DC SEPARATE GUIDE		Plan Qualification				Vesting			Discrimination				Modes of Distributions							Limitations					
	Historical Info	Ind. Designed Plan	Master / Prototype Plan	EPCRS-Related Matters	**IRC 410(b) Coverage Requirements**	Vesting	Cashouts	**Deduction within IRC 404 Limitations**	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	**Minimum Funding**	**Trust Disbursements and Sources of Income**	**Asset Review**
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	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	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	x			

DC SEPARATE GUIDE		Plan Qualification				Vesting			Discrimination				Modes of Distributions							Limitations					
	Historical Info	Ind. Designed Plan	Master / Prototype Plan	EPCRS-Related Matters	**IRC 410(b) Coverage Requirements**	Vesting	Cashouts	**Deduction within IRC 404 Limitations**	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	**Minimum Funding**	**Trust Disbursements and Sources of Income**	**Asset Review**
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	
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											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		

DC SEPARATE GUIDE

		Plan Qualification				Vesting			Discrimination				Modes of Distributions							Limitations					
	Historical Info	Ind. Designed Plan	Master / Prototype Plan	EPCRS-Related Matters	**IRC 410(b) Coverage Requirements**	Vesting	Cashouts	**Deduction within IRC 404 Limitations**	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	**Minimum Funding**	**Trust Disbursements and Sources of Income**	**Asset Review**
DATE OF TERMINATION, if any (incl. controlled group and acquired employers)					X	X	X		X	X	X	X	X				X						X		
DATE OF REHIRE, if any (incl. controlled group and acquired employers)					X	X	X		X	X	X	X											X		
PLAN ENTRY DATE					X	X		X	X	X	X	X											X		
HOURS OF SERVICE IN PLAN YEAR (incl. controlled group and acquired employers)					X	X		X	X	X	X												X		
PARTICIPANT ELECTION FORM, if any (incl. notice of right to make / change elective deferrals)					X				X	X	X														
LEASED EMPLOYEE STATUS (incl. leasing agreement)					X																				
ACCOUNT BALANCE						X (at term or at distrib)			X				X (at term & at distrib)												

DC SEPARATE GUIDE

		Plan Qualification				Vesting			Discrimination				Modes of Distributions							Limitations					
	Historical Info	Ind. Designed Plan	Master / Prototype Plan	EPCRS-Related Matters	**IRC 410(b) Coverage Requirements**	Vesting	Cashouts	**Deduction within IRC 404 Limitations**	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	**Minimum Funding**	**Trust Disbursements and Sources of Income**	**Asset Review**
VESTED ACCOUNT BALANCE						X	X		X				X (at term & at distrib)	X (at term & at distrib)	X (at hardship distrib)	X (at in-service withdrawal)	X (at date of loan)	X	X (at date order goes into effect)						
AMT OF FORFEITURE, if any (incl. vested pct. at specified date)						X	X	X					X	X				X					X		
AMOUNT & DATE OF DISTRIBUTION, if any						X	X						X	X	X	X		X	X					X	X
MODE OF DISTRIBUTION ELECTED BY PARTICIPANT (i.e., straight life annuity, QJSA, lump-sum, period certain annuity, rollover, etc.)							X						X					X							
WRITTEN CONSENT AND NOTICE FOR DISTRIBUTION						X	X						X					X							
AMOUNT & DATE OF REPAYMENT AFTER REHIRE						X	X																	X	X

DC SEPARATE GUIDE	Plan Qualification				Vesting			Discrimination				Modes of Distributions							Limitations					
	Historical Info	Ind. Designed Plan	Master / Prototype Plan	EPCRS-Related Matters	**IRC 410(b) Coverage Requirements**	Vesting	Cashouts	**Deduction within IRC 404 Limitations**	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	**Minimum Funding**	**Trust Disbursements and Sources of Income**	**Asset Review**
AMOUNT & DATE OF CURRENT (and previous, if any) **HARDSHIP DISTRIBUTION(S)**															X										
PARTICIPANT ACCOUNT ACTIVITY FOR YEAR FOLLOWING HARDSHIP DISTR'N (all plans of employer)															X **(all plans)**										
REASON FOR HARDSHIP DISTRIBUTION															X										
REASON FOR IN-SERVICE WITHDRAWAL																X									
AMT & DISPOSITION OF EXCESS DEFERRALS, if any																				X					
AMOUNT & DISPOSITION OF EXCESS CONTRIBUTIONS, if any (incl. recharacterization notice)										X															

