

PRELIMINARY
Private Pension Plan Bulletin
Abstract of 2000 Form 5500 Annual Reports

U. S. Department of Labor
Employee Benefits Security
Administration
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HIGHLIGHTS FROM THE 2000 FORM 5500 REPORTS

Over the past 25 years, as the private pension system has shifted from defined benefit (DB) plans towards 401(k) type defined contribution (DC) plans, the financing of benefits has shifted from employers to participants. In 1978, when legislation was enacted authorizing 401(k) type plans that allow employees to contribute on a pre-tax basis, 29 percent of contributions to DC plans, and only 11 percent of total contributions to all DB and DC pension plans were contributed by participants. In 2000, 60 percent of contributions to DC plans and 51 percent of contributions to all plans were made by participants. This is virtually unchanged from 1999.

Other findings from Form 5500 series reports for the 2000 plan year are summarized below.

- The decades long shift from DB to DC plans continued in 2000, with the number of DB plans declining from 50,000 in 1999 to 48,000 in 2000, and the number of DC plans increasing from 683,000 to 687,000.
- There was little change in the number of active participants from 1999 to 2000, with the total active participant count increasing marginally from 73.0 million to 73.1 million. The number of active participants in DB plans decreased by about 2 percent to 22.2 million and the number of active participants in DC plans increased about 1 percent to 50.9 million.
- Pension plan assets decreased nearly 5% from \$4.4 trillion in 1999 to \$4.2 trillion in 2000. DB plan assets decreased by 3% to \$2.0 trillion, while DC plan assets shrank by 6% to almost \$2.2 trillion.

**Table A1. Number of Pension Plans, Total Participants, Active Participants,
Assets, Contributions, and Benefits
by type of plan, 2000**

| Type of Plan | Number of Plans 1/ | Total Participants (thousands) 2/ | Active Participants (thousands) 3/ | Total Assets (millions) 4/ | Total Contributions (millions) 5/ | Total Benefits (millions) 6/ |
|---|--------------------|-----------------------------------|------------------------------------|----------------------------|-----------------------------------|------------------------------|
| Total | 735,651 | 103,329 | 73,092 | \$4,202,672 | \$231,907 | \$341,041 |
| Defined Benefit | 48,773 | 41,613 | 22,218 | 1,986,177 | 33,369 | 127,510 |
| Cash balance | 1,290 | 7,016 | 3,902 | 425,777 | 3,493 | 29,118 |
| Other defined benefit | 47,483 | 34,597 | 18,316 | 1,560,400 | 29,876 | 98,391 |
| Defined Contribution | 686,878 | 61,716 | 50,874 | 2,216,495 | 198,538 | 213,531 |
| Profit sharing and thrift-savings plans | 566,196 | 53,894 | 44,532 | 1,955,517 | 181,447 | 191,919 |
| Stock bonus plans | 2,900 | 2,094 | 1,671 | 71,865 | 4,055 | 6,554 |
| Target benefit plans | 3,932 | 99 | 81 | 5,630 | 254 | 430 |
| Money purchase plans | 93,108 | 4,623 | 3,768 | 153,842 | 11,198 | 12,734 |
| Annuity-403(b)(1) | 14,473 | 109 | 99 | 1,914 | 152 | 124 |
| Custodial account-403(b)(7) | 1,486 | 13 | 11 | 224 | 18 | 14 |
| IRAs or annuities (Code 408) | 530 | 5 | 5 | 161 | 8 | 11 |
| Other defined contribution plans | 4,253 | 879 | 707 | 27,342 | 1,405 | 1,744 |

1/ Excludes plans covering only one participant.

2/ Includes active, retired, and separated vested participants not yet in pay status. The number of participants also includes double counting of workers in more than one plan.

3/ Active participants include any workers currently in employment covered by a plan and who are earning or retaining credited service under a plan. Active participants also include nonvested former employees who have not yet incurred a break in service.

4/ Total asset amounts shown exclude funds held by life insurance companies under allocated group insurance contracts for payment of retirement benefits. These excluded funds make up roughly 10 to 15 percent of total pension fund assets.

5/ Includes both employer and employee contributions.

6/ Amounts shown include both benefits paid directly from trust funds and premium payments made by plans to insurance carriers. Amounts exclude benefits paid directly by insurance carriers.

SOURCE: Form 5500 filings for plan years beginning in 2000.

**Table A2. Number of Participants in Pension Plans
by type of plan entity, type of plan, and type of participant, 2000**
(numbers in thousands)

| Type of Participant | Total Plans | | | Single Employer Plans 1/ | | | Multiemployer Plans 2/ | | |
|---|----------------|-----------------|----------------------|--------------------------|-----------------|----------------------|------------------------|-----------------|----------------------|
| | Total | Defined Benefit | Defined Contribution | Total | Defined Benefit | Defined Contribution | Total | Defined Benefit | Defined Contribution |
| Active participants 3/ Retired or separated participants receiving benefits | 73,092 | 22,218 | 50,874 | 66,203 | 17,311 | 48,892 | 6,888 | 4,907 | 1,982 |
| Separated participants with vested right to benefits | 10,318 | 9,591 | 727 | 7,751 | 7,085 | 667 | 2,567 | 2,506 | 61 |
| Total Participants | 103,329 | 41,613 | 61,716 | 91,529 | 32,127 | 59,403 | 11,800 | 9,486 | 2,314 |
| Beneficiaries 4/ | 1,613 | 1,503 | 110 | 1,222 | 1,121 | 101 | 390 | 382 | 8 |
| Total participants and beneficiaries | 104,938 | 43,114 | 61,824 | 92,748 | 33,246 | 59,502 | 12,190 | 9,868 | 2,322 |

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

3/ Plans with less than 100 participants are required to provide only the total participant count. For these plans, which cover approximately 10 percent of all participants, the distribution of active, retired, and separated vested participants was assumed to be the same as for larger plans in each column.

4/ Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.

NOTE: Excludes plans covering only one participant.

SOURCE: Form 5500 filings for plan years beginning in 2000.

**TABLE A3. Balance Sheet of Pension Plans
by type of plan, 2000**
(amounts in millions)

| Type of Asset or Liability | Total | Defined Benefit | Defined Contribution |
|---------------------------------------|------------------|------------------|----------------------|
| Partnership/joint venture interests | 22,834 | 20,152 | 2,682 |
| Employer real property | 440 | 73 | 367 |
| Real estate (exc employer real prop.) | 11,590 | 9,802 | 1,788 |
| Employer securities | 309,848 | 8,790 | 301,059 |
| Participant loans | 32,560 | 442 | 32,118 |
| Loans (other than to participants) | 8,122 | 5,314 | 2,808 |
| Other investments 1/ | <u>3,817,278</u> | <u>1,941,605</u> | <u>1,875,674</u> |
| TOTAL ASSETS | 4,202,672 | 1,986,177 | 2,216,495 |
| TOTAL LIABILITIES | 84,565 | 48,286 | 36,280 |
| NET ASSETS | 4,118,107 | 1,937,891 | 2,180,216 |

1/ This table summarizes assets that appear on both the Schedule H (for plans with 100 or more participants) and Schedule I (for plans with fewer than 100 participants). All asset items that appear on the more detailed Schedule H but not the Schedule I are grouped under "Other investments".

