

2006 Reporting and Disclosure Requirements

Under Ongoing Qualified Calendar-Year Plans



REPORTING REQUIREMENTS

Item	Description	Recipient	Due Date
Form 1099-R	Report of distributions from pensions, annuities, retirement or profit sharing plans, IRAs, insurance contracts, etc.	IRS and payees	1/31/2006 payees 2/28/2006 (3/31/2006 if filed electronically) IRS; additional 30 days to file with IRS if extension requested
PBGC Form 1-ES	Estimated flat-rate premium payment for defined benefit plans with 500 or more participants	PBGC	2/28/2006
Form 11-K	Annual report required where employee contributions may be invested in company stock	SEC	6/29/2006
Form 5558	Application for extension of time to file Form 5500; extension up to 10/16/2006. Not required if filer uses automatic extension to 9/15/2006, i.e., plan year and employer tax year the same and employer granted extension for tax return	IRS	7/31/2006
Form 5500 (including applicable schedules and attachments)	Annual return/report of employee benefit plan	DOL	7/31/2006 (9/15/2006 if automatic extension applies; 10/16/2006 if extension requested)
PBGC Form 1	Annual premium payment (base premium for plans with fewer than 500 participants; reconciliation for plans with 500 or more participants)	PBGC	10/16/2006
Schedule A	Variable-rate portion of premium		
PBGC Reporting for Underfunded Plans	Annual reporting of financial and actuarial information. Required when the aggregate unfunded vested benefits of the employer's defined benefit plans exceed \$50 million	PBGC	4/17/2006 . If all nonexempt controlled group members have the same non-calendar fiscal year, 105 days after close of fiscal year

2006 Reporting and Disclosure Requirements

Under Ongoing Qualified Calendar-Year Plans

DISCLOSURE REQUIREMENTS

Item	Description	Recipient	Due Date
Summary of Material Modifications (SMM)	Summary of any change to SPD information if material change adopted in 2005	Participants and beneficiaries	7/29/2006*
Summary Annual Report (SAR)	Summary information on plan's financial activities, as reported on Form 5500	Participants and beneficiaries	9/30/2006 or two months after Form 5500 is due, if later*
Statement of Deferred Vested Benefit	Statement of deferred vested benefit as reported on Schedule SSA	Participants reported on Schedule SSA	Due date (plus extensions) for Form 5500 that includes the Schedule SSA reporting affected participants
Summary Plan Description (SPD)	Summary of plan in easily understandable language	Participants and beneficiaries	Within 90 days after individual becomes participant or beneficiary entitled to benefits
Participant Benefit Statement	Statement including participant's total accrued benefit and vested benefit	Participants and beneficiaries	Upon written request; not more often than once in any 12-month period
Rollover Notice	Explanation of direct rollover option and related federal income tax rules	Recipients of eligible rollover distributions	Generally, not less than 30 and not more than 90 days before the date of distribution; 30 days may be waived by recipient under certain conditions
Optional Forms Explanation	Explanation of payment options	Recipients of distributions	
QJSA Notice	Written explanation of qualified joint and survivor annuity provisions, relative values and election procedures. Required for plans subject to joint and survivor rules (generally defined benefit and money purchase pension plans)	Participants	Generally, not less than 30 and not more than 90 days before the annuity starting date; 30 days may be waived by recipient under certain conditions
QPSA Notice	Written explanation of plan's qualified preretirement survivor annuity provisions. May be required for plans subject to joint and survivor rules (generally defined benefit and money purchase pension plans)	Participants	Generally, between first day of plan year in which participant reaches age 32 and end of plan year prior to attaining age 35 or one year after the individual becomes a participant, if later
Suspension of Benefits Notice	Explanation of why benefit payments are being suspended upon reemployment or continued employment after reaching normal retirement age	Participants who commenced receiving benefit payments that are suspended because of reemployment or who continue working after their normal retirement age and did not commence benefit payments	During the first calendar month or payroll period in which benefits are suspended
Participant Notice for Underfunded Plan	Notice of plan's underfunded status and the amount of benefits the PBGC would guarantee if plan is terminated. Required for plans subject to PBGC variable premium and not exempt from making deficit reduction contributions	Participants, beneficiaries, alternate payees and any collective bargaining organization that represents participants entitled to the notice	Two months after due date (plus extensions) for previous year's Form 5500

This summary chart is for informational purposes only and should not be used as a substitute for legal, accounting, actuarial or other professional advice.

*The DOL does not have official policy extending the due date to the following business day when the date falls on Saturday or Sunday.