DC SEPARATE GUIDE		Plan Qualification				Vesting			Discrimination				Modes of Distributions							Limitations					
	Historical Info	Ind. Designed Plan	Master / Prototype Plan	EPCRS-Related Matters	**IRC 410(b) Coverage Requirements**	Vesting	Cashouts	**Deduction within IRC 404 Limitations**	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	**Minimum Funding**	**Trust Disbursements and Sources of Income**	**Asset Review**
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			

DC SEPARATE GUIDE

		Plan Qualification				Vesting			Discrimination				Modes of Distributions							Limitations					
	Historical Info	Ind. Designed Plan	Master / Prototype Plan	EPCRS-Related Matters	**IRC 410(b) Coverage Requirements**	Vesting	Cashouts	**Deduction within IRC 404 Limitations**	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	**Minimum Funding**	**Trust Disbursements and Sources of Income**	**Asset Review**
AMOUNTS & DATES OF QNECs & QMACs FROM EMPLOYER, if any (incl. statement of how they are applied to satisfy nondiscrim. tests)					X	X			X	X	X		X								X	X			
AMT OF MATCHING CONTRIBUTION ALLOCATION & AFTER-TAX EMPLOYEE CONTRIBUTIONS									X		X										X	X			
AMOUNT OF EARNINGS ALLOCATION									X																
IDENTITY OF OWNERS & PCT. OF OWNERSHIP (current and prior year)												X		X											

DC SEPARATE GUIDE		Plan Qualification				Vesting			Discrimination				Modes of Distributions							Limitations					
	Historical Info	Ind. Designed Plan	Master / Prototype Plan	EPCRS-Related Matters	**IRC 410(b) Coverage Requirements**	Vesting	Cashouts	**Deduction within IRC 404 Limitations**	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	**Minimum Funding**	**Trust Disbursements and Sources of Income**	**Asset Review**
For Each Participant Loan:																									
AMOUNT & DATE OF LOAN																	X							X	X
12-MONTH HIGHEST OUTSTANDING LOAN BALANCE AT TIME OF LOAN																	X								
TERMS OF LOAN (incl. interest rate, collateral, duration of loan and repayment schedule)																	X							X	X
WRITTEN CONSENT TO LOAN, if applicable																	X								
AMOUNTS & DATES OF DISTRIBUTIONS USED TO OFFSET LOAN BALANCES																	X							X	X

DC SEPARATE GUIDE	Plan Qualification				Vesting			Discrimination				Modes of Distributions							Limitations					
	Historical Info	Ind. Designed Plan	Master / Prototype Plan	EPCRS-Related Matters	**IRC 410(b) Coverage Requirements**	Vesting	Cashouts	**Deduction within IRC 404 Limitations**	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	**Minimum Funding**	**Trust Disbursements and Sources of Income**	**Asset Review**
AMOUNTS & DATES OF DISTRIBUTIONS IDENTIFIED AS IRC 72(p) DEEMED DISTRIBUTIONS																	X								
For Each Domestic Relations Order:																									
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						
IDENTITY OF PLAN(S) TO WHICH ORDER APPLIES																			X						

DC SEPARATE GUIDE		Plan Qualification				Vesting			Discrimination				Modes of Distributions							Limitations					
	Historical Info	Ind. Designed Plan	Master / Prototype Plan	EPCRS-Related Matters	**IRC 410(b) Coverage Requirements**	Vesting	Cashouts	**Deduction within IRC 404 Limitations**	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	**Minimum Funding**	**Trust Disbursements and Sources of Income**	**Asset Review**
For Each Employer In Controlled Or Affiliated Service Group:																									
IDENTITY OF CONTROLLED GROUP OR AFFILIATED SERVICE GROUP MEMBERS THAT INCLUDE PLAN SPONSOR	X				X							X	X												
IDENTITY OF EMPLOYERS WHO HAVE ADOPTED THE PLAN	X				X																				
W-2 FORMS					X	X		X	X	X	X	X								X	X	X	X		
TOTAL EMPLOYEES AT END OF PLAN YEAR					X																				
NO. OF EMPLOYEES BENEFITING					X																				
NO. OF EMPLOYEES NOT BENEFITING					X																				