NOTE: Total asset amounts shown exclude funds held by life insurance companies under group insurance contracts for payment of retirement benefits. These excluded funds make up roughly 10 to 15 percent of total pension fund assets.

SOURCE: Form 5500 filings for plan years beginning in 2000.

TABLE A4. Income Statement of Pension Plans
by type of plan, 2000
(amounts in millions)

| Income and Expenses | Total | Defined Benefit | Defined Contribution |
|---|-----------------|--------------------|-------------------------|
| INCOME | | | |
| Employer contributions | 106,214 | 32,446 | 73,768 |
| Participant contributions | 111,024 | 641 | 110,383 |
| Contributions from others (including rollovers) | 14,101 | 278 | 13,824 |
| Noncash contributions | 760 | 4 | 756 |
| All other income 1/ | <u>-100,725</u> | <u>-9,838</u> | <u>-90,886</u> |
| TOTAL INCOME | 131,376 | 23,531 | 107,845 |
| EXPENSES | | | |
| Total benefit payments | 341,041 | 127,510 | 213,531 |
| Corrective distributions | 363 | 7 | 356 |
| Deemed distrib. of partic. loans | 484 | 4 | 481 |
| Other expenses | <u>14,616</u> | <u>7,624</u> | <u>6,992</u> |
| TOTAL EXPENSES | 356,504 | 135,144 | 221,360 |
| NET INCOME | -225,129 | -111,613 | -113,515 |

1/ This table summarizes income and expenses that appear on both the Schedule H (for plans with 100 or more participants) and Schedule I (for plans with fewer than 100 participants). All income and expense items that appear on the more detailed Schedule H but not the Schedule I are grouped under "All other income" or "Other expenses".

SOURCE: Form 5500 filings for plan years beginning in 2000.

**Table A5. Amount of Assets in Pension Plans
by type of plan and method of funding, 2000**

(amounts in millions)

| Method of Funding | Total Plans | | | Single Employer Plans 1/ | | | Multiemployer Plans 2/ | | |
|-------------------|-------------|-----------------|----------------------|--------------------------|-----------------|----------------------|------------------------|-----------------|----------------------|
| | Total | Defined Benefit | Defined Contribution | Total | Defined Benefit | Defined Contribution | Total | Defined Benefit | Defined Contribution |

Funding arrangement for investment of assets

| Total | \$4,202,672 | \$1,986,177 | \$2,216,495 | \$3,791,754 | \$1,620,811 | \$2,170,942 | \$410,918 | \$365,365 | \$45,553 |
|---------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------------|------------------|-----------------|
| Insurance | 71,501 | 28,773 | 42,728 | 67,835 | 25,652 | 42,183 | 3,667 | 3,122 | 545 |
| Section 412(i) ins. | 1,504 | 1,085 | 419 | 1,365 | 953 | 412 | 139 | 132 | 7 |
| Trust | 2,779,683 | 1,260,065 | 1,519,617 | 2,557,725 | 1,064,760 | 1,492,964 | 221,958 | 195,305 | 26,653 |
| Trust and insurance | 1,347,260 | 696,215 | 651,044 | 1,162,105 | 529,409 | 632,697 | 185,154 | 166,807 | 18,348 |
| Not determinable | 2,724 | 37 | 2,687 | 2,724 | 37 | 2,687 | 0 | 0 | 0 |

Funding arrangement for payment of benefits

| Total | \$4,202,672 | \$1,986,177 | \$2,216,495 | \$3,791,754 | \$1,620,811 | \$2,170,942 | \$410,918 | \$365,365 | \$45,553 |
|---------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------------|------------------|-----------------|
| Insurance | 81,865 | 36,500 | 45,365 | 78,761 | 33,859 | 44,901 | 3,104 | 2,640 | 464 |
| Section 412(i) ins. | 1,926 | 1,450 | 476 | 1,742 | 1,300 | 442 | 184 | 150 | 34 |
| Trust | 3,282,131 | 1,507,271 | 1,774,860 | 2,970,559 | 1,233,837 | 1,736,722 | 311,572 | 273,434 | 38,138 |
| Trust and insurance | 834,026 | 440,919 | 393,107 | 737,967 | 351,777 | 386,190 | 96,058 | 89,141 | 6,917 |
| Not determinable | 2,724 | 37 | 2,687 | 2,724 | 37 | 2,687 | 0 | 0 | 0 |

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

- Missing data.

SOURCE: Form 5500 series reports filed for plan years beginning in 2000.

**Table A6. Collective Bargaining Status of Pension Plans, Participants, and Assets
by type of plan, 2000**

| Collective Bargaining Status | Total Plans | | | Defined Benefit | | | Defined Contribution | | |
|---------------------------------|-----------------|--------------------------------|----------------------------|-----------------|--------------------------------|----------------------------|----------------------|--------------------------------|----------------------------|
| | Number of Plans | Total Participants (thousands) | Total Assets (millions) 1/ | Number of Plans | Total Participants (thousands) | Total Assets (millions) 1/ | Number of Plans | Total Participants (thousands) | Total Assets (millions) 1/ |
| TOTAL | 735,651 | 103,329 | \$4,202,672 | 48,773 | 41,613 | \$1,986,177 | 686,878 | 61,716 | \$2,216,495 |
| Collective bargaining plans | 13,817 | 25,241 | 1,207,138 | 6,003 | 17,236 | 878,658 | 7,814 | 8,005 | 328,480 |
| Noncollectively bargained plans | 721,834 | 78,088 | 2,995,534 | 42,770 | 24,377 | 1,107,519 | 679,064 | 53,711 | 1,888,015 |

1/ Asset amounts shown exclude funds held by life insurance companies under allocated insurance contracts for payment of retirement benefits. These excluded funds make up roughly 10 to 15 percent of total pension fund assets.

NOTE: Some collectively bargained plans cover nonbargaining unit employees under a separate non-negotiated benefit structure.

SOURCE: Form 5500 series reports filed for plan years beginning in 2000.

