Cashouts	Allocations of Cont., Earnings, and Forfeitures	ADP Test - Plans with a CODA Feature Only	ACP Test - Plans with Employee Contributions and/or Employer Matching Contributions Only	HCE Test	Termination of Service	Required Distributions Under IRC 401(a)(9)	Hardship Withdrawals - Profit Sharing / Stock Bonus Plans with CODA	In-Service Withdrawals	Loans	417(e) Cash-Out Restrictions	QDROs	IRC Section 401(a)(30) / 402(g) Limitations - Plans with Employee Salary Deferrals				IRC 415 Limits	IRC 401(a)(17) Comp. Limit			
Plan: STATUS CHANGE NOTICE (IRC 6057(b))	X																											
Participants: INDIVIDUAL STATEMENTS TO PARTICIPANTS CONTAINING DEFERRED VESTED BENEFIT INFO					X						X	X																
Participants: FORMS W-4P (withholding election forms for distributions)											X	X	X	X	X		X											
Plan: FORM 945 (only if plan sponsor is payer of distributions)											X	X	X	X	X		X											
Employees: FORMS W-2					X	X	X	X	X (current or prior year)	X (current or prior year)	X (prior year)							X (current year)	X	X	X							

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	Historical Info	Ind. Designed Plan	Master / Prototype Plan	EPCRS-Related Matters	IRC 410(b) Coverage Requirements	Vesting	Cashouts	Deduction within IRC 404 Limitations	Accrued Benefit Calculations	HCE Test	Termination of Service	Loans	Minimum Limit for Single-Sum Distributions under Section 417(e)(3)	Required Distributions Under IRC Section 401(a)(9)				QDROs	IRC 415 Limits
SUMMARY PLAN DESCRIPTION		X	X		X	X		X		X	X	X	X	X	X	X			
<i>For Each Employee / Participant:</i>																			
NAME, SSN and COMPENSATION INFO (incl. wages / elective deferrals reportable on W-2; payroll comp; and other salary / wages & their treatment under plan)					X	X	X	X	X	X	X	X	X	X	X	X	X	X	
UNIT, DIVISION and EMPLOYMENT CLASSIFICATION , if used to exclude employees from plan (i.e., part-time, hourly, salaried, leased, statutory, union, certain divisions or job locations, etc.)					X	X		X	X	X							X		

DB SEPARATE GUIDE	Plan Qualification				Vesting		Discrimination	Modes of Distributions						Limitations		Trust Disbursements and Sources of Income	Asset Review			
	Historical Info	Ind. Designed Plan	Master / Prototype Plan	EPCRS-Related Matters	IRC 410(b) Coverage Requirements	Vesting		Cashouts	Deduction within IRC 404 Limitations	Accrued Benefit Calculations	HCE Test	Termination of Service	Loans	Minimum Limit for Single-Sum Distributions under Section 417(e)(3)	Required Distributions Under IRC Section 401(a)(9)			QDROs	IRC 415 Limits	IRC 401(a)(17) Comp. Limit
ACCRUED BENEFIT						X (at term or at distrib)		X (at term or at year end)		X (at term & at distrib)						X	X	X		
VESTED ACCOUNT BALANCE						X	X	X		X (at term & at distrib)	X (at date of loan)	X	X (at term & at distrib)	X (at date order goes into effect)						
PROJECTED BENEFIT							X	X		X					X	X	X			
ACTUARIAL VALUE OF BENEFITS PAYABLE TO PARTICIPANT										X		X		X (at date order goes into effect)						
AMT OF FORFEITURE, if any (incl. vested pct. at specified date)						X	X			X		X	X							
AMOUNT & DATE OF DISTRIBUTION, if any						X	X			X		X	X	X					X	X

