

**QUALIFIED RETIREMENT PLAN ORGANIZER**  
**FORM 5500**

PLAN NAME \_\_\_\_\_ PLAN YEAR \_\_\_\_\_

CONTACT PERSON \_\_\_\_\_ PHONE # \_\_\_\_\_ FAX # \_\_\_\_\_

SPONSOR NAME \_\_\_\_\_ PLAN # \_\_\_\_\_

SPONSOR ADDRESS \_\_\_\_\_

\_\_\_\_\_ FEDERAL ID # \_\_\_\_\_

TYPE OF ENTITY \_\_\_\_\_

PLAN ADMINISTRATOR \_\_\_\_\_

ADMINISTRATOR ADDRESS \_\_\_\_\_

\_\_\_\_\_ FEDERAL ID# \_\_\_\_\_

TRUSTEE \_\_\_\_\_

TRUSTEE ADDRESS \_\_\_\_\_

\_\_\_\_\_

PLAN ATTORNEY \_\_\_\_\_

INVESTMENT ADVISOR \_\_\_\_\_

Enclosed is an organizer that I (we) provide to our tax clients in order to assist them in gathering the information necessary to prepare their annual return/reports for qualified retirement plans for the current year.

For your convenience there is an engagement letter enclosed which explains the services that I (we) will provide to the plan sponsor. Please sign a copy of the engagement letter and return the signed copy in the enclosed envelope. Keep the other copy for your records.

Your 2006 annual return/reports are due on \_\_\_\_\_. In order to meet this filing deadline your completed organizer needs to be received no later than \_\_\_\_\_. Any information received after this date may require that an extension of time be filed for this return/report.

I (we) look forward to providing services to you. Should you have any questions regarding any items, please do not hesitate to contact me (us).

NOTE: The defined terms "key employee" and "highly compensated employee" are explained at the end of this organizer.

Previously  
Provided   Attached   N/A

101) If this is the first year in which we are to prepare your Form 5500, furnish the following items:

- .1) Plan document, trust agreement, adoption agreement and amendments.
- .2) Prior three years' summary annual reports.
- .3) Most current summary plan description and summary(ies) of material modifications.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**QUALIFIED RETIREMENT PLAN ORGANIZER (5500)**

	<u>Previously Provided</u>	<u>Attached</u>	<u>N/A</u>
4) Prior three years' plan financial statements.	_____	_____	_____
.5) Prior three years' Forms 5500.	_____	_____	_____
.6) Prior three years' employee censuses, including balances and vesting information.	_____	_____	_____
.7) Most recent IRS determination letter.	_____	_____	_____
.8) If the plan allows participant loans, provide copies of loan documents and amortization schedules.	_____	_____	_____
102) Furnish the following items for the current year:			
.1) Employee census (specimen attached or update attached census from prior year).	_____	_____	_____
.2) Plan financial statements.	_____	_____	_____
.3) If there are no financial statements for the plan, provide the following:			
(a) Recap of receipts and disbursements for all bank accounts.	_____	_____	_____
(b) Reconciled bank statements as of the plan's year-end.	_____	_____	_____
(c) Recaps or copies of all monthly brokerage or investment accounts for the plan year.	_____	_____	_____
(d) Schedule of fair market values of all investments as of the close of the plan year.	_____	_____	_____
.4) Detail of employer contributions for the plan year. Indicate dates accrued and paid or scheduled to be paid.	_____	_____	_____
.5) Form 5500, Schedule A, if a portion or all of the plan is invested in insurance contracts.	_____	_____	_____
.6) Form 5500, Schedule B, if the plan is a defined benefit plan.	_____	_____	_____
.7) Form 5500, Schedule P, if the plan is a qualified retirement plan funded by a trust.	_____	_____	_____
.8) Page 1 of the income tax return (Form 1040, Schedule C if sole proprietorship) of the sponsor.	_____	_____	_____
.9) Copies of new loan documents and amortization schedules.	_____	_____	_____
.10) Copies of Forms 1099-R issued.	_____	_____	_____

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Previously  
Provided   Attached   N/A

.11) Copies of new summary plan description or summary(ies) of material modifications.

\_\_\_\_\_

.12) Any IRS determination letter received during the past year.

\_\_\_\_\_

YES   NO   N/A

103) Was the plan terminated during the plan year? If yes, provide a copy of executed resolution.

\_\_\_\_\_

104) Were there any amendments during the plan year? If yes, provide copies of the amendment(s).

\_\_\_\_\_

105) Has the plan been audited by either the Internal Revenue Service or the Department of Labor? If yes, attach copies of all correspondence.

\_\_\_\_\_

106) Have there been any disputed claims or litigation filed or threatened with respect to the plan? If yes, attach copies of all correspondence.

\_\_\_\_\_

107) Was the plan insured by a fidelity bond for loss through fraud or dishonesty? If yes, complete the following:

\_\_\_\_\_

Name of surety company \_\_\_\_\_  
Amount of bond \_\_\_\_\_

108) Was any participant separated from service with a deferred vested benefit during the plan year?