**Table B1. Distribution of Pension Plans
by number of participants, 2000**

| Number of Participants | Total Plans | | | Single Employer Plans 1/ | | | Multiemployer Plans 2/ | | |
|------------------------|----------------|-----------------|----------------------|--------------------------|-----------------|----------------------|------------------------|-----------------|----------------------|
| | Total | Defined Benefit | Defined Contribution | Total | Defined Benefit | Defined Contribution | Total | Defined Benefit | Defined Contribution |
| Total | 735,651 | 48,773 | 686,878 | 732,654 | 47,015 | 685,639 | 2,997 | 1,758 | 1,239 |
| None or not reported | 49,333 | 3,617 | 45,717 | 49,257 | 3,564 | 45,693 | 76 | 53 | 23 |
| 2-9 | 301,170 | 20,101 | 281,069 | 301,124 | 20,098 | 281,026 | 46 | 3 | 43 |
| 10-24 | 166,928 | 5,097 | 161,831 | 166,925 | 5,096 | 161,829 | 3 | 1 | 2 |
| 25-49 | 91,723 | 3,162 | 88,561 | 91,633 | 3,162 | 88,471 | 90 | - | 90 |
| 50-99 | 55,304 | 3,237 | 52,067 | 55,228 | 3,229 | 52,000 | 76 | 8 | 67 |
| 100-249 | 36,969 | 4,039 | 32,930 | 36,640 | 3,846 | 32,794 | 329 | 192 | 136 |
| 250-499 | 14,334 | 2,773 | 11,561 | 13,871 | 2,503 | 11,368 | 463 | 270 | 192 |
| 500-999 | 8,369 | 2,234 | 6,135 | 7,820 | 1,901 | 5,918 | 550 | 333 | 217 |
| 1,000-2,499 | 6,063 | 2,147 | 3,916 | 5,416 | 1,749 | 3,667 | 647 | 398 | 248 |
| 2,500-4,999 | 2,541 | 1,002 | 1,539 | 2,207 | 791 | 1,416 | 334 | 211 | 123 |
| 5,000-9,999 | 1,441 | 615 | 826 | 1,255 | 493 | 762 | 187 | 123 | 64 |
| 10,000-19,999 | 798 | 378 | 420 | 693 | 291 | 402 | 105 | 86 | 18 |
| 20,000-49,999 | 480 | 252 | 227 | 420 | 203 | 217 | 60 | 50 | 10 |
| 50,000 or more | 198 | 117 | 81 | 165 | 89 | 77 | 33 | 29 | 4 |

1/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

NOTE: Excludes plans covering only one participant.

SOURCE: Form 5500 filings for plan years beginning in 2000.

**Table B2. Distribution of Pension Plans
by amount of assets, 2000**

| Amount of Assets | Total Plans | | | Single Employer Plans 1/ | | | Multiemployer Plans 2/ | | |
|----------------------|----------------|-----------------|----------------------|--------------------------|-----------------|----------------------|------------------------|-----------------|----------------------|
| | Total | Defined Benefit | Defined Contribution | Total | Defined Benefit | Defined Contribution | Total | Defined Benefit | Defined Contribution |
| Total | 735,651 | 48,773 | 686,878 | 732,654 | 47,015 | 685,639 | 2,997 | 1,758 | 1,239 |
| None or not reported | 55,414 | 4,421 | 50,993 | 55,346 | 4,370 | 50,976 | 68 | 51 | 17 |
| \$1-24K | 36,435 | 495 | 35,939 | 36,430 | 494 | 35,935 | 5 | 1 | 4 |
| 25-49K | 39,147 | 835 | 38,312 | 39,118 | 831 | 38,288 | 29 | 4 | 25 |
| 50-99K | 64,627 | 2,356 | 62,271 | 64,591 | 2,352 | 62,239 | 36 | 4 | 32 |
| 100-249K | 127,744 | 6,781 | 120,963 | 127,708 | 6,775 | 120,934 | 36 | 6 | 30 |
| 250-499k | 120,641 | 6,730 | 113,910 | 120,568 | 6,726 | 113,842 | 73 | 4 | 68 |
| 500-999K | 110,181 | 6,931 | 103,250 | 110,109 | 6,916 | 103,193 | 73 | 16 | 57 |
| 1-2.49M | 101,012 | 7,133 | 93,879 | 100,797 | 7,071 | 93,726 | 215 | 62 | 153 |
| 2.5-4.9M | 36,959 | 3,416 | 33,543 | 36,732 | 3,318 | 33,414 | 227 | 98 | 129 |
| 5-9.9M | 19,320 | 2,439 | 16,881 | 18,974 | 2,278 | 16,696 | 346 | 161 | 185 |
| 10-24.9M | 12,180 | 2,564 | 9,616 | 11,666 | 2,254 | 9,412 | 515 | 310 | 205 |
| 25-49.9M | 4,743 | 1,567 | 3,176 | 4,329 | 1,295 | 3,034 | 414 | 271 | 143 |
| 50-74.9M | 1,968 | 714 | 1,254 | 1,745 | 553 | 1,193 | 222 | 161 | 61 |
| 75-99.9M | 1,074 | 441 | 633 | 921 | 321 | 600 | 153 | 120 | 34 |
| 100-149.9M | 1,109 | 461 | 648 | 954 | 340 | 613 | 155 | 121 | 35 |
| 150-<199.9M | 622 | 266 | 356 | 535 | 201 | 335 | 87 | 66 | 21 |
| 200-249.9M | 394 | 171 | 224 | 332 | 121 | 212 | 62 | 50 | 12 |
| 250-499.9M | 924 | 442 | 482 | 782 | 317 | 465 | 142 | 125 | 17 |
| 500-999.9M | 539 | 264 | 275 | 479 | 211 | 267 | 60 | 53 | 7 |
| 1-2.49B | 402 | 221 | 181 | 341 | 165 | 176 | 61 | 56 | 5 |
| 2.5B or more | 216 | 125 | 91 | 198 | 107 | 91 | 18 | 18 | - |

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

NOTE: Excludes plans covering only one participant. The letters K, M, and B denote thousands, millions, and billions, respectively.

Source: Form 5500 series reports filed with the U.S. Department of Labor for plan years beginning in 2000.

**Table B3. Distribution of Pension Plans
by industry, 2000**

| Industry | Total Plans | | | Single Employer Plans 1/ | | | Multiemployer plans 2/ | | |
|----------------------------------|----------------|-----------------|----------------------|--------------------------|-----------------|----------------------|------------------------|-----------------|----------------------|
| | Total | Defined Benefit | Defined Contribution | Total | Defined Benefit | Defined Contribution | Total | Defined Benefit | Defined Contribution |
| Total | 735,651 | 48,773 | 686,878 | 732,654 | 47,015 | 685,639 | 2,997 | 1,758 | 1,239 |
| Agriculture | 9,782 | 665 | 9,117 | 9,771 | 654 | 9,116 | 11 | 10 | 1 |
| Mining | 3,101 | 355 | 2,745 | 3,089 | 346 | 2,743 | 11 | 9 | 2 |
| Construction | 57,668 | 3,177 | 54,490 | 56,231 | 2,466 | 53,765 | 1,437 | 711 | 726 |
| Manufacturing | 92,663 | 10,480 | 82,184 | 92,381 | 10,270 | 82,112 | 282 | 210 | 72 |
| Transportation | 13,403 | 868 | 12,536 | 13,252 | 756 | 12,496 | 152 | 112 | 40 |
| Communications and information | 13,264 | 1,022 | 12,242 | 13,216 | 987 | 12,229 | 48 | 35 | 12 |
| Utilities | 2,495 | 402 | 2,093 | 2,471 | 401 | 2,070 | 25 | 1 | 23 |
| Wholesale trade | 48,743 | 2,677 | 46,067 | 48,684 | 2,633 | 46,051 | 59 | 44 | 15 |
| Retail trade | 53,300 | 2,395 | 50,905 | 53,188 | 2,316 | 50,873 | 112 | 79 | 33 |
| Finance, insurance & real estate | 65,541 | 6,804 | 58,736 | 65,064 | 6,505 | 58,559 | 477 | 299 | 177 |
| Services | 360,163 | 18,371 | 341,792 | 359,902 | 18,181 | 341,721 | 262 | 190 | 71 |
| Misc. organizations 3/ | 12,890 | 1,479 | 11,411 | 12,773 | 1,425 | 11,348 | 116 | 54 | 62 |
| Industry not reported | 2,638 | 78 | 2,560 | 2,632 | 76 | 2,556 | 6 | 2 | 4 |

