

1999



Department of the Treasury
Internal Revenue Service

Instructions for Form 5500-EZ

Annual Return of One-Participant (Owners and Their Spouses) Retirement Plan

Section references are to the Internal Revenue Code.

Changes To Note for 1999

- The Form 5500-EZ has been revised to take advantage of a new computerized system that will process the form (the ERISA Filing Acceptance System or "EFAST"). The new form is printed on special paper with green drop-out ink. Filers should not substitute a reproduction of these machine readable pages. A copy of the hand printed form is available in **Package 5500-EZ**.
- For the first time you will file your Form 5500-EZ with the U.S. Department of Labor's Pension and Welfare Benefits Administration (**PWBA**) rather than the Internal Revenue Service (see **Where To File** on page 2 for the new mailing and private delivery addresses).

Telephone Assistance

If you have questions and/or need help completing this form, please call **1-877-829-5500**. This toll-free telephone service is available Monday through Friday from 8:00am to 9:30pm EST.

How To Get Forms and Publications

Personal computer

You can access the IRS's Internet Web Site 24 hours a day, 7 days a week at **www.irs.gov** to:

- Download forms, instructions, and publications.
- See answers to frequently asked tax questions.
- Search publications on-line by topic or keyword.
- Send us comments or request help by e-mail.
- Sign up to receive local and national tax news by e-mail.

You can also reach us using file transfer protocol at **ftp.irs.gov**

By phone and in person.

You can order forms and publications 24 hours a day, 7 days a week, by calling **1-800-TAX-FORM** (1-800-829-3676). You can also get most forms and publications at your local IRS office.

General Instructions

Reminder

For 1994 and prior years, one-participant plan(s) that held \$100,000 or less in total plan assets at the end of any plan year did not have to file Form 5500-EZ (or any other annual information return) for that plan year. For Forms 5500-EZ filed in 1995 and later years, one-participant plans that held more than \$100,000 at the end of any plan year beginning on or after January 1, 1994, must file a Form 5500-EZ for the year the assets exceeded \$100,000 and for each year thereafter, even if total plan assets were reduced to \$100,000 or less. For example, if plan assets in a plan that otherwise satisfies the requirements for filing the Form 5500-EZ totaled \$110,000 at the end of the 1998 plan year, and a distribution occurred in 1999 so that total plan assets were \$85,000 at the end of the 1999 plan year, a Form 5500-EZ must be filed for the 1999 plan year and for all following years.

Purpose of Form

Form 5500-EZ is a simpler form that you can use if you have a one-participant retirement plan and you meet the five conditions listed under **Who May File Form 5500-EZ**. If you do not meet the five conditions, see **Form 5500**, Return/Report of Employee Benefit Plan, for reporting requirements.

Retirement plans can be either defined contribution plans (which include profit-sharing plans, money purchase pension plans, stock bonus plans, and employee stock ownership plans (ESOPs)) or defined benefit pension plans.

Who May File Form 5500-EZ

You may file Form 5500-EZ instead of Form 5500 if you meet **ALL** of the following conditions:

1. The plan is a one-participant plan. This means that as of the 1st day of the plan year for which this form is filed, either:
 - a. The plan only covers you (or you and your spouse) and you (or you and your spouse) own the entire business. (The business may be incorporated or unincorporated); OR
 - b. The plan only covers one or more partners (or partner(s) and spouse(s)) in a business partnership.
 2. The plan meets the minimum coverage requirements of section 410(b) without being combined with any other plan you may have that covers other employees of your business. See the instructions for line 14c for more information.
 3. The plan does not provide benefits for anyone except you, or you and your spouse, or one or more partners and their spouses.
 4. The plan does not cover a business that is a member of:
 - a. An affiliated service group,
 - b. A controlled group of corporations, or
 - c. A group of businesses under common control.
 5. The plan does not cover a business that leases employees. For an explanation of the technical terms above, see **Definitions** on page 3.
- If you do not meet all five of the conditions listed above, file Form 5500 instead of Form 5500-EZ. If you meet all five of the conditions, read **Who May Not Have To File**.

Who May Not Have To File

You do not have to file Form 5500-EZ (or Form 5500) for 1999 if you meet the five conditions above, **AND**

You have a one-participant plan that had total plan assets of \$100,000 or less at the end of every plan year beginning on or after January 1, 1994, **OR**

You have two or more one-participant plans that together had total plan assets of \$100,000 or less at the end of every plan year beginning on or after January 1, 1994.

Note: All one-participant plans **must** file a Form 5500-EZ for their **final** plan year even if the total plan assets have always been less than \$100,000. The final plan year is the year in which distribution of all plan assets is completed. Check the "final return" box at the top of Form 5500-EZ if all assets under the

plan(s) (including insurance/annuity contracts) have been distributed to the participants and beneficiaries or distributed to another plan.

What To File

One-participant retirement plans that are required to file should complete and file Form 5500-EZ for the first year that it is required to be filed and for every plan year thereafter.

When To File

File the 1999 return for plan years that started in 1999. All required forms, schedules, statements, and attachments must be filed by the last day of the 7th calendar month after the end of the plan year that began in 1999 (not to exceed 12 months in length).

Note: If the filing due date falls on a Saturday, Sunday, or Federal holiday, the return may be filed on the next day that is not a Saturday, Sunday, or Federal holiday.

Private Delivery Service

You can use certain private delivery services designated by the IRS to meet the "timely mailing as timely filing/paying" rule for tax returns and payments. The most recent list of designated private delivery services was published by the IRS in August 1999 and includes only the following:

- Airborne Express (Airborne): Overnight Air Express Service, Next Afternoon Service, Second Day Service.
- DHL Worldwide Express (DHL): DHL "Same Day" Service, DHL USA Overnight.
- Federal Express (FedEx): FedEx Priority Overnight, FedEx Standard Overnight, FedEx 2Day.
- United Parcel Service (UPS): UPS Next Day Air, UPS Next Day Air Saver, UPS 2nd Day Air, UPS 2nd Day Air A.M.

The private delivery service can tell you how to get written proof of the mailing date.

See **Where To File** for the street address, when using a private delivery service.

Extension of Time To File

A one-time extension of time to file Form 5500-EZ (up to 2½ months) may be obtained by filing **Form 5558**, Application for Extension of Time To File Certain Employee Plan Returns, before the normal due date (not including any extensions) of the return. **You must continue to file Form 5558 with the IRS.**

Approved copies of the Form 5558 will not be returned to the filer. However, a photocopy of the extension request that was filed must be attached to the Form 5500-EZ.