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	Historical Info	Ind. Designed Plan	Master / Prototype Plan	EPCRS-Related Matters	IRC 410(b) Coverage Requirements	Vesting		Cashouts	Deduction within IRC 404 Limitations	Accrued Benefit Calculations	HCE Test	Termination of Service	Loans	Minimum Limit for Single-Sum Distributions under Section 417(e)(3)				Required Distributions Under IRC Section 401(a)(9)	QDROs
MODE OF DISTRIBUTION ELECTED BY PARTICIPANT (i.e., straight life annuity, QJSA, lump-sum, period certain annuity, rollover, etc.)						X				X		X			X				
WRITTEN CONSENT AND NOTICE FOR DISTRIBUTION					X	X				X		X							
AMOUNT & DATE OF REPAYMENT AFTER REHIRE					X	X		X										X	X
IDENTITY OF OWNERS & PCT. OF OWNERSHIP (current and prior year)									X				X						

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AMOUNTS & DATES OF DISTRIBUTIONS IDENTIFIED AS IRC 72(p) DEEMED DISTRIBUTIONS												X							
<i>For Each Domestic Relations Order:</i>																			
ADDRESS OF PARTICIPANT & EACH ALTERNATE PAYEE														X					
AMOUNT OF PARTICIPANT'S BENEFIT TO BE PAID TO ALTERNATE PAYEE														X					
DURATION & MODE OF PAYMENTS TO BE MADE TO ALTERNATE PAYEE														X					

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	Plan Qualification			IRC 410(b) Coverage Requirements	Vesting		Deduction within IRC 404 Limitations	Discrimination		Modes of Distributions					Limitations		Minimum Funding	Trust Disbursements and Sources of Income	Asset Review
	Historical Info	Ind. Designed Plan	Master / Prototype Plan		EPCRS-Related Matters	Vesting		Cashouts	Accrued Benefit Calculations	HCE Test	Termination of Service	Loans	Minimum Limit for Single-Sum Distributions under Section 417(e)(3)	Required Distributions Under IRC Section 401(a)(9)	QDROs	IRC 415 Limits			
ACTUARIAL ASSUMPTIONS (5 prior yrs and 2 subsequent yrs)							X										X		
ACTUARIAL COST METHODS (5 prior yrs and 2 subsequent yrs)							X										X		
<i>Historical Information:</i>																			
PLAN SPONSOR GENERATED LISTING OF QUALIFIED AND NON-QUALIFIED PLANS MAINTAINED DURING THE YEAR UNDER EXAMINATION	X						X		X		X			X					

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	Historical Info	Plan Qualification			IRC 410(b) Coverage Requirements	Vesting		Deduction within IRC 404 Limitations	Discrimination		Modes of Distributions					Limitations		Minimum Funding	Trust Disbursements and Sources of Income	Asset Review
		Ind. Designed Plan	Master / Prototype Plan	EPCRS-Related Matters		Vesting	Cashouts		Accrued Benefit Calculations	HCE Test	Termination of Service	Loans	Minimum Limit for Single-Sum Distributions under Section 417(e)(3)	Required Distributions Under IRC Section 401(a)(9)	QDROs	IRC 415 Limits	IRC 401(a)(17) Comp. Limit			
ORGANIZATIONAL FLOWCHART (i.e., flowchart showing controlled group entity relationships)	X																			
CERTIFIED AUDIT REPORTS AND SEC FORMS THAT PROVIDE HISTORICAL SUMMARY OF PLAN SPONSOR ORGANIZATION (example, Form 10-K)	X																			
<i>Package Audits:</i>																				
Plan: FORM 5500 (incl. all schedules for prior, current and subsequent year)	X				X	X	X	X	X	X	X	X						X	X	X