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

3/ Religious, grantmaking, civic, professional, labor, and similar organizations.

Note: Industry classifications are now based on principal business activity code used in the North American Industry Classification System. Therefore, the results in this table may not be directly comparable with previous years.

NOTE: Excludes plans covering only one participant.

Source: Form 5500 series reports filed with the U.S. Department of Labor for plan years beginning in 2000.

**Table C1. Distribution of Assets
by number of participants, 2000**

(amounts in millions)

| Number of Participants | Total Plans | | | Single Employer Plans 1/ | | | Multiemployer Plans 2/ | | |
|------------------------|--------------------|--------------------|----------------------|--------------------------|--------------------|----------------------|------------------------|------------------|----------------------|
| | Total | Defined Benefit | Defined Contribution | Total | Defined Benefit | Defined Contribution | Total | Defined Benefit | Defined Contribution |
| Total | \$4,202,672 | \$1,986,177 | \$2,216,495 | \$3,791,754 | \$1,620,811 | \$2,170,942 | \$410,918 | \$365,365 | \$45,553 |
| None or not reported | 11,862 | 4,381 | 7,482 | 11,446 | 4,219 | 7,226 | 416 | 161 | 255 |
| 2-9 | 129,665 | 10,494 | 119,172 | 129,650 | 10,489 | 119,161 | 16 | 5 | 11 |
| 10-24 | 115,747 | 3,820 | 111,927 | 115,712 | 3,793 | 111,919 | 34 | 26 | 8 |
| 25-49 | 95,223 | 3,904 | 91,319 | 95,064 | 3,904 | 91,160 | 159 | - | 159 |
| 50-99 | 101,585 | 6,457 | 95,128 | 101,480 | 6,442 | 95,038 | 105 | 16 | 90 |
| 100-249 | 149,517 | 18,954 | 130,563 | 147,753 | 17,725 | 130,028 | 1,764 | 1,229 | 535 |
| 250-499 | 132,562 | 28,481 | 104,081 | 126,813 | 24,229 | 102,584 | 5,748 | 4,252 | 1,497 |
| 500-999 | 161,923 | 49,259 | 112,663 | 147,494 | 38,034 | 109,460 | 14,428 | 11,225 | 3,203 |
| 1,000-2,499 | 303,743 | 121,086 | 182,656 | 264,434 | 90,717 | 173,717 | 39,309 | 30,369 | 8,939 |
| 2,500-4,999 | 297,889 | 128,456 | 169,433 | 254,004 | 94,950 | 159,054 | 43,885 | 33,506 | 10,379 |
| 5,000-9,999 | 390,613 | 183,279 | 207,335 | 344,595 | 144,725 | 199,870 | 46,018 | 38,553 | 7,465 |
| 10,000-19,999 | 494,667 | 245,482 | 249,185 | 438,855 | 193,355 | 245,500 | 55,811 | 52,126 | 3,685 |
| 20,000-49,999 | 642,803 | 337,351 | 305,452 | 578,295 | 279,474 | 298,821 | 64,508 | 57,877 | 6,631 |
| 50,000 or more | 1,174,874 | 844,774 | 330,100 | 1,036,158 | 708,755 | 327,403 | 138,716 | 136,019 | 2,697 |

1/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

- Missing data.

SOURCE: Form 5500 series reports filed with the U.S. Department of Labor for plan years beginning in 2000.

**Table C2. Distribution of Assets
by asset size, 2000**

(amounts in millions)

| Amount of Assets | Total Plans | | | Single Employer Plans 1/ | | | Multiemployer plans 2/ | | |
|------------------|--------------------|--------------------|----------------------|--------------------------|--------------------|----------------------|------------------------|------------------|----------------------|
| | Total | Defined Benefit | Defined Contribution | Total | Defined Benefit | Defined Contribution | Total | Defined Benefit | Defined Contribution |
| Total | \$4,202,672 | \$1,986,177 | \$2,216,495 | \$3,791,754 | \$1,620,811 | \$2,170,942 | \$410,918 | \$365,365 | \$45,553 |
| \$1-24K | 474 | 6 | 468 | 474 | 6 | 468 | 3/ | 3/ | 3/ |
| 25-49K | 1,454 | 31 | 1,424 | 1,453 | 30 | 1,423 | 1 | 3/ | 1 |
| 50-99K | 4,771 | 180 | 4,591 | 4,769 | 180 | 4,589 | 2 | 3/ | 2 |
| 100-249K | 21,319 | 1,160 | 20,159 | 21,313 | 1,159 | 20,154 | 6 | 1 | 5 |
| 250-499K | 43,725 | 2,408 | 41,317 | 43,698 | 2,406 | 41,292 | 27 | 2 | 25 |
| 500-999K | 78,547 | 5,056 | 73,491 | 78,493 | 5,045 | 73,448 | 54 | 11 | 43 |
| 1-2.49M | 156,979 | 11,173 | 145,807 | 156,602 | 11,063 | 145,538 | 378 | 109 | 268 |
| 2.5-4.9M | 129,216 | 12,348 | 116,868 | 128,377 | 11,990 | 116,386 | 840 | 358 | 481 |
| 5-9.9M | 134,377 | 17,503 | 116,874 | 131,921 | 16,343 | 115,578 | 2,456 | 1,160 | 1,296 |
| 10-24.9M | 188,378 | 41,178 | 147,200 | 179,847 | 35,947 | 143,900 | 8,531 | 5,230 | 3,301 |
| 25-49.9M | 166,572 | 55,841 | 110,731 | 151,842 | 46,180 | 105,662 | 14,731 | 9,661 | 5,069 |
| 50-74.9M | 120,107 | 43,795 | 76,312 | 106,486 | 33,859 | 72,628 | 13,621 | 9,936 | 3,685 |
| 75-99.9M | 92,573 | 38,158 | 54,415 | 79,256 | 27,678 | 51,578 | 13,317 | 10,480 | 2,837 |
| 100-149.9M | 136,109 | 56,796 | 79,314 | 116,856 | 41,823 | 75,033 | 19,253 | 14,973 | 4,280 |
| 150-199.9M | 108,095 | 46,285 | 61,810 | 92,827 | 34,755 | 58,072 | 15,268 | 11,530 | 3,738 |
| 200-249.9M | 88,391 | 38,477 | 49,914 | 74,465 | 27,324 | 47,142 | 13,926 | 11,153 | 2,773 |
| 250-499.9M | 317,917 | 152,949 | 164,967 | 268,464 | 109,364 | 159,100 | 49,453 | 43,585 | 5,867 |
| 500-999.9M | 376,298 | 185,145 | 191,154 | 335,466 | 149,266 | 186,201 | 40,832 | 35,879 | 4,953 |
| 1-2.49B | 618,597 | 333,851 | 284,747 | 531,499 | 253,681 | 277,818 | 87,098 | 80,169 | 6,929 |
| 2.5B or more | 1,418,771 | 943,838 | 474,933 | 1,287,645 | 812,711 | 474,933 | 131,126 | 131,126 | - |