DC SEPARATE GUIDE

		Plan Qualification				Vesting			Discrimination					Modes of Distributions							Limitations					
	Historical Info	Ind. Designed Plan	Master / Prototype Plan	EPCRS-Related Matters	**IRC 410(b) Coverage Requirements**	Vesting	Cashouts	**Deduction within IRC 404 Limitations**	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	**Minimum Funding**	**Trust Disbursements and Sources of Income**	**Asset Review**
From Form 1120:																										
DEDUCTION CLAIMED ON RETURN								X																		
COMP. USED TO DETERMINE IRC 404 DEDUCTION								X															X			
SCHED. M-1 ADJUSTMENT(S) RELATED TO PLANS								X																		
From Trust Or Other Custodial Records:																										
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

DC SEPARATE GUIDE	Plan Qualification				Vesting		Discrimination					Modes of Distributions							Limitations					
	Historical Info	Ind. Designed Plan	Master / Prototype Plan	EPCRS-Related Matters	**IRC 410(b) Coverage Requirements**	Vesting	Cashouts	**Deduction within IRC 404 Limitations**	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	**Minimum Funding**	**Trust Disbursements and Sources of Income**	**Asset Review**
IDENTITY & FAIR MARKET VALUE OF PLAN ASSETS																								X	X
IDENTITY & BALANCES OF PLAN LIABILITIES																								X	X
Historical Information:																									
PLAN SPONSOR GENERATED LISTING OF QUALIFIED AND NON-QUALIFIED PLANS MAINTAINED DURING THE YEAR UNDER EXAMINATION	X							X		X	X	X					X			X	X			
ORGANIZATIONAL FLOWCHART (i.e., flowchart showing controlled group entity relationships)	X																								

DC SEPARATE GUIDE		Plan Qualification				Vesting			Discrimination				Modes of Distributions							Limitations					
	Historical Info	Ind. Designed Plan	Master / Prototype Plan	EPCRS-Related Matters	**IRC 410(b) Coverage Requirements**	Vesting	Cashouts	**Deduction within IRC 404 Limitations**	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	**Minimum Funding**	**Trust Disbursements and Sources of Income**	**Asset Review**
CERTIFIED AUDIT REPORTS AND SEC FORMS THAT PROVIDE HISTORICAL SUMMARY OF PLAN SPONSOR ORGANIZATION (example, Form 10-K)	X																								
Package Audits:																									
Plan: FORM 5500 (incl. all schedules for prior, current and subsequent year)	X				X	X	X	X	X	X	X	X	X				X						X	X	X
Plan or Plan Sponsor: FORM 5330 FOR YEAR UNDER EXAM (if any)	X							X	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																								

DC SEPARATE GUIDE	Plan Qualification				Vesting			Discrimination				Modes of Distributions							Limitations					
	Historical Info	Ind. Designed Plan	Master / Prototype Plan	EPCRS-Related Matters	**IRC 410(b) Coverage Requirements**	Vesting	Cashouts	**Deduction within IRC 404 Limitations**	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	**Minimum Funding**	**Trust Disbursements and Sources of Income**	**Asset Review**
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		

DC SEPARATE GUIDE	Plan Qualification				Vesting		Discrimination					Modes of Distributions							Limitations					
	Historical Info	Ind. Designed Plan	Master / Prototype Plan	EPCRS-Related Matters	**IRC 410(b) Coverage Requirements**	Vesting	Cashouts	**Deduction within IRC 404 Limitations**	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	**Minimum Funding**	**Trust Disbursements and Sources of Income**	**Asset Review**
Participants: FORMS 1099-R						X	X						X	X	X	X	X		X		X			X	
Participants: NOTICE OF RIGHT TO ELECT NO INCOME TAX WITHHOLDING													X	X	X	X	X		X						
Employees or Independent Contractors: FORMS 1099-MISC					X																				
Plan: CORRESPONDENCE WITH IRS REGARDING LATE FILING OF REQUIRED FORMS	X																								

DB SEPARATE GUIDE	Plan Qualification				Vesting			Discrimination		Modes of Distributions					Limitations				
	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	**Minimum Funding**	**Trust Disbursements and Sources of Income**	**Asset Review**
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		
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					
CLOSING AGREEMENTS / DOCUMENTATION OF CORRECTIONS (incl. operational changes & amendments required for VCP, Audit CAP & SCP)	X			X																

