

Annual Return/Report of Employee Benefit Plan
 (With 100 or more participants)

OMB Nos. 1210-0016
 1210-0089

1996

This form is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 and sections 6039D, 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code, referred to as the Code.

▶ See separate instructions.

This Form Is Open to Public Inspection.

For the calendar plan year 1996 or fiscal plan year beginning _____, 1996, and ending _____, 19

If A(1) through A(4), B, C, and/or D, do not apply to this year's return/report, leave the boxes unmarked.

For IRS Use Only

EP-ID

- A** This return/report is: (1) the first return/report filed for the plan; (3) the final return/report filed for the plan; or
 (2) an amended return/report; (4) a short plan year return/report (less than 12 months).

IF ANY INFORMATION ON A PREPRINTED PAGE 1 IS INCORRECT, CORRECT IT. IF ANY INFORMATION IS MISSING, ADD IT. PLEASE USE RED INK WHEN MAKING THESE CHANGES AND INCLUDE THE PREPRINTED PAGE 1 WITH YOUR COMPLETED RETURN/REPORT.

- B** Check here if any information reported in 1a, 2a, 2b, or 5a changed since the last return/report for this plan ▶
C If your plan year changed since the last return/report, check here ▶
D If you filed for an extension of time to file this return/report, check here and attach a copy of the approved extension ▶

1a Name and address of plan sponsor (employer, if for a single-employer plan) (Address should include room or suite no.)	1b Employer identification number (EIN) : 1c Sponsor's telephone number 1d Business code (see instructions, page 20) 1e CUSIP issuer number
2a Name and address of plan administrator (if same as plan sponsor, enter "Same")	2b Administrator's EIN : 2c Administrator's telephone number

- 3** If you are filing this page without the preprinted historical plan information and the name, address, and EIN of the plan sponsor or plan administrator has changed since the last return/report filed for this plan, enter the information from the last return/report in line **3a** and/or line **3b** and complete line **3c**.
- a** Sponsor EIN Plan number.....
b Administrator EIN
- c** If line **3a** indicates a change in the sponsor's name, address, and EIN, is this a change in sponsorship only? (See line **3c** on page 8 of the instructions for the definition of sponsorship.) Enter "Yes" or "No." ▶

4 ENTITY CODE. (If not shown, enter the applicable code from page 8 of the instructions.) ▶

5a Name of plan ▶	5b Effective date of plan (mo., day, yr.) 5c Three-digit plan number ▶ <table border="1" style="width:100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width:12.5%;"></td> <td style="width:12.5%;"></td> <td style="width:12.5%;"></td> <td style="width:12.5%;"></td> <td style="width:12.5%;"></td> <td style="width:12.5%;"></td> <td style="width:12.5%;"></td> <td style="width:12.5%;"></td> </tr> </table>								

All filers must complete 6a through 6d, as applicable.

6a Welfare benefit plan **6b** Pension benefit plan }
 (If the correct codes are not preprinted below, enter the applicable codes from page 8 of the instructions in the boxes.)

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6c Pension plan features. (If the correct codes are not preprinted below, enter the applicable pension plan feature codes from page 8 of the instructions in the boxes.)

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6d Fringe benefit plan. Attach Schedule F (Form 5500). See instructions.

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete.

Signature of employer/plan sponsor ▶ Date ▶
 Type or print name of individual signing above
 Signature of plan administrator ▶ Date ▶
 Type or print name of individual signing above

6e Check all applicable investment arrangements below (see instructions on page 9):

- (1) Master trust
- (2) 103-12 investment entity
- (3) Common/collective trust
- (4) Pooled separate account

f Single-employer plans enter the tax year end of the employer in which this plan year ends ► Month Day Year

g Is any part of this plan funded by an insurance contract described in Code section 412(i)? Yes No

h If line 6g is "Yes," was the part subject to the minimum funding standards for either of the prior 2 plan years? Yes No

7 Number of participants as of the end of the plan year (welfare plans complete only lines 7a(4), 7b, 7c, and 7d):

a Active participants:	(1) Number fully vested	a(1)	
	(2) Number partially vested	a(2)	
	(3) Number nonvested	a(3)	
	(4) Total	a(4)	
b Retired or separated participants receiving benefits		b	
c Retired or separated participants entitled to future benefits		c	
d Subtotal. Add lines 7a(4), 7b, and 7c		d	
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits		e	
f Total. Add lines 7d and 7e		f	
g Number of participants with account balances. (Defined benefit plans do not complete this line item.)		g	
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested		h	

i (1) Was any participant(s) separated from service with a deferred vested benefit for which a Schedule SSA (Form 5500) is required to be attached? (See instructions.)		Yes	No
(2) If "Yes," enter the number of separated participants required to be reported ►	i(1)		