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

3/ Less than \$500,000.

NOTE: Excludes plans covering only one participant. The letters K, M, and B denote thousands, millions, and billions, respectively.

Source: Form 5500 series reports filed with the U.S. Department of Labor for plan years beginning in 2000.

**Table C3. Distribution of Assets
by industry, 2000**

(amounts in millions)

| Industry | Total Plans | | | Single Employer Plans 1/ | | | Multiemployer plans 2/ | | |
|----------------------------------|--------------------|--------------------|----------------------|--------------------------|--------------------|----------------------|------------------------|------------------|----------------------|
| | Total | Defined Benefit | Defined Contribution | Total | Defined Benefit | Defined Contribution | Total | Defined Benefit | Defined Contribution |
| Total | \$4,202,672 | \$1,986,177 | \$2,216,495 | \$3,791,754 | \$1,620,811 | \$2,170,942 | \$410,918 | \$365,365 | \$45,553 |
| Agriculture | 13,373 | 4,257 | 9,116 | 12,146 | 3,269 | 8,876 | 1,228 | 988 | 240 |
| Mining | 37,398 | 13,845 | 23,552 | 36,969 | 13,427 | 23,543 | 428 | 419 | 9 |
| Construction | 220,747 | 127,799 | 92,949 | 66,596 | 4,702 | 61,894 | 154,151 | 123,097 | 31,054 |
| Manufacturing | 1,682,689 | 895,931 | 786,759 | 1,650,734 | 864,477 | 786,257 | 31,955 | 31,453 | 501 |
| Transportation | 216,056 | 138,631 | 77,425 | 135,686 | 61,199 | 74,487 | 80,371 | 77,432 | 2,939 |
| Communications and Information | 323,855 | 198,465 | 125,390 | 316,700 | 191,396 | 125,305 | 7,154 | 7,069 | 85 |
| Utilities | 173,631 | 110,326 | 63,305 | 173,540 | 110,267 | 63,272 | 91 | 58 | 33 |
| Wholesale trade | 119,134 | 24,397 | 94,738 | 114,517 | 20,032 | 94,485 | 4,618 | 4,364 | 253 |
| Retail trade | 174,761 | 54,611 | 120,150 | 147,312 | 27,774 | 119,538 | 27,449 | 26,837 | 612 |
| Finance, insurance & real estate | 444,516 | 195,209 | 249,307 | 378,352 | 136,666 | 241,687 | 66,164 | 58,543 | 7,621 |
| Services | 757,416 | 199,062 | 558,355 | 725,005 | 168,489 | 556,516 | 32,411 | 30,572 | 1,839 |
| Tax-exempt organizations | 37,074 | 23,446 | 13,628 | 32,205 | 18,929 | 13,276 | 4,870 | 4,517 | 352 |
| Industry not reported | 2,022 | 199 | 1,823 | 1,992 | 185 | 1,807 | 29 | 14 | 15 |

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

Note: Industry classifications are now based on principal business activity code used in the North American Industry Classification System. Therefore, the results in this table may not be directly comparable with previous years.

Source: Form 5500 series reports filed with the U.S. Department of Labor for plan years beginning in 2000.

**TABLE C4. Balance Sheet of Pension Plans with 100 or More Participants
by type of plan, 2000**
(amounts in millions)

| Type of Asset or Liability | Total | Defined Benefit | Defined Contribution |
|--|---------|-----------------|----------------------|
| ASSETS | | | |
| Total noninterest-bearing cash | \$4,083 | \$2,005 | \$2,079 |
| Employer contrib. receivable | 27,733 | 11,898 | 15,835 |
| Participant contrib. receivable | 2,099 | 38 | 2,061 |
| Other receivables | 32,722 | 25,230 | 7,493 |
| Interest-bearing cash | 64,360 | 26,382 | 37,978 |
| U. S. Government securities | 142,903 | 121,921 | 20,982 |
| Corporate debt instruments: Preferred | 39,429 | 33,573 | 5,855 |
| Corporate debt instruments: All other | 84,093 | 73,070 | 11,023 |
| Preferred stock | 2,839 | 1,940 | 898 |
| Common stock | 388,497 | 314,369 | 74,128 |
| Partnership/joint venture interests | 21,024 | 20,045 | 978 |
| Real estate (except employer real prop.) | 10,126 | 9,675 | 451 |
| Loans (other than to participants) | 6,334 | 5,105 | 1,228 |
| Participant loans | 29,302 | 385 | 28,917 |
| Assets in common/collective trusts | 295,608 | 183,439 | 112,169 |
| Assets in pooled separate accounts | 100,846 | 34,421 | 66,425 |

(continued...)

**TABLE C4. Balance Sheet of Pension Plans with 100 or More Participants
by type of plan, 2000**
(amounts in millions)

| Type of Asset or Liability | Total | Defined Benefit | Defined Contribution |
|---|------------------|------------------|----------------------|
| Assets in master trusts | 1,326,955 | 919,159 | 407,796 |
| Assets in 103-12 investment entities | 12,912 | 6,704 | 6,208 |
| Assets in registered investment companies | 684,436 | 103,717 | 580,719 |
| Assets in insurance co. general accounts | 84,835 | 24,265 | 60,569 |
| Other general investments | 64,464 | 28,888 | 35,576 |
| Employer securities | 300,873 | 8,687 | 292,185 |
| Employer real property | 425 | 72 | 353 |
| Buildings and other prop. used by plan | 303 | 277 | 26 |
| Other or unspecified assets | <u>21,393</u> | <u>1,857</u> | <u>19,535</u> |
| TOTAL ASSETS | 3,748,590 | 1,957,122 | 1,791,468 |
| LIABILITIES | | | |
| Benefit claims payable | 3,495 | 967 | 2,527 |
| Operating payables | 15,031 | 13,455 | 1,576 |
| Acquisition indebtedness | 14,339 | 3,521 | 10,818 |
| Other liabilities | <u>44,255</u> | <u>27,372</u> | <u>16,883</u> |
| TOTAL LIABILITIES | 77,120 | 45,316 | 31,804 |
| NET ASSETS | 3,671,470 | 1,911,806 | 1,759,664 |

SOURCE: Form 5500 filings for plan years beginning in 2000.