\_\_\_\_\_

109) Are there any individuals in the company who have worked more than 1,000 hours who are not considered to be common law employees (e.g., independent contractors)? If yes, include these individuals on the employee census form and identify them as "leased" or "not leased."

\_\_\_\_\_

110) List officers and owner(s) of sponsor company and percentage of ownership:

NAME	TITLE	OWNERSHIP PERCENTAGE

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YES      NO      N/A

111) Does any key employee, or any member of the key employee's family, own an interest in any other non-publicly traded business? If yes, complete the following.

\_\_\_\_\_

EMPLOYEE NAME	RELATIONSHIP TO OWNER	NAME AND TYPE OF ENTITY	OWNERSHIP PERCENTAGE

YES      NO      N/A

112) Do any relatives of any key employee work for the company? If yes, identify them on the employee census.

\_\_\_\_\_

113) Did all new participants receive a summary plan description?

\_\_\_\_\_

114) Did all terminated participants who received distributions receive required Forms 1099-R, Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.?

\_\_\_\_\_

115) Have participants received required annual information about their account balance(s), vested percentage(s) and matching contributions?

\_\_\_\_\_

116) Was the prior year summary annual report for the plan year distributed to participants?

\_\_\_\_\_

117) Has there been any reversion of plan assets to the employer during the plan year?

\_\_\_\_\_

118) Did any service provider receive compensation from the plan during the plan year? If yes, attach a schedule.

\_\_\_\_\_

119) Has there been a termination of the appointment of either of the following?

\_\_\_\_\_

\_\_ accountant      \_\_ enrolled actuary      If yes, attach explanation(s).

120) Did any of the following transactions occur between the plan and any parties-in-interest (e.g., employer, participant)? If yes, attach explanation.

.1) The sale, exchange or leasing of any property.

\_\_\_\_\_

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	<u>YES</u>	<u>NO</u>	<u>N/A</u>
.2) The lending of money or other extension or credit (with certain exemptions for plan loans to participants or beneficiaries).	_____	_____	_____
.3) The furnishing of goods, services, or facilities.	_____	_____	_____
.4) The transfer of any plan assets to, or use of any plan assets by or for the benefit of, a party-in-interest.	_____	_____	_____
.5) The plan's acquisition or retention of any employer security or employer property.	_____	_____	_____
121) Is the plan audited by an independent qualified public accountant? If yes, provide the audited financial statements and complete the following questions concerning transactions during the plan year:	_____	_____	_____
.1) Did the plan have assets held for investment?	_____	_____	_____
.2) Were any loans or fixed obligations due the plan in default as of the close of the plan year or considered uncollectible?	_____	_____	_____
.3) Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets?	_____	_____	_____
.4) Did the plan engage in any non-exempt transactions with parties-in-interest not reported in the notes to the financial statement?	_____	_____	_____
.5) Did the plan hold qualifying employer securities that are not publicly traded?	_____	_____	_____
.6) Did the plan purchase or receive any nonpublicly traded securities that were not appraised in writing by an unrelated third party within three months prior to their receipt?	_____	_____	_____
.7) Did any person managing plan assets have a financial interest worth more than 10% in any party providing services to the plan or receive anything of value from any party providing services to the plan?	_____	_____	_____

**QUALIFIED RETIREMENT PLAN ORGANIZER (5500)**

**EMPLOYEE CENSUS**

EMPLOYEE NAME (LAST, FIRST, I)	SOCIAL SECURITY NUMBER	TYPE CODES*	DATE OF BIRTH	DATE OF HIRE	DATE OF TERM	DATE OF REHIRE	HOURS OF SERVICE	COMPENSATION**	EMPLOYEE CONTRIBUTIONS		DISTRIBUTION IN PLAN YEAR
									TAX-DEFERRED	AFTER TAX	
_____	____-____-____	_____	____/____/____	____/____/____	____/____/____	____/____/____	_____	_____	_____	_____	_____
_____	____-____-____	_____	____/____/____	____/____/____	____/____/____	____/____/____	_____	_____	_____	_____	_____
_____	____-____-____	_____	____/____/____	____/____/____	____/____/____	____/____/____	_____	_____	_____	_____	_____
_____	____-____-____	_____	____/____/____	____/____/____	____/____/____	____/____/____	_____	_____	_____	_____	_____
_____	____-____-____	_____	____/____/____	____/____/____	____/____/____	____/____/____	_____	_____	_____	_____	_____
_____	____-____-____	_____	____/____/____	____/____/____	____/____/____	____/____/____	_____	_____	_____	_____	_____
_____	____-____-____	_____	____/____/____	____/____/____	____/____/____	____/____/____	_____	_____	_____	_____	_____
_____	____-____-____	_____	____/____/____	____/____/____	____/____/____	____/____/____	_____	_____	_____	_____	_____
_____	____-____-____	_____	____/____/____	____/____/____	____/____/____	____/____/____	_____	_____	_____	_____	_____
_____	____-____-____	_____	____/____/____	____/____/____	____/____/____	____/____/____	_____	_____	_____	_____	_____
_____	____-____-____	_____	____/____/____	____/____/____	____/____/____	____/____/____	_____	_____	_____	_____	_____
_____	____-____-____	_____	____/____/____	____/____/____	____/____/____	____/____/____	_____	_____	_____	_____	_____
_____	____-____-____	_____	____/____/____	____/____/____	____/____/____	____/____/____	_____	_____	_____	_____	_____
_____	____-____-____	_____	____/____/____	____/____/____	____/____/____	____/____/____	_____	_____	_____	_____	_____
_____	____-____-____	_____	____/____/____	____/____/____	____/____/____	____/____/____	_____	_____	_____	_____	_____
_____	____-____-____	_____	____/____/____	____/____/____	____/____/____	____/____/____	_____	_____	_____	_____	_____
_____	____-____-____	_____	____/____/____	____/____/____	____/____/____	____/____/____	_____	_____	_____	_____	_____
_____	____-____-____	_____	____/____/____	____/____/____	____/____/____	____/____/____	_____	_____	_____	_____	_____