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		Ind. Designed Plan	Master / Prototype Plan	EPCRS-Related Matters	IRC 410(b) Coverage Requirements	Vesting		Cashouts	Accrued Benefit Calculations	HCE Test	Termination of Service	Loans	Minimum Limit for Single-Sum Distributions under Section 417(e)(3)	Required Distributions Under IRC Section 401(a)(9)	QDROs	IRC 415 Limits			
Plan or Plan Sponsor: FORM 5330 FOR YEAR UNDER EXAM (if any)	X						X	X			X						X	X	X
Plan or Plan Sponsor: FORM 990-T FOR YEAR UNDER EXAM (if any)	X																	X	X
Plan Sponsor: FORM 990	X																		
Plan: STATUS CHANGE NOTICE (IRC 6057(b))	X																		
Participants: INDIVIDUAL STATEMENTS TO PARTICIPANTS CONTAINING DEFERRED VESTED BENEFIT INFO						X				X			X						

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	Historical Info	Ind. Designed Plan	Master / Prototype Plan	EPCRS-Related Matters	IRC 410(b) Coverage Requirements	Vesting		Cashouts	Accrued Benefit Calculations	HCE Test	Termination of Service	Loans	Minimum Limit for Single-Sum Distributions under Section 417(e)(3)	Required Distributions Under IRC Section 401(a)(9)	QDROs	IRC 415 Limits			
Participants: FORMS W-4P (withholding election forms for distributions)										X	X		X	X					
Plan: FORM 945 (only if plan sponsor is payer of distributions)										X	X		X	X					
Employees: FORMS W-2				X	X		X	X	X (prior year)						X	X	X		
Participants: FORMS 1099-R					X	X				X	X	X	X	X	X			X	
Participants: NOTICE OF RIGHT TO ELECT NO INCOME TAX WITHHOLDING										X	X		X	X					

**DC / DB
COMBINED
GUIDE**

DC / DB COMBINED GUIDE	Plan Qualification (All Plans)				Vesting (All Plans)			Deductions (All Plans)		Discrimination			Modes of Distributions										Limitations (All Plans)			Minimum Funding (All Plans)		Trust Disbursements and Sources of Income (All Plans)		Asset Review (All Plans)											
	Historical Info (All Plans)	Ind. Designed Plan	Master / Prototype Plan	EPCRS-Related Matters	IRC 410(b) Coverage Requirements (All Plans)	DC Plans	DB Plans	Cashouts (All Plans)	DC Plans	DB Plans	DC	DB	All Plans	DC					DB					IRC Section 401(a)(30) / 402(g) Limitations - Plans with Employee Salary Deferrals	IRC 415 Limits - DC Plans	IRC 415 Limits - DB Plans	IRC 401(a)(17) Comp. Limit (All Plans)	DC Plans	DB Plans	Trust Disbursements and Sources of Income (All Plans)	Asset Review (All Plans)										
														Allocations of Contribs, Earnings, and Forfeitures	ADP Test - Plans with a CODA Feature Only	ACP Test - Plans with Employee Contributions and/or Employer Matching Contributions Only	Accrued Benefit Calculations	HCE Test	Termination of Service	Required Distributions Under IRC 401(a)(9)	Hardship Withdrawals - Profit Sharing / Stock Bonus Plans with CODA	In-Service Withdrawals	Loans									417(e) Cash-Out Restrictions	QDROs	Termination of Service	Loans	Minimum Limit for Single-Sum Distributions under IRC 417(e)(3)	Required Distribution Under IRC 401(a)(9)	QDROs			
<i>From Form 1120:</i>																																									
DEDUCTION CLAIMED ON RETURN								X	X																																
COMP. USED TO DETERMINE IRC 404 DEDUCTION								X	X																												X				
SCHED. M-1 ADJUSTMENT(S) RELATED TO PLANS								X	X																																
<i>From Trust Or Other Custodial Records:</i>																																									
AMOUNTS & SOURCES OF PLAN INCOME (incl. amounts & dates of employer contribs.)								X	X	X	X	X					X																					X	X	X	X
AMOUNTS & TYPES OF PLAN EXPENSES AND OTHER DISBURSEMENTS										X				X	X	X	X	X	X	X	X	X	X	X	X	X												X	X		
IDENTITY & FAIR MARKET VALUE OF PLAN ASSETS																																						X	X		
IDENTITY & BALANCES OF PLAN LIABILITIES																																						X	X		