DB SEPARATE GUIDE		Plan Qualification				Vesting			Discrimination		Modes of Distributions					Limitations				
	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	**Minimum Funding**	**Trust Disbursements and Sources of Income**	**Asset Review**
SUMMARY PLAN DESCRIPTION		X	X		X	X	X		X		X	X	X	X	X	X	X			
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	
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				
	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	**Minimum Funding**	**Trust Disbursements and Sources of Income**	**Asset Review**
DATE OF HIRE (incl. controlled group and acquired employers)					X	X			X	X						X		X		
DATE OF BIRTH					X	X			X		X		X	X		X		X		
DATE OF TERMINATION, if any (incl. controlled group and acquired employers)					X	X	X	X	X	X	X	X				X		X		
DATE OF REHIRE, if any (incl. controlled group and acquired employers)					X	X	X	X	X	X						X		X		
PLAN ENTRY DATE					X	X		X	X	X						X		X		
HOURS OF SERVICE IN PLAN YEAR (incl. controlled group and acquired employers)					X	X		X	X							X		X		
LEASED EMPLOYEE STATUS (incl. leasing agreement)					X															

DB SEPARATE GUIDE		Plan Qualification				Vesting			Discrimination		Modes of Distributions					Limitations				
	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	**Minimum Funding**	**Trust Disbursements and Sources of Income**	**Asset Review**
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**

DB SEPARATE GUIDE

	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			
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						

DB SEPARATE GUIDE		Plan Qualification				Vesting			Discrimination		Modes of Distributions					Limitations				
	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	**Minimum Funding**	**Trust Disbursements and Sources of Income**	**Asset Review**
For Each Participant Loan:																				
AMOUNT & DATE OF LOAN												X							X	X
12-MONTH HIGHEST OUTSTANDING LOAN BALANCE AT TIME OF LOAN												X								
TERMS OF LOAN (incl. interest rate, collateral, duration of loan and repayment schedule)												X							X	X
WRITTEN CONSENT TO LOAN, if applicable												X								
AMOUNTS & DATES OF DISTRIBUTIONS USED TO OFFSET LOAN BALANCES												X							X	X

DB SEPARATE GUIDE		Plan Qualification				Vesting			Discrimination		Modes of Distributions					Limitations				
	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	**Minimum Funding**	**Trust Disbursements and Sources of Income**	**Asset Review**
AMOUNTS & DATES OF DISTRIBUTIONS IDENTIFIED AS IRC 72(p) DEEMED DISTRIBUTIONS												X								
For Each Domestic Relations Order:																				
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					

DB SEPARATE GUIDE		Plan Qualification				Vesting			Discrimination		Modes of Distributions					Limitations				
	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	**Minimum Funding**	**Trust Disbursements and Sources of Income**	**Asset Review**
IDENTITY OF PLAN(S) TO WHICH ORDER APPLIES															X					
For Each Employer In Controlled Or Affiliated Service Group:																				
IDENTITY OF CONTROLLED GROUP OR AFFILIATED SERVICE GROUP MEMBERS THAT INCLUDE PLAN SPONSOR	X				X					X	X									
IDENTITY OF EMPLOYERS WHO HAVE ADOPTED THE PLAN	X				X															
W-2 FORMS					X	X		X	X	X						X	X	X		
TOTAL EMPLOYEES AT END OF PLAN YEAR					X															

DB SEPARATE GUIDE		Plan Qualification				Vesting			Discrimination		Modes of Distributions					Limitations				
	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	**Minimum Funding**	**Trust Disbursements and Sources of Income**	**Asset Review**
NO. OF EMPLOYEES BENEFITING					X															
NO. OF EMPLOYEES NOT BENEFITING					X															
From Form 1120:																				
DEDUCTION CLAIMED ON RETURN								X												
COMP. USED TO DETERMINE IRC 404 DEDUCTION								X									X			
SCHED. M-1 ADJUSTMENT(S) RELATED TO PLANS								X												