**Table C7. Percentage Distribution of Assets in Defined Benefit Plans
with 100 or More Participants
by type of asset and size of plan, 2000**

| Type of Asset | Total | \$1-0.99M | \$1.0M-9.9M | \$10.0M-249.9M | \$250.0M-999.9M | \$1.0B or More |
|---|-------------|-------------|-------------|----------------|-----------------|----------------|
| TOTAL ASSETS | 100% | 100% | 100% | 100% | 100% | 100% |
| Cash | 1 | 7 | 4 | 3 | 2 | 1 |
| Receivables | 2 | 9 | 3 | 2 | 2 | 2 |
| U. S. Government securities | 6 | 2 | 6 | 8 | 7 | 6 |
| Corporate debt instruments: Preferred | 2 | 1/ | 1 | 2 | 2 | 2 |
| Corporate debt instruments: All other | 4 | 1 | 3 | 5 | 4 | 3 |
| Corporate stocks | 16 | 5 | 13 | 21 | 19 | 14 |
| Real estate (except employer real prop.) | 1/ | 1/ | 1/ | 1/ | 1/ | 1 |
| Loans | 1/ | 1/ | 1/ | 1/ | 1/ | 1/ |
| Assets in common/collective trusts | 9 | 5 | 8 | 8 | 7 | 10 |
| Assets in pooled separate accounts | 2 | 6 | 9 | 3 | 1 | 1 |
| Assets in master trusts | 47 | 16 | 17 | 30 | 44 | 53 |
| Assets in 103-12 investment entities | 1/ | 1/ | 1/ | 1/ | 1 | 1/ |
| Assets in registered investment companies | 5 | 22 | 21 | 13 | 6 | 3 |
| Assets in ins. co. general account | 1 | 8 | 7 | 2 | 1 | 1 |
| Employer securities | 1/ | 1/ | 1/ | 1/ | 1/ | 1 |
| Other or unspecified investments | 3 | 17 | 7 | 2 | 3 | 3 |

1/ Less than 1 percent.

NOTES: The letters M and B in the column headings denote millions and billions respectively. Percentage distributions may not add up to 100 percent because of rounding.

SOURCE: Form 5500 filings for plan years beginning in 2000.

**Table C8. Percentage Distribution of Assets in Defined Contribution Plans
with 100 or More Participants
by type of asset and size of plan, 2000**

| Type of Asset | Total | \$1-0.99M | \$1.0M-9.9M | \$10.0M-249.9M | \$250.0M-999.9M | \$1.0B or More |
|---|-------------|-------------|-------------|----------------|-----------------|----------------|
| TOTAL ASSETS | 100% | 100% | 100% | 100% | 100% | 100% |
| Cash | 2 | 4 | 4 | 3 | 2 | 1 |
| Receivables | 1 | 3 | 2 | 2 | 2 | 1 |
| U. S. Government securities | 1 | 1/ | 1 | 2 | 1 | 1 |
| Corporate debt instruments: Preferred | 1/ | 1/ | 1/ | 1/ | 1/ | 1/ |
| Corporate debt instruments: All other | 1 | 1/ | 1 | 1 | 1 | 1/ |
| Corporate stocks | 4 | 2 | 4 | 5 | 4 | 4 |
| Real estate (except employer real prop.) | 1/ | 1/ | 1/ | 1/ | 1/ | 1/ |
| Loans | 2 | 2 | 2 | 2 | 2 | 1 |
| Assets in common/collective trusts | 6 | 3 | 5 | 8 | 7 | 5 |
| Assets in pooled separate accounts | 4 | 23 | 17 | 6 | 1 | 1 |
| Assets in master trusts | 23 | 1 | 1 | 9 | 24 | 36 |
| Assets in 103-12 investment entities | 1/ | 1 | 1/ | 1/ | 1/ | 1 |
| Assets in registered investment companies | 32 | 30 | 44 | 48 | 36 | 17 |
| Assets in ins. co. general account | 3 | 4 | 5 | 3 | 4 | 3 |
| Employer securities | 16 | 3 | 4 | 8 | 14 | 26 |
| Other or unspecified investments | 3 | 24 | 10 | 2 | 2 | 3 |

1/ Less than 1 percent.

NOTES: The letters M and B in the column headings denote millions and billions respectively. Percentage distributions may not add up to 100 percent because of rounding.

SOURCE: Form 5500 filings for plan years beginning in 2000.

Table C9. Income Statement of Pension Plans With 100 or More Participants
by type of plan, 2000
(amounts in millions)

| Income and Expenses | Total | Defined Benefit | Defined Contribution |
|---|----------------------|------------------------|-----------------------------|
| INCOME | | | |
| Contributions received or receivable from: | | | |
| Employers | \$84,590 | \$30,189 | \$54,401 |
| Participants | 92,249 | 635 | 91,614 |
| Others (including rollovers) | 10,112 | 205 | 9,907 |
| Noncash contributions | <u>828</u> | <u>10</u> | <u>817</u> |
| Total contributions | 187,779 | 31,039 | 156,739 |
| Interest earnings: | | | |
| Interest-bearing cash | 7,173 | 2,877 | 4,296 |
| U. S. Government securities | 7,607 | 6,434 | 1,173 |
| Corporate debt instruments | 7,611 | 6,617 | 994 |
| Non-participant loans | 333 | 220 | 113 |
| Participant loans | 1,934 | 27 | 1,907 |
| Other or unspecified interest | <u>10,351</u> | <u>3,833</u> | <u>6,518</u> |
| Total interest earnings | 35,010 | 20,009 | 15,001 |
| Dividends: | | | |
| Preferred stock | 1,349 | 329 | 1,020 |
| Common stock | <u>17,616</u> | <u>5,475</u> | <u>12,141</u> |
| Total dividend income | 18,965 | 5,804 | 13,161 |
| Rents | 432 | 387 | 45 |
| Net gain (loss) on sale of assets | 22,270 | 11,014 | 11,256 |
| Unrealized appreciation: | | | |
| Unrealized appreciation of real estate | -5,388 | -539 | -4,849 |
| Other unrealized appreciation | <u>-49,726</u> | <u>-28,117</u> | <u>-21,609</u> |
| Total unrealized appreciation | -55,114 | -28,656 | -26,458 |
| Net invest. gain from common/col. trusts | -13,727 | -9,940 | -3,787 |
| Net invest. gain from pooled sep. accounts | -6,674 | 234 | -6,908 |
| Net invest. gain from master trusts | -23,813 | -3,898 | -19,916 |
| Net invest. gain from 103-12 investment entities | -1,807 | -787 | -1,020 |
| Net invest. gain from reg. investment companies | -39,878 | -1,975 | -37,903 |
| Other or unspecified income | <u>-1,910</u> | <u>-113</u> | <u>-1,797</u> |
| TOTAL INCOME | 121,533 | 23,118 | 98,413 |

(continued...)