8a Was this plan ever amended since its effective date? If "Yes," complete line 8b. If the amendment was adopted in this plan year, complete lines 8c through 8e.

b If line 8a is "Yes," enter the date the most recent amendment was adopted ► Month Day Year	8a		
c Did any amendment during the current plan year result in the retroactive reduction of accrued benefits for any participants?	c		
d During this plan year did any amendment change the information contained in the latest summary plan descriptions or summary description of modifications available at the time of amendment?	d		
e If line 8d is "Yes," has a summary plan description or summary description of modifications that reflects the plan amendments referred to on line 8d been both furnished to participants and filed with the Department of Labor? . . .	e		

9a Was this plan terminated during this plan year or any prior plan year? If "Yes," enter the year ►	9a		
b Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of PBGC?	b		
c Was a resolution to terminate this plan adopted during this plan year or any prior plan year?	c		
d If line 9a or line 9c is "Yes," have you received a favorable determination letter from the IRS for the termination?	d		
e If line 9d is "No," has a determination letter been requested from the IRS?	e		
f If line 9a or line 9c is "Yes," have participants and beneficiaries been notified of the termination or the proposed termination?	f		
g If line 9a is "Yes" and the plan is covered by PBGC, is the plan continuing to file a PBGC Form 1 and pay premiums until the end of the plan year in which assets are distributed or brought under the control of PBGC?	g		
h During this plan year, did any trust assets revert to the employer for which the Code section 4980 excise tax is due?	h		
i If line 9h is "Yes," enter the amount of tax paid with Form 5330 ► \$			

10a In this plan year, was this plan merged or consolidated into another plan(s), or were assets or liabilities transferred to another plan(s)? If "Yes," complete lines 10b through 10e. Yes No

If "Yes," identify the other plan(s)	c Employer identification number(s)	d Plan number(s)
b Name of plan(s) ►		
e If required, has a Form 5310-A been filed? <input type="checkbox"/> Yes <input type="checkbox"/> No		

11 Enter the plan funding arrangement code from page 10 of the instructions ►

12 Enter the plan benefit arrangement code from page 10 of the instructions ►

13a Is this a plan established or maintained pursuant to one or more collective bargaining agreements?	13a	Yes	No
b If line 13a is "Yes," enter the appropriate six-digit LM number(s) of the sponsoring labor organization(s) (see instructions):			
(1) (2) (3)			

14 If any benefits are provided by an insurance company, insurance service, or similar organization, enter the number of Schedules A (Form 5500), Insurance Information, attached. If none, enter "-0-." ►

Welfare Plans Do Not Complete Lines 15 Through 24. Go To Line 25 On Page 4.