The address for requesting a one-time extension of time to file the Form 5500-EZ (filing Form 5558) remains:

Internal Revenue Service Center
Memphis, TN 37501

Exception. One-participant plans are automatically granted an extension of time to file Form 5500-EZ until the extended due date of the Federal income tax return of the employer (and are not required to file Form 5558) if all the following conditions are met: **(1)** the plan year and the employer's tax year are the same, **(2)** the employer has been granted an extension of time to file its Federal income tax return to a date later than the normal due date for filing the Form 5500-EZ, and **(3)** a copy of the application for extension of time to file the Federal income tax return is attached to the Form 5500-EZ. Be sure to check box B at the top of the form. An extension granted by using this exception CANNOT be extended further by filing a Form 5558 after the normal due date (without extension) of Form 5500-EZ.

Short Plan Year

For a short plan year, file a return and all applicable schedules by the last day of the 7th month following the end of the short plan year. Modify the heading of the form to show the beginning

and ending dates of your short plan year and check box A(4) for a short plan year. If this is also the first or final return, check the appropriate box (box A(1) or A(3)).

Amended Return

If you file an amended return, check box A(2) at the top of the return. Be sure to circle the amended line numbers.

Where To File

File Form 5500-EZ with any required schedules, statements, and attachments, at the address indicated below.

by mail:

PWBA

P.O. Box 7042

Lawrence, KS 66044-7042

by private delivery service:

PWBA / NCS

Attn: EFAST

3833 Greenway Drive

Lawrence, KS 66046-1290

Electronic Filing

You may file Form 5500-EZ using 4mm DAT, 8mm DAT, 3½ inch diskette, CD-ROM, 3490 Tape or 9-Track Tape at the above address or via modem. If the Form 5500-EZ is filed in this manner, the filer must obtain an electronic signature and a transmission encryption key. For more information regarding electronic filing and how to obtain electronic signatures and transmission encryption keys, check the EFAST Web Site at www.efast.dol.gov periodically, beginning in late March, 2000 for updates.

Paper Filing

Completion by Computer. If Electronic Filing is not used, print out the Form 5500-EZ on standard 8½ by 11 inch paper using EFAST approved computer software.

Completion by Hand. Enter one letter or number within each green box without any overlapping of characters. If entering a negative number, enter a minus sign "-" in a box to the left of the number.

Completion by Typewriter. Ignore the vertical lines and type directly through the boxes. Do NOT type more characters than the number of boxes. Do NOT use commas. See example below. If entering a negative number, enter a minus sign "-" within the boxes to the left of the number.

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If you did not receive Form 5500-EZ in the mail, call **1-800-TAX-FORM** (1-800-829-3676) to order forms to be used for completion by hand or typewriter since these forms use special paper, special green drop-out ink, and are printed within precise specifications.

Signature and Date

The plan administrator or employer (owner) must sign and date Form 5500-EZ.

Penalties

The Internal Revenue Code imposes a penalty of \$25 a day (up to \$15,000) for not filing returns in connection with pension, profit-sharing, etc., plans by the required due date.

Schedules

- Actuaries of defined benefit plans subject to the minimum funding standards for this plan year must complete **Schedule B (Form 5500)**, Actuarial Information, and attach it to Form 5500-EZ. See the instructions for Schedule B (Form 5500).
- **Schedule E (Form 5500)**, ESOP Annual Information, is required for all pension benefit plans with ESOP benefits. For additional information, see the instructions for Schedule E (Form 5500).
- **Schedule P (Form 5500)**, Annual Return of Fiduciary of Employee Benefit Trust, can be filed as an attachment to Form 5500-EZ for a one-participant plan that is funded by a trust by any trustee or custodian to start the running of the statute of limitations for the trust. See the instructions for Schedule P (Form 5500).

Definitions

Organizations defined in **Affiliated Service Group or Controlled Group of Corporations and a Group of Trades or Businesses Under Common Control** must file Form 5500 rather than Form 5500-EZ.

Affiliated Service Group

In general, two or more businesses may be an affiliated service group if: **(a)** one or more of the businesses (or the shareholders, officers, or highly compensated employees of one or more of the businesses) has an ownership interest in any of the other businesses, and **(b)** any of the businesses provide services to any of the other businesses (or the businesses are associated to provide services to third parties). If this applies to your business, read the rest of this definition for more details.

Section 414(m)(2) defines an affiliated service group as a group consisting of a service organization (referred to below as the "first service organization" (FSO)) and:

1. A service organization (A-ORG) that is a shareholder or partner in the FSO and that regularly performs services for the FSO or is regularly associated with the FSO in performing services for third persons, and/or
2. Any other organization (B-ORG) if:
 - a. A significant portion of the business of that organization consists of performing services for the FSO or A-ORG of a type historically performed by employees in the service field of the FSO or A-ORG, and
 - b. 10% or more of the interest of the B-ORG is held by persons who are officers, highly compensated employees, or owners of the FSO or A-ORG.

An affiliated service group also includes a group consisting of: **(a)** an organization whose principal business is performing management functions on a regular and continuous basis for another organization (or one organization and other related organizations), and **(b)** the organization (and related organizations) for which such functions are performed. See section 414(m)(5).

Controlled Group of Corporations and a Group of Trades or Businesses under Common Control

These are corporations or unincorporated businesses in which there is common ownership by one or more individuals or persons. See sections 414(b) and 414(c).

Leased Employee

Under section 414(n), a leased employee provides employee services for you that are performed under your primary direction and control, the individual provides services on a substantially full-time basis for at least a year, and the services are provided pursuant to an agreement between you and a leasing organization.

Disqualified Person

Generally, a disqualified person in the case of a sole proprietorship or partnership includes you, your partners, your

relatives and your partner's relatives, and other businesses in which you, your partners, or the partnership have an interest. In the case of a corporation, another corporation in which your corporation has an interest may be a disqualified person.

Specifically, the term "disqualified person" means:

1. Any fiduciary (including, but not limited to, any administrator, officer, trustee, or custodian), or counsel;
2. A person providing services to the plan;
3. An employer any of whose employees are covered by the plan;
4. An employee organization any of whose members are covered by the plan;
5. An owner, direct or indirect, of 50% or more of: **(a)** the combined voting power of all classes of stock entitled to vote or the total value of shares of all classes of stock of a corporation, **(b)** the capital interest or the profits interest of a partnership, or **(c)** the beneficial interest of a trust or unincorporated enterprise, which is an employer or an employee organization described in paragraph 3 or 4;
6. A relative of any individual, described in paragraph 1, 2, 3, or 5;
7. A corporation, partnership, or trust or estate of which (or in which) 50% or more of: **(a)** the combined voting power of all classes of stock entitled to vote or the total value of shares of all classes of stock of such corporation, **(b)** the capital interest or profits interest of such partnership, or **(c)** the beneficial interest of such trust or estate is owned directly or indirectly, or held by persons described in paragraph 1, 2, 3, 4, or 5;
8. An officer, director (or an individual having power or responsibilities similar to those of officers or directors), or a 10% or more shareholder, directly or indirectly, of a person described in paragraph 3, 4, 5, or 7; or
9. A 10% or more (directly or indirectly in capital or profits) partner or joint venturer of a person described in paragraph 3, 4, 5, or 7.