**Table C9. Income Statement of Pension Plans With 100 or More Participants
by type of plan, 2000**
(amounts in millions)

| Income and Expenses | Total | Defined Benefit | Defined Contribution |
|---|------------------|----------------------------|---------------------------------|
| EXPENSES | | | |
| Benefit payments and payments to provide benefits: | | | |
| Direct benefit payments | \$279,728 | \$116,498 | \$163,230 |
| Payments to insurance carriers for benefits | 2,544 | 2,248 | 295 |
| Other or unspecified benefits | <u>3,778</u> | <u>1,810</u> | <u>1,968</u> |
| Total benefit payments | 286,049 | 120,556 | 165,493 |
| Interest expense | 1,772 | 15 | 1,756 |
| Corrective distributions | 196 | 3 | 193 |
| Deemed distrib. of partic. loans | 395 | 3 | 393 |
| Administrative expenses: | | | |
| Professional fees | 1,357 | 1,097 | 260 |
| Contract administrator fees | 895 | 634 | 261 |
| Investment advisory and management fees | 4,128 | 3,469 | 659 |
| Other or unspecified admin. expenses | <u>2,774</u> | <u>2,055</u> | <u>719</u> |
| Total administrative expenses | 9,154 | 7,254 | 1,900 |
| Unspecified expenses | <u>84</u> | <u>4</u> | <u>80</u> |
| TOTAL EXPENSES | 297,651 | 127,835 | 169,815 |
| NET INCOME | -176,118 | -104,717 | -71,402 |

1/ Less than \$500,000.

SOURCE: Form 5500 filings for plan years beginning in 2000.

Table D1. Balance Sheet of Defined Contribution Plans with 100 or More Participants
by type of plan, 2000
(amounts in millions)

| Type of Asset or Liability | Total Defined Contribution Plans | Profit Sharing and Thrift Savings Plans | Stock Bonus Plans | Target Benefit Plans | Money Purchase Plans | Other Defined Contribution Plans |
|--|----------------------------------|---|-------------------|----------------------|----------------------|----------------------------------|
| Total noninterest-bearing cash | \$2,079 | \$1,722 | \$141 | \$7 | \$155 | \$54 |
| Employer contrib. receivable | 15,835 | 13,228 | 663 | 44 | 1,703 | 198 |
| Participant contrib. receivable | 2,061 | 2,024 | 12 | 1 | 18 | 7 |
| Other receivables | 7,493 | 5,830 | 171 | 4 | 1,143 | 344 |
| Interest-bearing cash | 37,978 | 31,836 | 1,217 | 58 | 4,130 | 738 |
| U. S. Government securities | 20,982 | 12,072 | 65 | 127 | 7,758 | 961 |
| Corporate debt instruments: Preferred | 5,855 | 3,779 | 7 | 20 | 1,898 | 150 |
| Corporate debt instruments: All other | 11,023 | 7,678 | 120 | 55 | 2,891 | 280 |
| Preferred stock | 898 | 719 | 24 | 1 | 75 | 79 |
| Common stock | 74,128 | 55,231 | 2,563 | 360 | 13,399 | 2,575 |
| Partnership/joint venture interests | 978 | 804 | 1 | 31 | 132 | 10 |
| Real estate (except employer real prop.) | 451 | 313 | 5 | 1/ | 116 | 16 |
| Loans (other than to participants) | 1,228 | 1,103 | 4 | 1/ | 110 | 11 |
| Participant loans | 28,917 | 28,041 | 456 | 7 | 383 | 30 |
| Assets in common/collective trusts | 112,169 | 104,935 | 481 | 39 | 6,022 | 693 |
| Assets in pooled separate accounts | 66,425 | 62,082 | 182 | 32 | 3,674 | 453 |
| Assets in master trusts | 407,796 | 393,511 | 985 | 1,183 | 8,505 | 3,611 |
| Assets in 103-12 investment entities | 6,208 | 5,738 | 1 | 1/ | 457 | 13 |
| Assets in registered investment comp. | 580,719 | 541,384 | 8,560 | 512 | 27,366 | 2,897 |
| Assets in ins. co. general account | 60,569 | 53,645 | 452 | 43 | 6,262 | 168 |
| Other general investments | 35,576 | 31,645 | 700 | 30 | 2,796 | 404 |
| Employer securities | 292,185 | 228,547 | 49,682 | 95 | 3,794 | 10,067 |
| Employer real property | 353 | 348 | 0 | 0 | 3 | 3 |
| Buildings and other prop. used by plan | 26 | 2 | 1/ | 1/ | 22 | 1 |
| Other or unspecified assets | 19,535 | 17,661 | 101 | 38 | 1,671 | 64 |
| TOTAL ASSETS | 1,791,468 | 1,603,878 | 66,591 | 2,686 | 94,486 | 23,826 |
| Benefit claims payable | 2,527 | 1,941 | 254 | 87 | 159 | 85 |
| Operating payables | 1,576 | 1,081 | 285 | 1 | 169 | 41 |
| Acquisition indebtedness | 10,818 | 5,976 | 3,479 | 0 | 64 | 1,299 |
| Other liabilities | 16,883 | 10,574 | 4,303 | 2 | 1,146 | 857 |
| TOTAL LIABILITIES | 31,804 | 19,572 | 8,321 | 90 | 1,539 | 2,283 |
| NET ASSETS | 1,759,664 | 1,584,307 | 58,270 | 2,597 | 92,947 | 21,543 |

1/ Less than \$500,000.

SOURCE: Form 5500 filings for plan years beginning in 2000.