DB SEPARATE GUIDE

		Plan Qualification				Vesting			Discrimination		Modes of Distributions					Limitations				
	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	**Minimum Funding**	**Trust Disbursements and Sources of Income**	**Asset Review**
From Trust Or Other Custodial Records:																				
AMOUNTS & SOURCES OF PLAN INCOME (incl. amounts & dates of employer contribs.)								X				X						X	X	X
AMOUNTS & TYPES OF PLAN EXPENSES AND OTHER DISBURSEMENTS											X	X	X	X	X				X	X
IDENTITY & FAIR MARKET VALUE OF PLAN ASSETS																			X	X
IDENTITY & BALANCES OF PLAN LIABILITIES																			X	X

DB SEPARATE GUIDE		Plan Qualification				Vesting			Discrimination		Modes of Distributions					Limitations				
	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	**Minimum Funding**	**Trust Disbursements and Sources of Income**	**Asset Review**
From Actuarial Reports:																				
BEGINNING OF YEAR BALANCE OF FUNDING STANDARD ACCOUNT								**X**										**X (current and next year)**		
AMORTIZATION CHARGE & CREDIT BASE(S)								**X**										**X (current year)**		
AMOUNTS & DATES OF EMPLOYER CONTRIBUTIONS								**X**										**X (current year)**		
END OF YEAR BALANCE OF FUNDING STANDARD ACCOUNT								**X**										**X (prior and current year)**		
ACTUARIAL GAINS / LOSSES OR NORMAL COST RATIOS (5 prior yrs and 2 subsequent yrs)								**X**										**X**		

DB SEPARATE GUIDE		Plan Qualification				Vesting			Discrimination		Modes of Distributions					Limitations				
	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	**Minimum Funding**	**Trust Disbursements and Sources of Income**	**Asset Review**
ACTUARIAL ASSUMPTIONS (5 prior yrs and 2 subsequent yrs)								X										X		
ACTUARIAL COST METHODS (5 prior yrs and 2 subsequent yrs)								X										X		
Historical Information:																				
PLAN SPONSOR GENERATED LISTING OF QUALIFIED AND NON-QUALIFIED PLANS MAINTAINED DURING THE YEAR UNDER EXAMINATION	X							X		X		X				X				

DB SEPARATE GUIDE		Plan Qualification				Vesting			Discrimination		Modes of Distributions					Limitations				
	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	**Minimum Funding**	**Trust Disbursements and Sources of Income**	**Asset Review**
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																			
Package Audits:																				
Plan: FORM 5500 (incl. all schedules for prior, current and subsequent year)	X				X	X	X	X	X	X	X	X						X	X	X

DB SEPARATE GUIDE	Plan Qualification				Vesting			Discrimination		Modes of Distributions					Limitations				
	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	**Minimum Funding**	**Trust Disbursements and Sources of Income**	**Asset Review**
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						

DB SEPARATE GUIDE		Plan Qualification				Vesting			Discrimination		Modes of Distributions					Limitations				
	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	**Minimum Funding**	**Trust Disbursements and Sources of Income**	**Asset Review**
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					

DB SEPARATE GUIDE		Plan Qualification				Vesting			Discrimination		Modes of Distributions					Limitations				
	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	**Minimum Funding**	**Trust Disbursements and Sources of Income**	**Asset Review**
Employees or Independent Contractors: FORMS 1099-MISC					X															
Plan: CORRESPONDENCE WITH IRS REGARDING LATE FILING OF REQUIRED FORMS	X																			

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)			
											DC			DB	All Plans	DC							DB												
	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	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	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)**
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	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	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	x	x	x	x	x	x	x	x				
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	x	x	x	x	x	x	x	x	x	

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)			
											DC			DB	All Plans	DC							DB													
	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	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	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)
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	X	X	X																	X	X		
DATE OF HIRE (incl. controlled group and acquired employers)					X	X	X				X	X	X	X	X															X		X	X		
DATE OF BIRTH					X	X	X				X	X	X	X		X	X		X		X		X		X	X				X		X	X		
DATE OF TERMINATION, if any (incl. controlled group and acquired employers)					X	X	X	X		X	X	X	X	X	X	X				X			X	X						X		X	X		
DATE OF REHIRE, if any (incl. controlled group and acquired employers)					X	X	X	X		X	X	X	X	X	X															X		X	X		
PLAN ENTRY DATE					X	X	X		X	X	X	X	X	X	X															X		X	X		
HOURS OF SERVICE IN PLAN YEAR (incl. controlled group and acquired employers)					X	X	X		X	X	X	X	X	X																X		X	X		
PARTICIPANT ELECTION FORM, if any (incl. notice of right to make / change elective deferrals)					X						X	X	X																						
LEASED EMPLOYEE STATUS (incl. leasing agreement)					X																															