Specific Instructions

Information at the Top of the Form

Check box A(1) if this is the first filing for this plan. Do not check this box if you have ever filed for this plan, even if it was a different form (e.g., Form 5500 or Form 5500-C/R).

Check box A(2) if you have already filed for the 1999 plan year and are now filing an amended return to correct errors and/or omissions on the previously filed return.

Check box A(3) if all assets under the plan(s) (including insurance/annuity contracts) have been distributed to the participants and beneficiaries or distributed to another plan. The final plan year is the year in which distribution of all plan assets is completed.

Check box A(4) if this form is filed for a period of less than 12 months. Show the dates at the top of the form.

Line 1a. Enter the formal name of the plan or sufficient information to identify the plan.

Line 1b. Enter the three-digit number the employer assigned to the plan. Plans should be numbered consecutively starting with 001.

Once a plan number is used for a plan, it must be used as the plan number for all future filings of returns for the plan, and this number may not be used for any other plan even after the plan is terminated.

Line 1c. Enter the date the plan first became effective.

Line 2a. Enter the employer's name and address. Include the suite, room, or other unit number after the street address. If the Post Office does not deliver mail to the street address and the employer has a P.O. box, show the box number instead of the street address.

Line 2b. Enter the employer's nine-digit employer identification number (EIN). For example, 00-1234567. **Do Not Enter Your Social Security Number.**

Employers who do not have an EIN should apply for one on **Form SS-4**, Application for Employer Identification Number, as soon as possible. Form SS-4 can be obtained at most IRS or Social Security Administration (SSA) offices. The PWBA does NOT issue EINs.

You may also apply for an EIN before you are required to file Form 5500-EZ by filing a completed Form SS-4 with the IRS Service Center, Memphis, TN 37501. If you do not receive your EIN in time to enter it on the Form 5500-EZ you file, enter "Applied For" on line 2b.

Note: *Although EINs for funds (trusts or custodial accounts) associated with plans are generally not required to be furnished on the Form 5500 series returns/reports (except on Schedule P (Form 5500)), the IRS will issue EINs for such funds for other reporting purposes. EINs may be obtained by filing Form SS-4 as explained above.*

The plan administrator or employer should use the trust's EIN described in the **Note** above when opening a bank account or conducting other transactions for a plan that requires an EIN.

Line 2d. From the list of business activity codes on pages 6 through 8, enter the one that best describes the nature of your business.

Line 3a. Enter the name and address of the plan administrator unless the administrator is the employer identified in line 2a. If this is the case, enter the word "same" on line 3a and leave lines 3b and 3c blank.

Line 3b. Enter the plan administrator's nine-digit EIN. A plan administrator must have an EIN for Form 5500-EZ reporting purposes. If the plan administrator does not have an EIN, apply for one as explained in the instructions for line 2b.

Line 4. If the employer's name and/or EIN have changed since the last return was filed for this plan enter the employer's name, EIN, and the plan number as it appeared on the last return filed for this plan.

Line 5. If the person who prepared the annual return is not the employer named in line 2a or the plan administrator named in line 3a, you may identify the person on line 5.

Line 6. Check one box on this line. Profit-sharing, employee stock ownership (ESOP), stock bonus, and money purchase pension plans are types of defined contribution plans. A "defined contribution plan" is a plan that provides for an individual account for each participant and for benefits based solely on the amount in such account. If a plan is not a defined contribution plan, it is a defined benefit plan.

Line 6a. Any defined benefit pension plan subject to the minimum funding standards must complete and attach Schedule B (Form 5500) to this form. All defined benefit pension plans are subject to the minimum funding standards, except certain insurance contract plans described in section 412(i), church plans, governmental plans, and certain other plans described in section 412(h).

Line 6b. If this is a defined contribution plan for which a waived funding deficiency is being amortized in the current plan year, attach Schedule B (Form 5500) to this form. Complete only lines 3, 8a, 9, and 10 of Schedule B. An enrolled actuary does not have to sign the Schedule B under these circumstances.

Line 7a. If this plan is a master/prototype plan, enter the latest opinion letter number issued for the master/prototype plan. If this plan is a regional prototype plan, enter the latest notification letter number issued for the regional prototype plan. Leave line 7a blank if this plan is not a master/prototype plan or a regional prototype plan.

Line 7b. Check box **(1)** if you, or you and your spouse together, own 100% of the business which maintains the plan, and the business is unincorporated. Check box **(2)** if you are a partner in the partnership which maintains the plan. Check box **(3)** if you, or you and your spouse jointly, own 100% of the shares of the corporation which maintains the plan.

Line 8b. File a separate Form 5500-EZ for each plan if you have two or more one-participant plans with combined total plan assets that exceeded \$100,000 at the end of any plan year beginning on or after January 1, 1994.

Line 9. In general, distributions received by participants from any qualified plan prior to attainment of age 59½, death, or disability will be subject to a 10% tax on the amount of the distributions (in addition to the income tax owed on the amount distributed). In addition, individuals generally must begin to receive distributions from qualified plans by April 1 of the calendar year following the calendar year in which they reach age 70½.

For more details on early distributions and excess accumulations in qualified retirement plans, see **Pub. 560**, Retirement Plans for Small Business, and **Pub. 590**, Individual Retirement Arrangements (IRAs). In addition, **Form 5329**, Additional Taxes Attributable to Qualified Retirement Plans (Including IRAs), Annuities, and Modified Endowment Contracts, contains detailed information on how to report any excise tax or additional income tax in connection with your plan. These publications and the form can be downloaded at the IRS Web Site (www.irs.gov).

Line 10. Do not include transfers received or rollovers received from other plans on lines 10b and 10c. Those should be included on line 11a.

Line 10b. Enter the total cash contributions received by the plan during the year and the contributions owed to the plan at the end of the plan year including contributions for administrative expenses.

Line 10d. Enter the total plan distributions made to participants or beneficiaries (including those distributions that are rolled over, whether or not in a direct transfer under section 401(a)(31)). If distributions include securities or other property, include the current value of the securities or other property at the date these assets were distributed. For distributions of insurance or annuity contracts to participants, enter the cash value of the contract when distributed.

