MISSING PARTICIPANTS FILING INSTRUCTIONS

This package contains:
Schedule MP
Attachment A
Attachment B
Payment Voucher
Instructions

THE FORMS AND INSTRUCTIONS IN THIS BOOKLET APPLY TO STANDARD AND DISTRESS TERMINATIONS WITH MISSING PARTICIPANTS. YOU WILL ALSO NEED THE STANDARD OR DISTRESS TERMINATION PACKAGE, AS APPLICABLE.

Paperwork Reduction Act Notice

PBGC needs the information required by Schedule MP (and applicable attachments) to administer the Missing Participants Program. Section 4050 of the Employee Retirement Income Security Act of 1974 provides for the Missing Participants Program to assist plan administrators in closing out plans and to help participants and beneficiaries, who could not be located when plan benefits were being distributed, to obtain their benefits. PBGC will use the information to direct Missing Participants for whom annuity contracts were purchased to the appropriate insurance company; to locate and pay Missing Participants for whom benefits were paid to PBGC; and to monitor and audit compliance. You are required to provide this information pursuant to section 4050 of ERISA and 29 CFR Part 4050. The information provided to PBGC may be subject to disclosure under the Freedom of Information Act or protected from disclosure by the Privacy Act, as applicable.

This collection of information has been approved by the Office of Management and Budget (OMB) under control number 1212-0036. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

PBGC estimates that it will take an average of 1.21 hours of the plan administrator's time and cost the plan administrator $1,699 per plan to comply with standard termination paperwork requirements, including requirements for Missing Participants. (*See* PBGC's Distress Termination Package for burden estimates for distress terminations.) These are estimates and the actual time will vary depending on the circumstances of a given plan.

If you have comments concerning the accuracy of these estimates or suggestions for making the forms simpler, please send your comments to the Legislative and Regulatory Department, Pension Benefit Guaranty Corporation, 1200 K Street, NW, Washington, DC 20005-4026.

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I. OVERVIEW

PBGC has established a Missing Participants Program for single-employer defined benefit pension plans subject to Title IV of ERISA. This program helps terminating plans distribute Missing Participants' benefits and helps Missing Participants receive their benefits. A *Missing Participant* is a participant *or* beneficiary (including a participant's spouse or alternate payee) entitled to a distribution under a terminating plan whom, after a diligent search, the plan administrator has not located as of the date the plan administrator pays the individual's designated benefit to the PBGC (or distributes the individual's benefit by purchasing an irrevocable commitment from an insurer). In the absence of proof of death, individuals not located are presumed living.

Note: *You may use the PBGC's Missing Participants Program for a participant or beneficiary only if you are unable to locate the person after a diligent search (see Step 1, below). The mere fact that a person fails to return an election form or cash a check does not mean the person is a "Missing Participant." Unless a person is a "Missing Participant," you must, in accordance with all applicable requirements under the Code and ERISA, distribute plan assets in satisfaction of all plan benefits by purchase of an irrevocable commitment from an insurer or by distributing benefits to the person in another permitted form.*

NOTE: The Pension Protection Act of 2006 (PPA 2006) amended section 4050 of ERISA to expand the Missing Participants Program to cover multiemployer plans, small professional service employer plans (25 or fewer active participants), and individual account plans (such as 401(k) plans). The changes will be effective after PBGC issues final regulations implementing the PPA change.

The instructions provided below do not reflect the changes made by PPA. PBGC will issue new forms and instructions in connection with the final regulations implementing the PPA change.

In the following, the terms "you" and "plan administrator" are used interchangeably.

You must follow specific steps in distributing the benefits of Missing Participants on plan termination. These steps are briefly summarized below. Sections II and III below provide detailed instructions.

Step 1: Diligent Search

▶ Conduct a diligent search for all participants and beneficiaries whom you could not locate. "Diligent search" is defined in 29 CFR § 4050.4. A diligent search must —

- Begin not more than 6 months before notices of intent to terminate are issued;
- Be carried on in such a manner that if the individual is found, distribution can reasonably be expected to be made on or before the deemed distribution date;
- Include inquiry of any plan beneficiaries (including alternate payees) of the Missing Participant whose names and addresses are known to the plan administrator; and
- Include use of a commercial locator service to search for the Missing Participant (without charge to the Missing Participant or reduction of the Missing Participant's plan benefit).

Step 2: Method(s) of Distribution

▶ Determine for each Missing Participant whether you will distribute the benefits of that Missing Participant by purchasing an irrevocable commitment from an insurance company or by paying the value of the Missing Participant's benefit to PBGC.

Step 3: Deemed Distribution Date

▶ Select a deemed distribution date and calculate the value of the Missing Participants' benefits as of that date using the rules in PBGC's Missing Participants regulation (*see* 29 CFR §§ 4050.5 and 4050.12). The deemed distribution date must be no later than the distribution deadline, including extensions, under 29 CFR § 4041.28(a), and no earlier than the date when distributions have been completed for all other participants and beneficiaries (including Missing Participants for whom you provide annuities). (*See* section III.A. Part II.3.c., below.)

Note: *If, late in the distribution period, you locate a participant or beneficiary or learn that a participant or beneficiary cannot be located, you may request an extension of the distribution deadline, if necessary. To request a deadline extension, see instructions in Section II.J of the Standard Termination Package or Section C of Appendix C of the Distress Termination Package.*

Step 4: Forms and Payments

▶ Complete Schedule MP and the applicable attachment(s) and send them to PBGC with the Post-Distribution Certification. These forms must contain information required by PBGC to identify and locate Missing Participants to whom it will pay benefits, to compute and pay those benefits, and to direct individuals for whom the plan purchased annuities to the appropriate insurance company.