**Table D2. Income Statement of Defined Contribution Plans with 100 or More Participants
by type of plan, 2000**
(amounts in millions)

| Income and Expenses | Total Defined Contribution Plans | Profit Sharing and Thrift Savings Plans | Stock Bonus Plans | Target Benefit Plans | Money Purchase Plans | Other Defined Contribution Plans |
|--|---|--|------------------------------|---------------------------------|-------------------------------------|---|
| INCOME | | | | | | |
| Contributions received or receivable from: | | | | | | |
| Employers | \$54,401 | \$44,021 | \$2,304 | \$102 | \$6,931 | \$1,043 |
| Participants | 91,614 | 89,877 | 1,213 | 5 | 335 | 183 |
| Others (including rollovers) | 9,907 | 9,704 | 97 | 1 | 88 | 17 |
| Noncash contributions | <u>817</u> | <u>648</u> | <u>156</u> | <u>0</u> | <u>2</u> | <u>11</u> |
| Total contributions | 156,739 | 144,250 | 3,770 | 108 | 7,356 | 1,254 |
| Interest earnings: | | | | | | |
| Interest-bearing cash | 4,296 | 3,901 | 51 | 3 | 295 | 46 |
| U. S. Government securities | 1,173 | 603 | 2 | 6 | 505 | 56 |
| Corporate debt instruments | 994 | 670 | 2 | 5 | 291 | 25 |
| Non-participant loans | 113 | 103 | 3 | 0 | 6 | 2 |
| Participant loans | 1,907 | 1,824 | 55 | 1/ | 26 | 2 |
| Other or unspecified interest | <u>6,518</u> | <u>5,939</u> | <u>93</u> | <u>6</u> | <u>446</u> | <u>33</u> |
| Total interest earnings | 15,001 | 13,041 | 207 | 21 | 1,569 | 165 |
| Dividends: | | | | | | |
| Preferred stock | 1,020 | 733 | 243 | 1/ | 11 | 33 |
| Common stock | <u>12,141</u> | <u>10,411</u> | <u>1,045</u> | <u>11</u> | <u>499</u> | <u>175</u> |
| Total dividend income | 13,161 | 11,144 | 1,288 | 11 | 510 | 208 |
| Rents | 45 | 40 | 1/ | 0 | 3 | 1 |
| Net gain (loss) on sale of assets | 11,256 | 10,408 | 87 | 18 | 257 | 486 |
| Unrealized appreciation: | | | | | | |
| Unrealized appreciation of real estate | -4,849 | -4,153 | -400 | -1 | -483 | 189 |
| Other unrealized appreciation | -21,609 | -19,983 | -2,511 | -44 | 361 | 569 |
| Total unrealized appreciation | -26,458 | -24,136 | -2,911 | -45 | -122 | 757 |
| Net invest. gain from common/col. trusts | -3,787 | -3,811 | 29 | -2 | -20 | 17 |
| Net invest. gain from pooled sep. accounts | -6,908 | -6,566 | -23 | -2 | -302 | -15 |
| Net invest. gain from master trusts | -19,916 | -19,742 | 13 | -73 | -263 | 148 |
| Net invest. gain from 103-12 invest. entities | -1,020 | -935 | 1 | 1/ | -82 | -4 |
| Net invest. gain from reg. invest. companies | -37,903 | -35,897 | -468 | -20 | -1430 | -88 |
| Other or unspecified income | -1,797 | -1,979 | 202 | 1 | -65 | 43 |
| TOTAL INCOME | 98,413 | 85,817 | 2,195 | 17 | 7,411 | 2,972 |

(continued...)

Table D2. Income Statement of Defined Contribution Plans with 100 or More Participants
by type of plan, 2000
(amounts in millions)

| Income and Expenses | Total Defined Contribution Plans | Profit Sharing and Thrift Savings Plans | Stock Bonus Plans | Target Benefit Plans | Money Purchase Plans | Other Defined Contribution Plans |
|---|---|--|------------------------------|---------------------------------|-------------------------------------|---|
| EXPENSES | | | | | | |
| Benefit payments and payments to provide benefits: | | | | | | |
| Direct benefit payments | \$163,230 | \$150,528 | \$5,154 | \$184 | \$6,036 | \$1,329 |
| Payments to insurance carriers for benefits | 295 | 167 | 1 | 1/ | 112 | 15 |
| Other or unspecified benefits | <u>1,968</u> | <u>1,657</u> | <u>99</u> | <u>2</u> | <u>151</u> | <u>60</u> |
| Total benefit payments | 165,493 | 152,352 | 5,253 | 186 | 6,298 | 1,404 |
| Corrective distributions | 193 | 191 | 1/ | 0 | 2 | 1/ |
| Deemed distrib. of partic. loans | 393 | 382 | 1/ | 0 | 10 | 1/ |
| Interest expense | 1,756 | 932 | 672 | 0 | 7 | 144 |
| Administrative expenses: | | | | | | |
| Professional fees | 260 | 205 | 5 | 1/ | 38 | 11 |
| Contract administrator fees | 261 | 225 | 4 | 1/ | 28 | 4 |
| Investment advisory and management fees | 659 | 490 | 8 | 4 | 140 | 17 |
| Other or unspecified admin. expenses | <u>719</u> | <u>551</u> | <u>53</u> | <u>1</u> | <u>97</u> | <u>17</u> |
| Total administrative expenses | 1,900 | 1,471 | 71 | 6 | 303 | 50 |
| Unspecified expenses | <u>80</u> | <u>51</u> | <u>4</u> | <u>1/</u> | <u>10</u> | <u>15</u> |
| TOTAL EXPENSES | 169,815 | 155,379 | 6,000 | 193 | 6,631 | 1,613 |
| NET INCOME | -71,402 | -69,562 | -3,805 | -176 | 780 | 1,359 |

1/ Less than \$500,000.

SOURCE: Form 5500 filings for plan years beginning in 2000.

Table D3. Number of 401(k) Type Plans, Participants, Active Participants, Assets, Contributions, and Benefits

by type of plan, 2000

| Type of Plan | Number of Plans 1/ | Total Participants (thousands) 2/ | Active Participants (thousands) 3/ | Total Assets (millions) | Total Contributions (millions) 4/ | Total Benefits (millions) 5/ |
|-----------------------------------|-----------------------|---|--|----------------------------|---|---------------------------------|
| TOTAL | 348,053 | 48,348 | 39,847 | \$1,724,549 | \$169,238 | \$172,211 |
| Profit sharing and thrift-savings | 346,041 | 47,520 | 39,169 | 1,680,814 | 166,394 | 168,494 |
| Stock bonus | 227 | 483 | 391 | 31,231 | 2,077 | 2,810 |
| Target benefit | 2 | 3 | 3 | 25 | 4 | 3 |
| Money purchase | 1,751 | 340 | 283 | 12,455 | 759 | 900 |
| Annuity-403(b)(1) | 25 | 1 | 1 | 9 | 2 | 3 |
| Custodial account-403(b)(7) | 3 | */ | */ | 14 | 1 | 1 |
| IRAs or annuities (Code 408) | 3 | */ | */ | 1 | */ | */ |

1/ Excludes plans covering only one participant.

2/ Includes active, retired and separated vested participants not yet in pay status. The number of participants also includes double counting of workers in more than one plan.

3/ Active participants include any workers currently in employment covered by a plan and who are earning or retaining credited service under a plan. Active participants also include nonvested former employees who have not yet incurred a break in service.

4/ Includes both employer and employee contributions.

5/ Amounts shown include both benefits paid directly from trust funds and premium payments made by plans to insurance carriers.

Amounts exclude benefits made directly by insurance carriers.

*/ Less than \$500,000, or 500, in the case of participants.

SOURCE: Form 5500 series reports filed with the U.S. Department of Labor for plan years beginning in 2000.