Also report on line 10d a participant loan that is included in line 11a, column (a) (total plan assets - beginning of year) and that has been deemed distributed during the plan year or any prior year under the provisions of Code section 72(p) and proposed IRS regulation section 1.72(p)-1 provided both of the following circumstances apply:

- Under the plan, the participant loan is treated as a directed investment solely of the participant's individual account; and
- As of the end of the plan year, the participant is not continuing repayment under the loan.

If either of these circumstances does not apply, a deemed distribution of a participant loan should not be reported on line 10d. Instead, the current value of the participant loan (including interest accruing thereon after the deemed distribution) should be included on line 11a, column (b) (plan assets - end of year) and on line 12e (participant loans), without regard to the occurrence of a deemed distribution.

Note: *Although certain participant loans that are deemed distributions are to be reported on line 10d and are not to be reported as an asset thereafter, they are still considered outstanding loans and are not treated as actual distributions for certain purposes. See Q&As 12 and 19 of proposed IRS regulation section 1.72(p)-1.*

Line 10e. Enter the total plan distributions made during the year attributable to employee contributions or other basis under the plan.

Line 10f. Enter the amount of assets transferred (under section 414(l)) from this plan to another plan, if any. Do not include rollovers or direct transfers under section 401(a)(31) included on line 10d.

Line 10g. Include rollovers, direct transfers under section 401(a)(31), transfers under section 414(l), and net income received by the plan for the year. Do not include unrealized gains or losses.

Line 11a. "Total plan assets" includes rollovers and transfers received from other plans, and unrealized gains and losses such as appreciation/depreciation in assets.

Note: *Do not include in column (b) a participant loan that has been deemed distributed if the loan has been reported on line 10d in accordance with the instructions for line 10d.*

Line 11b. Do not include the value of future distributions that will be made to participants.

Line 12a. Enter the value of the plan's participation in a partnership or joint venture.

Line 12b. The term "employer real property" means real property (and related personal property) that is leased to an employer of employees covered by the plan, or to an affiliate of such employer. For purposes of determining the time at which a plan acquires employer real property for purposes of this line, such property shall be deemed to be acquired by the plan on the date on which the plan acquires the property or on the date on which the lease to the employer (or affiliate) is entered into, whichever is later.

Line 12d. An employer security is any security issued by an employer (including affiliates) of employees covered by the plan. These may include common stocks, preferred stocks, bonds, zero coupon bonds, debentures, convertible debentures, notes and commercial paper.

Line 12e. Enter on this line all loans to participants including residential mortgage loans that are subject to section 72(p). Include the sum of the value of the unpaid principal balances, plus accrued but unpaid interest, if any, for participant loans made under an individual account plan with investment experience segregated for each account made in accordance with 29 CFR 2550.408b-1 and which are secured solely by a portion of the participant's vested accrued benefit. When applicable, combine this amount with the current value of any other participant loans.

Note: Do not include on line 12e a participant loan that has been deemed distributed if the loan has been reported on line 10d in accordance with the instructions for line 10d.

After a participant loan that has been deemed distributed is reported on line 10d, it is no longer to be reported as an asset unless the participant resumes repayment under the loan in a later year. However, such a loan (including interest accruing thereon after the deemed distribution) that has not been repaid is still considered outstanding for purposes of applying Code section 72(p)(2)(A) to determine the maximum amount of subsequent loans. The loan is also considered outstanding for other purposes, such as the qualification requirements of section 401(a), including, for example, the determination of top-heavy status under Code section 416. See Q&As 12 and 19 of proposed IRS regulation 1.72(p)-1.

Line 12f. Enter all loans made by the plan except participant loans reported on line 12e. These include loans for construction, securities loans, mortgage loans (either by making or participating in the loans directly or by purchasing loans originated by a third party), and other miscellaneous loans. Include on this line residential mortgage loans that are not subject to section 72(p).

Line 12g. Include all property that has concrete existence and is capable of being processed, such as goods, wares, merchandise, furniture, machines, equipment, animals, automobiles, etc. This includes collectibles, such as works of art, rugs, antiques, metals, gems, stamps, coins, alcoholic beverages, musical instruments, and historical objects (documents, clothes, etc.). Do not include the value of a plan's interest in property reported on lines 12a through 12f, or intangible property, such as patents, copyrights, goodwill, franchises, notes, mortgages, stocks, claims, interests, or other property that embodies intellectual or legal rights.

Line 13. Section 4975 prohibits certain transactions between a plan and any disqualified person and imposes an excise tax on each prohibited transaction.

The section 4975 tax is paid with the filing of **Form 5330**, Return of Excise Taxes Related to Employee Benefit Plans. References to disqualified person transactions refer to all such transactions, not only those that are prohibited.

See **Definitions** for the meaning of "disqualified person."

Line 14b. Count your spouse and your partners' spouses only if they work in the business and benefit under the plan.

Line 14c. Your plan meets the minimum coverage requirements of section 410(b), for purposes of Form 5500-EZ, if the employees of your business (other than those benefiting under the plan) are:

1. Covered by a collective-bargaining agreement, under which retirement benefits were subject to good-faith bargaining,
2. Nonresident aliens who receive no earned income from you that constitutes income from sources within the United States, or
3. Not eligible because they do not meet the plan's minimum age or years-of-service requirements.

Note: You cannot use Form 5500-EZ if you have employees covered by another plan and this one-participant plan relies on that plan to meet the minimum coverage requirements. Use Form 5500 instead.

Line 15b. A qualified joint and survivor annuity is an immediate annuity for the life of the participant, with a survivor annuity for the life of the spouse that is not less than 50% of, and is not greater than 100% of, the amount of the annuity that is payable during the joint lives of the participant and the spouse. The qualified joint and survivor annuity may be provided either by the purchase of an annuity contract from an insurance company or directly from the plan's trust. See section 417(b).

Privacy Act and Paperwork Reduction Act Notice

We ask for the information on this form to carry out the Internal Revenue laws of the United States. This form is required to be filed under section 6058(a) of the Internal Revenue Code. Section 6109 requires you to provide your taxpayer identification number (SSN or EIN). If you fail to provide this information in a timely manner, you may be liable for penalties and interest. Section 6104(b) makes the information contained in this form publicly available. Therefore, the information will be given to anyone who asks for it and may be given to the Pension Benefit Guaranty Corporation (PBGC), Department of Justice for civil and criminal litigation, and cities, states and the District of Columbia for use in administering their tax laws.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of ERISA or the Internal Revenue Code. Generally, the Form 5500 series return/reports and some of the related schedules are open to public inspection.