		Yes	No
15a	If this is a defined benefit plan subject to the minimum funding standards for this plan year, is Schedule B (Form 5500) required to be attached? (If this is a defined contribution plan leave blank.)		
b	If this is a defined contribution plan (i.e., money purchase or target benefit), is it subject to the minimum funding standards? (If a waiver was granted, see instructions.) (If this is a defined benefit plan, leave blank.) If "Yes," complete (1), (2), and (3) below:		
	(1) Amount of employer contribution required for the plan year under Code section 412	b(1)	\$
	(2) Amount of contribution paid by the employer for the plan year. Enter date of last payment by employer ► Month..... Day..... Year.....	b(2)	\$
	(3) If (1) is greater than (2), subtract (2) from (1) and enter the funding deficiency here; otherwise, enter -0-. (If you have a funding deficiency, file Form 5330.)	b(3)	\$
16	Has the annual compensation of each participant taken into account under the current plan year been limited as required by section 401(a)(17)? (See instructions.)		
17a	(1) Did the plan distribute any annuity contracts this year? (See instructions.)	a(1)	
	(2) If (1) is "Yes," did these contracts contain a requirement that the spouse consent before any distributions under the contract are made in a form other than a qualified joint and survivor annuity?	a(2)	
b	Did the plan make distributions or loans to married participants and beneficiaries without the required consent of the participant's spouse?	b	
c	Upon plan amendment or termination, do the accrued benefits of every participant include the subsidized benefits that the participant may become entitled to receive subsequent to the plan amendment or termination?	c	
18	Is the plan administrator making an election under section 412(c)(8) for an amendment adopted after the end of the plan year? (See instructions.)	18	
19	If a change in the actuarial funding method was made for the plan year pursuant to a Revenue Procedure providing automatic approval for the change, indicate whether the plan sponsor agrees to the change	19	
20	Is the employer electing to compute minimum funding for the plan year using the Transition rule of Code section 412(l)(11)?	20	
21	Check if you are applying the substantiation guidelines from Revenue Procedure 93-42, in completing lines 21a through 21o (see instructions) <input type="checkbox"/> If you checked the box, enter the first day of the plan year for which data is being submitted ► MonthDayYear		
a	Does the employer apply the separate line of business rules of Code section 414(r) when testing this plan for the coverage and discrimination tests of Code sections 410(b) and 401(a)(4)?	21a	
b	If line 21a is "Yes," enter the total number of separate lines of business claimed by the employer ► If more than one separate line of business, see instructions for additional information to attach.		
c	Does the employer apply the mandatory disaggregation rules under Income Tax Regulations section 1.410(b)-7(c)? If "Yes," see instructions for additional information to attach.	c	
d	In testing whether this plan satisfies the coverage and discrimination tests of Code sections 410(b) and 401(a), does the employer aggregate plans?	d	
e	Does the employer restructure the plan into component plans to satisfy the coverage and discrimination tests of Code sections 410(b) and 401(a)(4)?	e	
f	If you meet either of the following exceptions, check the applicable box to tell us which exception you meet and do NOT complete the rest of question 21 : (1) <input type="checkbox"/> No highly compensated employee benefited under the plan at any time during the plan year; (2) <input type="checkbox"/> This is a collectively bargained plan that benefits only collectively bargained employees, no more than 2% of whom are professional employees.		
g	Did any leased employee perform services for the employer at any time during the plan year?	g	
h	Enter the total number of employees of the employer. Employer includes entities aggregated with the employer under Code section 414(b), (c), or (m). Include leased employees and self-employed individuals	h	Number
i	Enter the total number of employees excludable because of: (1) failure to meet requirements for minimum age and years of service; (2) collectively bargained employees; (3) nonresident aliens who receive no earned income from U.S. sources; and (4) 500 hours of service/last day rule	i	
j	Enter the number of nonexcludable employees. Subtract line 21i from line 21h	j	
k	Do 100% of the nonexcludable employees entered on line 21j benefit under the plan? <input type="checkbox"/> Yes <input type="checkbox"/> No If line 21k is "Yes," do NOT complete lines 21l through 21o .		
l	Enter the number of nonexcludable employees (line 21j) who are highly compensated employees	l	
m	Enter the number of nonexcludable employees (line 21j) who benefit under the plan	m	
n	Enter the number of employees entered on line 21m who are highly compensated employees	n	
o	This plan satisfies the coverage requirements on the basis of (check one): (1) <input type="checkbox"/> The average benefits test (2) <input type="checkbox"/> The ratio percentage test—Enter percentage ► <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %		

Welfare Plans Go To Line 25 On This Page.

Table with columns: Question, Yes, No. Rows include 22a, 23a, 24, 25a, 26a, 27. Questions cover topics like IRS determination letters, asset valuation, pension plans, and compensation.

		Yes	No
28	Did the plan acquire individual whole life insurance contracts during the plan year?	28	
29	During the plan year:		
a	(1) Was this plan covered by a fidelity bond? If "Yes," complete lines 29a(2) and 29a(3)	29a(1)	
	(2) Enter amount of bond ▶ \$		
	(3) Enter the name of the surety company ▶		
b	(1) Was there any loss to the plan, whether or not reimbursed, caused by fraud or dishonesty?	29b(1)	
	(2) If line 29b(1) is "Yes," enter amount of loss ▶ \$		

30a Is the plan covered under the Pension Benefit Guaranty Corporation termination insurance program?
 Yes **No** **Not determined**

b If line **30a** is "Yes" or "Not determined," enter the employer identification number and the plan number used to identify it.
 Employer identification number ▶ _____ Plan number ▶ _____

31 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Allocate the value of the plan's interest in a commingled trust containing the assets of more than one plan on a line-by-line basis unless the trust meets one of the specific exceptions described in the instructions. Do not enter the value of that portion of an insurance contract that guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar; any other amounts are subject to rejection.** Plans with no assets at the beginning and the end of the plan year, enter -0- on line **31f**.