\* See type codes on attached page  
 \*\* Compensation is generally defined by the plan.

## QUALIFIED RETIREMENT PLAN ORGANIZER (5500)

### **EMPLOYEE CENSUS INSTRUCTIONS**

#### Type Codes

Type codes are used in calculating distributions and in preparing various government reports, and may also affect eligibility for certain benefits.

<u>Type 1: Employee Status</u>		<u>Type 2: Key or Highly Compensated Employee</u>	<u>Type 3: Marital Status</u>
1 = Active	7 = Deceased	a = Key employee only	Y = Married
2 = Terminated	8 = Independent Contractor/ Leased	b = Highly compensated only	N = Unmarried
3 = Retired		c = Key & highly compensated	
4 = Disabled	9 = Independent Contractor/ Not Leased	d = Family member of key employee	
5 = Excludable			
6 = Leave of Absence			

#### Hours of Service

Hours of service may be the basis for determining eligibility to participate in the plan, eligibility to receive an employer contribution and eligibility for vesting. If actual hours are available for the plan year, please provide the actual hours of service. However, if actual hours are not maintained by the employer, you may use the following coding to identify hours of service:

**L** Less than 500 hours                      **S** Between 499 and 1000 hours                      **F** 1,000 hours or more.

#### Compensation

For defined contribution plans, contributions and allocations are based upon a definition of compensation which generally will be contained in the plan document. Complete the employee census after indicating below how compensation is defined in your plan.

- |                          |  |                          |                      |
|--------------------------|--|--------------------------|----------------------|
| <input type="checkbox"/> | Compensation reported as taxable income for W-2 purposes             |                          |                      |
| <input type="checkbox"/> | Wages paid during the plan year                                      |                          |                      |
| <input type="checkbox"/> | Compensation before 401(k) deferrals and after section 125 deferrals |                          |                      |
| <input type="checkbox"/> | Wages accrued during the plan year                                   |                          |                      |
| <input type="checkbox"/> | Includes bonus   | <input type="checkbox"/> | Excludes bonus       |
| <input type="checkbox"/> | Includes tips  | <input type="checkbox"/> | Excludes tips        |
| <input type="checkbox"/> | Includes commissions   | <input type="checkbox"/> | Excludes commissions |
| <input type="checkbox"/> | Other _____  |                          |                      |

## **QUALIFIED RETIREMENT PLAN ORGANIZER (5500)**

### **DEFINITIONS**

#### **KEY EMPLOYEE**

A key employee means any employee who at any time during the plan year containing the determination date meets any one of the tests described below:

- (1) Officer Test. An officer of the employer whose annual compensation is greater than \$140,000.<sup>1</sup> The number of officers to be taken into account is limited to 50. If there are fewer than 50 officers for purposes of this test, the greater of 10% of total employees or three officers is used for the test. If there are more officers than the limited number, the officers with the highest one-year compensation during the five-year period are used.
- (2) 5% Owner Test. An employee who owns more than 5% of the employer. An individual is considered as owning stock owned directly or indirectly by a spouse, children, grandchildren and parents.
- (3) 1% Owner Test. An employee who owns more than 1% of the employer and whose annual compensation exceeds \$150,000.

#### **HIGHLY COMPENSATED EMPLOYEE**

A highly compensated employee is an employee who (even if now terminated):

- (1) Was a more than 5% owner of the employer during the current or preceding year, or
- (2) Received compensation in excess of \$100,000<sup>2</sup> in the preceding year. The \$100,000<sup>2</sup> amount will be adjusted periodically by the Secretary of the Treasury. The employer may elect under IRC §414(q)(1)(B)(ii) to limit the class of employees receiving compensation in excess of \$100,000<sup>2</sup> who are considered key employees to those who were in the “top-paid group” of employees for such preceding year. Under IRC §414(q)(3), “top-paid group” means generally the top 20 percent of employees when ranked on the basis of compensation.

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<sup>1</sup> For plan years beginning in 2002, 2003, and 2004, this amount is \$130,000; for plan years beginning in 2005, this amount is \$135,000.

<sup>2</sup> For plan years beginning in 2002, 2003, and 2004, this amount is \$90,000; for plan years beginning in 2005, this amount is \$95,000.