The time needed to complete and file this form will vary depending on individual circumstances. The estimated average time is:

Recordkeeping	18 hr., 11 min.
Learning about the law or the form	2 hr., 13 min.
Preparing the form	4 hr., 35 min.
Copying, assembling, and sending the form	32 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making this form simpler, we would be happy to hear from you. You can write to the Tax Forms Committee, Western Area Distribution Center, Rancho Cordova, CA 95743-0001. **DO NOT** send this form to this address. Instead, see **Where To File** on page 2.

Forms 5500 and 5500-EZ

Codes for Principal Business Activity

This list of principal business activities and their associated codes is designed to classify an enterprise by type of activity in which it is engaged. These principal activity codes are based on the North American Industry Classification System.

Agriculture, Forestry, Fishing and Hunting	<i>Code</i>	<i>Code</i>	<i>Code</i>
Code			
Crop Production			
111100 Oilseed & Grain Farming			
111210 Vegetable & Melon Farming (including potatoes & yams)			
111300 Fruit & Tree Nut Farming			
111400 Greenhouse, Nursery, & Floriculture Production			
111900 Other Crop Farming (including tobacco, cotton, sugarcane, hay, peanut, sugar beet & all other crop farming)			
Animal Production			
112111 Beef Cattle Ranching & Farming			
112112 Cattle Feedlots			
112120 Dairy Cattle & Milk Production			
112210 Hog & Pig Farming			
112300 Poultry & Egg Production			
112400 Sheep & Goat Farming			
112510 Animal Aquaculture (including shellfish & finfish farms & hatcheries)			
112900 Other Animal Production			
Forestry and Logging			
113110 Timber Tract Operations			
113210 Forest Nurseries & Gathering of Forest Products			
113310 Logging			
Fishing, Hunting and Trapping			
114110 Fishing			
114210 Hunting & Trapping			
Support Activities for Agriculture and Forestry			
115110 Support Activities for Crop Production (including cotton ginning, soil preparation, planting, & cultivating)			
115210 Support Activities for Animal Production			
115310 Support Activities For Forestry			
Mining			
211110 Oil & Gas Extraction			
212110 Coal Mining			
212200 Metal Ore Mining			
212310 Stone Mining & Quarrying			
212320 Sand, Gravel, Clay, & Ceramic & Refractory Minerals Mining & Quarrying			
212390 Other Nonmetallic Mineral Mining & Quarrying			
213110 Support Activities for Mining			
Utilities			
221100 Electric Power Generation, Transmission & Distribution			
221210 Natural Gas Distribution			
221300 Water, Sewage & Other Systems			
Construction			
Code			
Building, Developing, and General Contracting			
233110 Land Subdivision & Land Development			
233200 Residential Building Construction			
233300 Nonresidential Building Construction			
	Code		
	Heavy Construction		
	234100 Highway, Street, Bridge, & Tunnel Construction		
	234900 Other Heavy Construction		
	Special Trade Contractors		
	235110 Plumbing, Heating, & Air-Conditioning Contractors		
	235210 Painting & Wall Covering Contractors		
	235310 Electrical Contractors		
	235400 Masonry, Drywall, Insulation, & Tile Contractors		
	235500 Carpentry & Floor Contractors		
	235610 Roofing, Siding, & Sheet Metal Contractors		
	235710 Concrete Contractors		
	235810 Water Well Drilling Contractors		
	235900 Other Special Trade Contractors		
	Manufacturing		
	Food Manufacturing		
	311110 Animal Food Mfg		
	311200 Grain & Oilseed Milling		
	311300 Sugar & Confectionery Product Mfg		
	311400 Fruit & Vegetable Preserving & Specialty Food Mfg		
	311500 Dairy Product Mfg		
	311610 Animal Slaughtering and Processing		
	311710 Seafood Product Preparation & Packaging		
	311800 Bakeries & Tortilla Mfg		
	311900 Other Food Mfg (including coffee, tea, flavorings & seasonings)		
	Beverage and Tobacco Product Manufacturing		
	312110 Soft Drink & Ice Mfg		
	312120 Breweries		
	312130 Wineries		
	312140 Distilleries		
	312200 Tobacco Manufacturing		
	Textile Mills and Textile Product Mills		
	313000 Textile Mills		
	314000 Textile Product Mills		
	Apparel Manufacturing		
	315100 Apparel Knitting Mills		
	315210 Cut & Sew Apparel Contractors		
	315220 Men's & Boys' Cut & Sew Apparel Mfg		
	315230 Women's & Girls' Cut & Sew Apparel Mfg		
	315290 Other Cut & Sew Apparel Mfg		
	315990 Apparel Accessories & Other Apparel Mfg		
	Leather and Allied Product Manufacturing		
	316110 Leather & Hide Tanning & Finishing		