DC / DB COMBINED GUIDE

		Plan Qualification (All Plans)				Vesting (All Plans)			Deductions (All Plans)		Discrimination					Modes of Distributions																					
											DC			DB	All Plans	DC							DB					Limitations (All Plans)				Minimum Funding (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	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	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)
ACCOUNT BALANCE						X (at term or at distrib)					X					X (at term & at distrib)																				
VESTED ACCOUNT BALANCE						X		X			X					X (at term & at distrib)	X (at term & at distrib)	X (at hardship distrib)	(at in-service withdrawal)	X (at date of loan)		X (at date order goes into effect)														
ACCRUED BENEFIT							X (at term or at distrib)							X (at term or at year end)									X (at term & at distrib)							X	X		X		
VESTED ACCRUED BENEFIT							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	X				X		X		X	X						X			
AMOUNT & DATE OF DISTRIBUTION, if any						X	X	X								X	X	X	X		X	X	X		X	X	X							X	X
MODE OF DISTRIBUTION ELECTED BY PARTICIPANT (i.e., straight life annuity, QJSA, lump-sum, period certain annuity, rollover, etc.)								X								X					X		X		X					X					
WRITTEN CONSENT AND NOTICE FOR DISTRIBUTION						X	X	X								X					X		X		X										

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)			
											DC			DB	All Plans	DC							DB												
	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	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	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)
AMOUNT & DATE OF REPAYMENT AFTER REHIRE						X	X	X						X																			X	X
AMOUNT & DATE OF CURRENT (and previous, if any) **HARDSHIP DISTRIBUTION(S)**																		X																
PARTICIPANT ACCOUNT ACTIVITY FOR YEAR FOLLOWING HARDSHIP DISTR'N (all plans of employer)																		X (all plans)																
REASON FOR HARDSHIP DISTRIBUTION																		X																
REASON FOR IN-SERVICE WITHDRAWAL																			X															
AMT & DISPOSITION OF EXCESS DEFERRALS, if any																											X							
AMOUNT & DISPOSITION OF EXCESS CONTRIBUTIONS, if any (incl. recharacterization notice)												X																						
AMT & DISPOSITION OF EXCESS AGGREGATE CONTRIBUTIONS, if any													X																					

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)			
											DC			DB	All Plans	DC							DB												
	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	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	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)
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		
AMOUNTS & DATES OF QNECs & QMACs FROM EMPLOYER, if any (incl. statement of how they are applied to satisfy nondiscrim. tests)					X	X					X	X	X			X													X		X		
AMT OF MATCHING CONTRIBUTION ALLOCATION & AFTER-TAX EMPLOYEE CONTRIBUTIONS											X		X																X		X		
AMOUNT OF EARNINGS ALLOCATION											X																							
IDENTITY OF OWNERS & PCT. OF OWNERSHIP (current and prior year)															X		X									X								

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)			
											DC			DB	All Plans	DC						DB													
	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	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	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)
For Each Participant Loan:																																		
AMOUNT & DATE OF LOAN																				x				x									x	x
12-MONTH HIGHEST OUTSTANDING LOAN BALANCE AT TIME OF LOAN																				x				x										
TERMS OF LOAN (incl. interest rate, collateral, duration of loan and repayment schedule)																				x				x									x	x
WRITTEN CONSENT TO LOAN, if applicable																				x				x										
AMOUNTS & DATES OF DISTRIBUTIONS USED TO OFFSET LOAN BALANCES																				x				x									x	x
AMOUNTS & DATES OF DISTRIBUTIONS IDENTIFIED AS IRC 72(p) DEEMED DISTRIBUTIONS																				x				x										
For Each Domestic Relations Order:																																		
ADDRESS OF PARTICIPANT & EACH ALTERNATE PAYEE																						x					x							
AMOUNT OF PARTICIPANT'S BENEFIT TO BE PAID TO ALTERNATE PAYEE																						x					x							