Assets		(a) Beginning of Year	(b) End of Year
a	Total noninterest-bearing cash	a	
b	Receivables: (1) Employer contributions	b(1)	
	(2) Participant contributions	(2)	
	(3) Income	(3)	
	(4) Other	(4)	
	(5) Less allowance for doubtful accounts	(5)	
	(6) Total. Add lines 31b(1) through 31b(4) and subtract line 31b(5) ▶	(6)	
c	General Investments: (1) Interest-bearing cash (including money market funds)	c(1)	
	(2) Certificates of deposit	(2)	
	(3) U.S. Government securities	(3)	
	(4) Corporate debt instruments: (A) Preferred	(4)(A)	
	(B) All other	(4)(B)	
	(5) Corporate stocks: (A) Preferred	(5)(A)	
	(B) Common	(5)(B)	
	(6) Partnership/joint venture interests	(6)	
	(7) Real estate: (A) Income-producing	(7)(A)	
	(B) Nonincome-producing	(7)(B)	
	(8) Loans (other than to participants) secured by mortgages: (A) Residential	(8)(A)	
	(B) Commercial	(8)(B)	
	(9) Loans to participants: (A) Mortgages	(9)(A)	
	(B) Other	(9)(B)	
	(10) Other loans	(10)	
	(11) Value of interest in common/collective trusts	(11)	
	(12) Value of interest in pooled separate accounts	(12)	
	(13) Value of interest in master trusts	(13)	
	(14) Value of interest in 103-12 investment entities	(14)	
	(15) Value of interest in registered investment companies	(15)	
	(16) Value of funds held in insurance company general account (unallocated contracts)	(16)	
	(17) Other	(17)	
	(18) Total. Add lines 31c(1) through 31c(17) ▶	(18)	
d	Employer-related investments: (1) Employer securities	d(1)	
	(2) Employer real property	(2)	
e	Buildings and other property used in plan operation	e	
f	Total assets. Add lines 31a , 31b(6) , 31c(18) , 31d(1) , 31d(2) , and 31e ▶	f	
Liabilities			
g	Benefit claims payable	g	
h	Operating payables	h	
i	Acquisition indebtedness	i	
j	Other liabilities	j	
k	Total liabilities. Add lines 31g through 31j ▶	k	
Net Assets			
l	Subtract line 31k from line 31f ▶	l	

32 Plan income, expenses, and changes in net assets for the plan year. *Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s), and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar; any other amounts are subject to rejection.*

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable from:			
(A) Employers	a(1)(A)		
(B) Participants	(B)		
(C) Others	(C)		
(2) Noncash contributions	(2)		
(3) Total contributions. Add lines 32a(1)(A), (B), (C) and line 32a(2) ▶	(3)		
b Earnings on investments:			
(1) Interest			
(A) Interest-bearing cash (including money market funds)	b(1)(A)		
(B) Certificates of deposit	(B)		
(C) U.S. Government securities	(C)		
(D) Corporate debt instruments	(D)		
(E) Mortgage loans	(E)		
(F) Other loans	(F)		
(G) Other interest	(G)		
(H) Total interest. Add lines 32b(1)(A) through (G) ▶	(H)		
(2) Dividends: (A) Preferred stock	b(2)(A)		
(B) Common stock	(B)		
(C) Total dividends. Add lines 32b(2)(A) and (B) ▶	(C)		
(3) Rents	(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	(4)(A)		
(B) Aggregate carrying amount (see instructions)	(B)		
(C) Subtract (B) from (A) and enter result	(C)		
(5) Unrealized appreciation (depreciation) of assets	(5)		
(6) Net investment gain (loss) from common/collective trusts	(6)		
(7) Net investment gain (loss) from pooled separate accounts	(7)		
(8) Net investment gain (loss) from master trusts	(8)		
(9) Net investment gain (loss) from 103-12 investment entities	(9)		
(10) Net investment gain (loss) from registered investment companies	(10)		
c Other income	c		
d Total income. Add all amounts in column (b) and enter total ▶	d		
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries	e(1)		
(2) To insurance carriers for the provision of benefits	(2)		
(3) Other	(3)		
(4) Total payments. Add lines 32e(1) through 32e(3) ▶	(4)		
f Interest expense	f		
g Administrative expenses: (1) Salaries and allowances			
(2) Accounting fees	g(1)		
(3) Actuarial fees	(2)		
(4) Contract administrator fees	(3)		
(5) Investment advisory and management fees	(4)		
(6) Legal fees	(5)		
(7) Valuation/appraisal fees	(6)		
(8) Trustees fees/expenses (including travel, seminars, meetings, etc.)	(7)		
(9) Other	(8)		
(10) Total administrative expenses. Add lines 32g(1) through 32g(9)	(9)		
(10) Total administrative expenses. Add lines 32g(1) through 32g(9)	(10)		
h Total expenses. Add lines 32e(4), 32f, and 32g(10) ▶	h		
i Net income (loss). Subtract line 32h from line 32d ▶	i		
j Transfers to (from) the plan (see instructions)	j		
k Net assets at beginning of year (line 31i , column (a))	k		
l Net assets at end of year (line 31i , column (b)) ▶	l		

33 Did any employer sponsoring the plan pay any of the administrative expenses of the plan that were not reported on line **32g**? Yes No