	316210 Footwear Mfg (including rubber & plastics)		
	316990 Other Leather & Allied Product Mfg		
	Wood Product Manufacturing		
	321110 Sawmills & Wood Preservation		
	321210 Veneer, Plywood, & Engineered Wood Product Mfg		
	Code		
	321900 Other Wood Product Mfg		
	Paper Manufacturing		
	322100 Pulp, Paper, & Paperboard Mills		
	322200 Converted Paper Product Mfg		
	Printing and Related Support Activities		
	323100 Printing & Related Support Activities		
	Petroleum and Coal Products Manufacturing		
	324110 Petroleum Refineries (including integrated)		
	324120 Asphalt Paving, Roofing, & Saturated Materials Mfg		
	324190 Other Petroleum & Coal Products Mfg		
	Chemical Manufacturing		
	325100 Basic Chemical Mfg		
	325200 Resin, Synthetic Rubber, & Artificial & Synthetic Fibers & Filaments Mfg		
	325300 Pesticide, Fertilizer, & Other Agricultural Chemical Mfg		
	325410 Pharmaceutical & Medicine Mfg		
	325500 Paint, Coating, & Adhesive Mfg		
	325600 Soap, Cleaning Compound, & Toilet Preparation Mfg		
	325900 Other Chemical Product & Preparation Mfg		
	Plastics and Rubber Products Manufacturing		
	326100 Plastics Product Mfg		
	326200 Rubber Product Mfg		
	Nonmetallic Mineral Product Manufacturing		
	327100 Clay Product & Refractory Mfg		
	327210 Glass & Glass Product Mfg		
	327300 Cement & Concrete Product Mfg		
	327400 Lime & Gypsum Product Mfg		
	327900 Other Nonmetallic Mineral Product Mfg		
	Primary Metal Manufacturing		
	331110 Iron & Steel Mills & Ferroalloy Mfg		
	331200 Steel Product Mfg from Purchased Steel		
	331310 Alumina & Aluminum Production & Processing		
	331400 Nonferrous Metal (except Aluminum) Production & Processing		
	331500 Foundries		
	Fabricated Metal Product Manufacturing		
	332110 Forging & Stamping		
	332210 Cutlery & Handtool Mfg		
	332300 Architectural & Structural Metals Mfg		
	332400 Boiler, Tank, & Shipping Container Mfg		
	332510 Hardware Mfg		
	332610 Spring & Wire Product Mfg		
	332700 Machine Shops; Turned Product; & Screw, Nut, & Bolt Mfg		
	332810 Coating, Engraving, Heat Treating, & Allied Activities		
	332900 Other Fabricated Metal Product Mfg		
	Machinery Manufacturing		
	333100 Agriculture, Construction, & Mining Machinery Mfg		
	333200 Industrial Machinery Mfg		
	333310 Commercial & Service Industry Machinery Mfg		
	333410 Ventilation, Heating, Air-Conditioning, & Commercial Refrigeration Equipment Mfg		
	333510 Metalworking Machinery Mfg		
	333610 Engine, Turbine & Power Transmission Equipment Mfg		
	Code		
	333900 Other General Purpose Machinery Mfg		
	Computer and Electronic Product Manufacturing		
	334110 Computer & Peripheral Equipment Mfg		
	334200 Communications Equipment Mfg		
	334310 Audio & Video Equipment Mfg		
	334410 Semiconductor & Other Electronic Component Mfg		
	334500 Navigational, Measuring, Electromedical, & Control Instruments Mfg		
	334610 Manufacturing & Reproducing Magnetic & Optical Media		
	Electrical Equipment, Appliance, and Component Manufacturing		
	335100 Electric Lighting Equipment Mfg		
	335200 Household Appliance Mfg		
	335310 Electrical Equipment Mfg		
	335900 Other Electrical Equipment & Component Mfg		
	Transportation Equipment Manufacturing		
	336100 Motor Vehicle Mfg		
	336210 Motor Vehicle Body & Trailer Mfg		
	336300 Motor Vehicle Parts Mfg		
	336410 Aerospace Product & Parts Mfg		
	336510 Railroad Rolling Stock Mfg		
	336610 Ship & Boat Building		
	336990 Other Transportation Equipment Mfg		
	Furniture and Related Product Manufacturing		
	337000 Furniture & Related Product Manufacturing		
	Miscellaneous Manufacturing		
	339110 Medical Equipment & Supplies Mfg		
	339900 Other Miscellaneous Manufacturing		
	Wholesale Trade		
	Wholesale Trade, Durable Goods		
	421100 Motor Vehicle & Motor Vehicle Parts & Supplies Wholesalers		
	421200 Furniture & Home Furnishing Wholesalers		
	421300 Lumber & Other Construction Materials Wholesalers		
	421400 Professional & Commercial Equipment & Supplies Wholesalers		
	421500 Metal & Mineral (except Petroleum) Wholesalers		
	421600 Electrical Goods Wholesalers		
	421700 Hardware, & Plumbing & Heating Equipment & Supplies Wholesalers		
	421800 Machinery, Equipment, & Supplies Wholesalers		
	421910 Sporting & Recreational Goods & Supplies Wholesalers		
	421920 Toy & Hobby Goods & Supplies Wholesalers		
	421930 Recyclable Material Wholesalers		
	421940 Jewelry, Watch, Precious Stone, & Precious Metal Wholesalers		
	421990 Other Miscellaneous Durable Goods Wholesalers		