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)			
											DC			DB	All Plans	DC							DB											
	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	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	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)
DURATION & MODE OF PAYMENTS TO BE MADE TO ALTERNATE PAYEE																					X					X							
IDENTITY OF PLAN(S) TO WHICH ORDER APPLIES																					X					X							
For Each Employer In Controlled Or Affiliated Service Group:																																	
IDENTITY OF CONTROLLED GROUP OR AFFILIATED SERVICE GROUP MEMBERS THAT INCLUDE PLAN SPONSOR	X				X										X	X							X										
IDENTITY OF EMPLOYERS WHO HAVE ADOPTED THE PLAN	X				X																												
W-2 FORMS					X	X	X		X	X	X	X	X	X	X												X	X	X	X	X	X		
TOTAL EMPLOYEES AT END OF PLAN YEAR					X																												
NO. OF EMPLOYEES BENEFITING					X																												
NO. OF EMPLOYEES NOT BENEFITING					X																												

DC / DB COMBINED GUIDE		Plan Qualification (All Plans)				Vesting (All Plans)			Deductions (All Plans)		Discrimination					Modes of Distributions																					
											DC			DB	All Plans	DC							DB							Limitations (All Plans)				Minimum Funding (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	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	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)
From Form 1120:																																				
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																										
From Trust Or Other Custodial Records:																																				
AMOUNTS & SOURCES OF PLAN INCOME (incl. amounts & dates of employer contribs.)									x	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
IDENTITY & FAIR MARKET VALUE OF PLAN ASSETS																																			x	x
IDENTITY & BALANCES OF PLAN LIABILITIES																																			x	x

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)			
											DC			DB	All Plans	DC							DB												
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From Actuarial Reports:																																		
BEGINNING OF YEAR BALANCE OF FUNDING STANDARD ACCOUNT										X																						X (current and next year)		
AMORTIZATION CHARGE & CREDIT BASE(S)										X																						X (current year)		
AMOUNTS & DATES OF EMPLOYER CONTRIBUTIONS										X																						X (current year)		
END OF YEAR BALANCE OF FUNDING STANDARD ACCOUNT										X																						X (prior and current year)		
ACTUARIAL GAINS / LOSSES OR NORMAL COST RATIOS (5 prior yrs and 2 subsequent yrs)										X																						X		
ACTUARIAL ASSUMPTIONS (5 prior yrs and 2 subsequent yrs)										X																						X		
ACTUARIAL COST METHODS (5 prior yrs and 2 subsequent yrs)										X																						X		

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)			
											DC			DB	All Plans	DC						DB													
	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	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	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)**
Historical Information:																																		
PLAN SPONSOR GENERATED LISTING OF QUALIFIED AND NON-QUALIFIED PLANS MAINTAINED DURING THE YEAR UNDER EXAMINATION	x								x	x		x	x		x					x				x			x	x	x					
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																																	
Package Audits:																																		
Plan: FORM 5500 (incl. all schedules for prior, current and subsequent year)	x				x	x	x	x	x	x	x	x	x	x	x	x				x			x	x							x	x	x	x
Plan or Plan Sponsor: FORM 5330 FOR YEAR UNDER EXAM (if any)	x								x	x	x	x	x	x						x				x							x	x	x	x
Plan or Plan Sponsor: FORM 990-T FOR YEAR UNDER EXAM (if any)	x																																x	x

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)			
											DC			DB	All Plans	DC							DB												
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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	X						X			X								
Participants: **FORMS W-4P** (withholding election forms for distributions)																X	X	X	X	X		X	X	X		X	X							
Plan: **FORM 945** (only if plan sponsor is payer of distributions)																X	X	X	X	X		X	X	X		X	X							
Employees: **FORMS W-2**					X	X	X		X	X	X	X (current or prior year)	X (current or prior year)	X	X (prior year)													X (current year)	X	X	X	X	X		
Participants: **FORMS 1099-R**						X	X	X								X	X	X	X	X		X	X	X	X	X	X		X	X				X	
Participants: **NOTICE OF RIGHT TO ELECT NO INCOME TAX WITHHOLDING**																X	X	X	X	X		X	X	X		X	X							
Employees or Independent Contractors: **FORMS 1099-MISC**					X																													
Plan: **CORRESPONDENCE WITH IRS REGARDING LATE FILING OF REQUIRED FORMS**	X																																	