Code Wholesale Trade, Nondurable Goods 422100 Paper & Paper Product Wholesalers 422210 Drugs & Druggists' Sundries Wholesalers 422300 Apparel, Piece Goods, & Notions Wholesalers 422400 Grocery & Related Product Wholesalers 422500 Farm Product Raw Material Wholesalers 422600 Chemical & Allied Products Wholesalers 422700 Petroleum & Petroleum Products Wholesalers 422800 Beer, Wine, & Distilled Alcoholic Beverage Wholesalers 422910 Farm Supplies Wholesalers 422920 Book, Periodical, & Newspaper Wholesalers 422930 Flower, Nursery Stock, & Florists' Supplies Wholesalers 422940 Tobacco & Tobacco Product Wholesalers 422950 Paint, Varnish, & Supplies Wholesalers 422990 Other Miscellaneous Nondurable Goods Wholesalers	Code Clothing and Clothing Accessories Stores 448110 Men's Clothing Stores 448120 Women's Clothing Stores 448130 Children's & Infants' Clothing Stores 448140 Family Clothing Stores 448150 Clothing Accessories Stores 448190 Other Clothing Stores 448210 Shoe Stores 448310 Jewelry Stores 448320 Luggage & Leather Goods Stores Sporting Goods, Hobby, Book, and Music Stores 451110 Sporting Goods Stores 451120 Hobby, Toy, & Game Stores 451130 Sewing, Needlework, & Piece Goods Stores 451140 Musical Instrument & Supplies Stores 451211 Book Stores 451212 News Dealers & Newsstands 451220 Prerecorded Tape, Compact Disc, & Record Stores General Merchandise Stores 452110 Department stores 452900 Other General Merchandise Stores Miscellaneous Store Retailers 453110 Florists 453210 Office Supplies & Stationery Stores 453220 Gift, Novelty, & Souvenir Stores 453310 Used Merchandise Stores 453910 Pet & Pet Supplies Stores 453920 Art Dealers 453930 Manufactured (Mobile) Home Dealers 453990 All Other Miscellaneous Store Retailers (including tobacco, candle, & trophy shops) Nonstore Retailers 454110 Electronic Shopping & Mail-Order Houses 454210 Vending Machine Operators 454311 Heating Oil Dealers 454312 Liquefied Petroleum Gas (Bottled Gas) Dealers 454319 Other Fuel Dealers 454390 Other Direct Selling Establishments (including door-to-door retailing, frozen food plan providers, party plan merchandisers, & coffee-break service providers)	Code Support Activities for Transportation 488100 Support Activities for Air Transportation 488210 Support Activities for Rail Transportation 488300 Support Activities for Water Transportation 488410 Motor Vehicle Towing 488490 Other Support Activities for Road Transportation 488510 Freight Transportation Arrangement 488990 Other Support Activities for Transportation Couriers and Messengers 492110 Couriers 492210 Local Messengers & Local Delivery Warehousing and Storage 493100 Warehousing & Storage (except lessors of miniwarehouses & self-storage units)	Code 523210 Securities & Commodity Exchanges 523900 Other Financial Investment Activities (including portfolio management & investment advice) Insurance Carriers and Related Activities 524140 Direct Life, Health, & Medical Insurance & Reinsurance Carriers 524150 Direct Insurance & Reinsurance (except Life, Health & Medical) Carriers 524210 Insurance Agencies & Brokerages 524290 Other Insurance Related Activities Funds, Trusts, and Other Financial Vehicles 525100 Insurance & Employee Benefit Funds 525910 Open-End Investment Funds (Form 1120-RIC) 525920 Trusts, Estates, & Agency Accounts 525930 Real Estate Investment Trusts (Form 1120-REIT) 525990 Other Financial Vehicles
Retail Trade Motor Vehicle and Parts Dealers 441110 New Car Dealers 441120 Used Car Dealers 441210 Recreational Vehicle Dealers 441221 Motorcycle Dealers 441222 Boat Dealers 441229 All Other Motor Vehicle Dealers 441300 Automotive Parts, Accessories, & Tire Stores Furniture and Home Furnishings Stores 442110 Furniture Stores 442210 Floor Covering Stores 442291 Window Treatment Stores 442299 All Other Home Furnishings Stores Electronics and Appliance Stores 443111 Household Appliance Stores 443112 Radio, Television, & Other Electronics Stores 443120 Computer & Software Stores 443130 Camera & Photographic Supplies Stores Building Material and Garden Equipment and Supplies Dealers 444110 Home Centers 444120 Paint & Wallpaper Stores 444130 Hardware Stores 444190 Other Building Material Dealers 444200 Lawn & Garden Equipment & Supplies Stores Food and Beverage Stores 445110 Supermarkets and Other Grocery (except Convenience) Stores 445120 Convenience Stores 445210 Meat Markets 445220 Fish & Seafood Markets 445230 Fruit & Vegetable Markets 445291 Baked Goods Stores 445292 Confectionery & Nut Stores 445299 All Other Specialty Food Stores 445310 Beer, Wine, & Liquor Stores Health and Personal Care Stores 446110 Pharmacies & Drug Stores 446120 Cosmetics, Beauty Supplies, & Perfume Stores 446130 Optical Goods Stores 446190 Other Health & Personal Care Stores Gasoline Stations 447100 Gasoline Stations (including convenience stores with gas)	Transportation and Warehousing Air, Rail, and Water Transportation 481000 Air Transportation 482110 Rail Transportation 483000 Water Transportation Truck Transportation 484110 General Freight Trucking, Local 484120 General Freight Trucking, Long-distance 484200 Specialized Freight Trucking Transit and Ground Passenger Transportation 485110 Urban Transit Systems 485210 Interurban & Rural Bus Transportation 485310 Taxi Service 485320 Limousine Service 485410 School & Employee Bus Transportation 485510 Charter Bus Industry 485990 Other Transit & Ground Passenger Transportation Pipeline Transportation 486000 Pipeline Transportation Scenic & Sightseeing Transportation 487000 Scenic & Sightseeing Transportation	Code Information Publishing Industries 511110 Newspaper Publishers 511120 Periodical Publishers 511130 Book Publishers 511140 Database & Directory Publishers 511190 Other Publishers 511210 Software Publishers Motion Picture and Sound Recording Industries 512100 Motion Picture & Video Industries (except video rental) 512200 Sound Recording Industries Broadcasting and Telecommunications 513100 Radio & Television Broadcasting 513200 Cable Networks & Program Distribution 513300 Telecommunications (including paging, cellular, satellite, & other telecommunications) Information Services and Data Processing Services 514100 Information Services (including news syndicates, libraries, & on-line information services) 514210 Data Processing Services Finance and Insurance Depository Credit Intermediation 522110 Commercial Banking 522120 Savings Institutions 522130 Credit Unions 522190 Other Depository Credit Intermediation Nondepository Credit Intermediation 522210 Credit Card Issuing 522220 Sales Financing 522291 Consumer Lending 522292 Real Estate Credit (including mortgage bankers & originators) 522293 International Trade Financing 522294 Secondary Market Financing 522298 All Other Nondepository Credit Intermediation Activities Related to Credit Intermediation 522300 Activities Related to Credit Intermediation (including loan brokers) Securities, Commodity Contracts, and Other Financial Investments and Related Activities 523110 Investment Banking & Securities Dealing 523120 Securities Brokerage 523130 Commodity Contracts Dealing 523140 Commodity Contracts Brokerage	Code Real Estate and Rental and Leasing Real Estate 531110 Lessors of Residential Buildings & Dwellings 531120 Lessors of Nonresidential Buildings (except Miniwarehouses) 531130 Lessors of Miniwarehouses & Self-Storage Units 531190 Lessors of Other Real Estate Property 531210 Offices of Real Estate Agents & Brokers 531310 Real Estate Property Managers 531320 Offices of Real Estate Appraisers 531390 Other Activities Related to Real Estate Rental and Leasing Services 532100 Automotive Equipment Rental & Leasing 532210 Consumer Electronics & Appliances Rental 532220 Formal Wear & Costume Rental 532230 Video Tape & Disc Rental 532290 Other Consumer Goods Rental 532310 General Rental Centers 532400 Commercial & Industrial Machinery & Equipment Rental & Leasing Lessors of Nonfinancial Intangible Assets (except copyrighted works) 533110 Lessors of Nonfinancial Intangible Assets (except copyrighted works)
			Code Professional, Scientific, and Technical Services Legal Services 541110 Offices of Lawyers 541190 Other Legal Services Accounting, Tax Preparation, Bookkeeping, and Payroll Services 541211 Offices of Certified Public Accountants 541213 Tax Preparation Services 541214 Payroll Services 541219 Other Accounting Services Architectural, Engineering, and Related Services 541310 Architectural Services 541320 Landscape Architecture Services 541330 Engineering Services 541340 Drafting Services 541350 Building Inspection Services

<p><i>Code</i></p> <p>541360 Geophysical Surveying & Mapping Services</p> <p>541370 Surveying & Mapping (except Geophysical) Services</p> <p>541380 Testing Laboratories</p> <p>Specialized Design Services</p> <p>541400 Specialized Design Services (including interior, industrial, graphic, & fashion design)</p> <p>Computer Systems Design and Related Services</p> <p>541511 Custom Computer Programming Services</p> <p>541512 Computer Systems Design Services</p> <p>541513 Computer Facilities Management Services</p> <p>541519 Other Computer Related Services</p> <p>Other Professional, Scientific, and Technical Services</p> <p>541600 Management, Scientific, & Technical Consulting Services</p> <p>541700 Scientific Research & Development Services</p> <p>541800 Advertising & Related Services</p> <p>541910 Marketing Research & Public Opinion Polling</p> <p>541920 Photographic Services</p> <p>541930 Translation & Interpretation Services</p> <p>541940 Veterinary Services</p> <p>541990 All Other Professional, Scientific, & Technical Services</p>	<p><i>Code</i></p> <p>561500 Travel Arrangement & Reservation Services</p> <p>561600 Investigation & Security Services</p> <p>561710 Exterminating & Pest Control Services</p> <p>561720 Janitorial Services</p> <p>561730 Landscaping Services</p> <p>561740 Carpet & Upholstery Cleaning Services</p> <p>561790 Other Services to Buildings & Dwellings</p> <p>561900 Other Support Services (including packaging & labeling services, & convention & trade show organizers)</p> <p>Waste Management and Remediation Services</p> <p>562000 Waste Management & Remediation Services</p>	<p><i>Code</i></p> <p>Other Ambulatory Health Care Services</p> <p>621900 Other Ambulatory Health Care Services (including ambulance services & blood & organ banks)</p> <p>Hospitals</p> <p>622000 Hospitals</p> <p>Nursing and Residential Care Facilities</p> <p>623000 Nursing & Residential Care Facilities</p> <p>Social Assistance</p> <p>624100 Individual & Family Services</p> <p>624200 Community Food & Housing, & Emergency & Other Relief Services</p> <p>624310 Vocational Rehabilitation Services</p> <p>624410 Child Day Care Services</p>	<p><i>Code</i></p> <p>Food Services and Drinking Places</p> <p>722110 Full-Service Restaurants</p> <p>722210 Limited-Service Eating Places</p> <p>722300 Special Food Services (including food service contractors & caterers)</p> <p>722410 Drinking Places (Alcoholic Beverages)</p>
<p>Management of Companies (Holding Companies)</p> <p>551111 Offices of Bank Holding Companies</p> <p>551112 Offices of Other Holding Companies</p>	<p>Educational Services</p> <p>611000 Educational Services (including schools, colleges, & universities)</p>	<p>Arts, Entertainment, and Recreation</p> <p>Performing Arts, Spectator Sports, and Related Industries</p> <p>711100 Performing Arts Companies</p> <p>711210 Spectator Sports (including sports clubs & racetracks)</p> <p>711300 Promoters of Performing Arts, Sports, & Similar Events</p> <p>711410 Agents & Managers for Artists, Athletes, Entertainers, & Other Public Figures</p> <p>711510 Independent Artists, Writers, & Performers</p>	<p>Other Services</p> <p>Repair and Maintenance</p> <p>811110 Automotive Mechanical & Electrical Repair & Maintenance</p> <p>811120 Automotive Body, Paint, Interior, & Glass Repair</p> <p>811190 Other Automotive Repair & Maintenance (including oil change & lubrication shops & car washes)</p> <p>811210 Electronic & Precision Equipment Repair & Maintenance</p> <p>811310 Commercial & Industrial Machinery & Equipment (except Automotive & Electronic) Repair & Maintenance</p> <p>811410 Home & Garden Equipment & Appliance Repair & Maintenance</p> <p>811420 Reupholstery & Furniture Repair</p> <p>811430 Footwear & Leather Goods Repair</p> <p>811490 Other Personal & Household Goods Repair & Maintenance</p> <p>Personal and Laundry Services</p> <p>812111 Barber Shops</p> <p>812112 Beauty Salons</p> <p>812113 Nail Salons</p> <p>812190 Other Personal Care Services (including diet & weight reducing centers)</p> <p>812210 Funeral Homes & Funeral Services</p> <p>812220 Cemeteries & Crematories</p> <p>812310 Coin-Operated Laundries & Drycleaners</p> <p>812320 Drycleaning & Laundry Services (except Coin-Operated)</p> <p>812330 Linen & Uniform Supply</p> <p>812910 Pet Care (except Veterinary) Services</p> <p>812920 Photofinishing</p> <p>812930 Parking Lots & Garages</p> <p>812990 All Other Personal Services</p> <p>Religious, Grantmaking, Civic, Professional, and Similar Organizations</p> <p>813000 Religious, Grantmaking, Civic, Professional, & Similar Organizations</p>
<p>Administrative and Support and Waste Management and Remediation Services</p> <p>Administrative and Support Services</p> <p>561110 Office Administrative Services</p> <p>561210 Facilities Support Services</p> <p>561300 Employment Services</p> <p>561410 Document Preparation Services</p> <p>561420 Telephone Call Centers</p> <p>561430 Business Service Centers (including private mail centers & copy shops)</p> <p>561440 Collection Agencies</p> <p>561450 Credit Bureaus</p> <p>561490 Other Business Support Services (including repossession services, court reporting, & stenotype services)</p>	<p>Health Care and Social Assistance</p> <p>Offices of Physicians and Dentists</p> <p>621111 Offices of Physicians (except mental health specialists)</p> <p>621112 Offices of Physicians, Mental Health Specialists</p> <p>621210 Offices of Dentists</p> <p>Offices of Other Health Practitioners</p> <p>621310 Offices of Chiropractors</p> <p>621320 Offices of Optometrists</p> <p>621330 Offices of Mental Health Practitioners (except Physicians)</p> <p>621340 Offices of Physical, Occupational & Speech Therapists, & Audiologists</p> <p>621391 Offices of Podiatrists</p> <p>621399 Offices of All Other Miscellaneous Health Practitioners</p> <p>Outpatient Care Centers</p> <p>621410 Family Planning Centers</p> <p>621420 Outpatient Mental Health & Substance Abuse Centers</p> <p>621491 HMO Medical Centers</p> <p>621492 Kidney Dialysis Centers</p> <p>621493 Freestanding Ambulatory Surgical & Emergency Centers</p> <p>621498 All Other Outpatient Care Centers</p> <p>Medical and Diagnostic Laboratories</p> <p>621510 Medical & Diagnostic Laboratories</p> <p>Home Health Care Services</p> <p>621610 Home Health Care Services</p>	<p>Museums, Historical Sites, and Similar Institutions</p> <p>712100 Museums, Historical Sites, & Similar Institutions</p> <p>Amusement, Gambling, and Recreation Industries</p> <p>713100 Amusement Parks & Arcades</p> <p>713200 Gambling Industries</p> <p>713900 Other Amusement & Recreation Industries (including golf courses, skiing facilities, marinas, fitness centers, & bowling centers)</p>	<p>Accommodation and Food Services</p> <p>Accommodation</p> <p>721110 Hotels (except casino hotels) & Motels</p> <p>721120 Casino Hotels</p> <p>721191 Bed & Breakfast Inns</p> <p>721199 All Other Traveler Accommodation</p> <p>721210 RV (Recreational Vehicle) Parks & Recreational Camps</p> <p>721310 Rooming & Boarding Houses</p>