If you are sending payment to PBGC for one or more Missing Participants, you may submit a check with your Missing Participant Payment Voucher or arrange for a wire transfer and indicate on your Missing Participant Payment Voucher the amount that has been transferred. *See* section II.D.2 for payment information. The filing deadline for Schedule MP, for the Post-Distribution Certification, and

for payment of designated benefits to PBGC is 30 days after the deemed distribution date.

If you purchased annuities for all Missing Participants and are not paying designated benefits to PBGC, the deadline for filing Schedule MP and the Post-Distribution Certification is 30 days after the last distribution of assets in satisfaction of plan benefits (through priority category 6 under section 4044 of ERISA and 29 CFR Part 4044).

Note: *PBGC may assess a penalty for late filing of Schedule MP. However, PBGC will do so only to the extent the information is filed more than 90 days after the distribution deadline (including extensions) (see section II.H.1 of the Standard Termination Package or section C of Appendix C of the Distress Termination Package.) Also, PBGC will assess interest for late payment of amounts for Missing Participants only to the extent the payment is made more than 90 days after that distribution deadline (including extensions).*

This package contains (1) Missing Participant filing instructions, and (2) Schedule MP, including Attachment A (Annuity Purchase Information), Attachment B (Individual Information for Missing Participants for whom amounts are paid to PBGC), and a Missing Participant Payment Voucher to submit with payment to PBGC.

The specific rules for distributing benefits for Missing Participants are set forth in section 4050 of ERISA and in PBGC's regulation on Missing Participants (29 CFR Part 4050), which are available on PBGC's Web site, www.pbgc.gov, along with Missing Participant forms and instructions.

Note: *If, after paying a designated benefit to PBGC for a Missing Participant, you are contacted by that Missing Participant, please refer the individual to PBGC's Customer Contact Center ((800) 400-7242) for payment of the individual's benefit.*

II. GENERAL INSTRUCTIONS FOR MISSING PARTICIPANT FORMS

PBGC may assess penalties for incomplete filings. Therefore, you should ensure that an appropriate response is provided for each item, as follows:

1. If an item requests a numeric response, a number must be entered.
2. If an item provides a box or boxes to be checked, a check should be entered (written responses are not acceptable).
3. No additions or deletions may be made to the certifications required to be signed by the plan administrator or enrolled actuary.
4. All information requested by an item must be provided, e.g., Missing Participants' full names; complete addresses where requested.
5. If requested information is not available, write "N/A" in the space provided or next to the question.

PBGC will accept the original pre-printed forms, photocopies of the forms, or downloaded forms. However, Schedule MP must have an original signature. For this reason, Schedule MP cannot be faxed or e-mailed to PBGC. *See* II.C.3. for filing instructions for this form.

A. Who Must File

If your plan is terminating in a standard termination (or in a distress termination in which the plan is sufficient for at least guaranteed benefits and closes out in the private sector), you must file Schedule MP with PBGC if you have one or more Missing Participants. PBGC will apply this filing requirement to participants or beneficiaries who are eligible for a distribution of residual assets but cannot be located, after a diligent search, at the time residual assets are distributed. In addition, this filing requirement will apply for a distribution pursuant to a PBGC audit of a plan termination where individuals entitled to a distribution cannot be located after a diligent search. *See* section II.C.2. With regard to distributions of residual assets or after an audit, a diligent search is not required for an individual if an earlier diligent search was done for the individual and the individual was not found, *i.e.*, the individual was determined to be a Missing Participant.

B. What to File and Pay

You must file Schedule MP, including Attachment A (Annuity Purchase Information), Attachment B (Individual Information), or both, as applicable. File Attachment A if the plan purchased an irrevocable commitment for one or more Missing Participants. File a separate Attachment B for each Missing Participant for whom amounts are due to PBGC. You must send payment of the total of the amounts on the Attachment B(s) to PBGC, together with a Payment Voucher.

C. When to File and Pay

1. **In General**. The filing due date for the Schedule MP (including attachments) and payment of designated benefits (including Payment Voucher) is the same as for the Post-Distribution Certification.

2. **Due Dates for Later Filings**. In some cases, after you have already filed the Post-Distribution Certification, you may be required to file a Schedule MP (including applicable attachment(s) and payment), or an amended Schedule MP if a Schedule MP was previously filed. Where there are one or more persons whom you cannot locate, after a diligent search, at the time benefits must be distributed in the following situations, the following due dates apply:

(a) Residual Assets. If residual assets remaining after the satisfaction of all plan benefits through priority category 6 (under section 4044 of ERISA and 29 CFR Part 4044) are owed to one or more Missing Participants, you must submit a Schedule MP (including Attachments A and Bs, as applicable) and any amounts that will be paid to PBGC, no earlier than the date when the Post-Distribution Certification is filed with PBGC, and no later than the 30th day after the date on which all residual assets have been distributed to all participants and beneficiaries other than Missing Participants.

Note: *If you previously filed the Post-Distribution Certification and are using the Missing Participants Program to provide residual assets with respect to a person who cannot be located at the time residual assets are distributed, file only Schedule MP (with applicable attachment(s)) and, if appropriate, a Payment Voucher. Do not file a new Post-Distribution Certification. (Form 501 or Form 602)*

(b) PBGC Audit of Plan Termination. If, pursuant to an audit of the plan termination, amounts are owed to one or more participants or beneficiaries who are Missing Participants, you must submit a Schedule MP (with applicable attachments) and any amounts that will be paid to PBGC by the date specified by PBGC in connection with the audit, unless PBGC grants an extension.

3. Filing Methods and Filing Date. You may file Schedule MP (including attachments) and make payments to PBGC by hand, mail, or commercial delivery service. In addition, in some circumstances, the attachments may be filed electronically. ***Note:*** *Schedule MP may not be faxed or e-mailed to PBGC because this form requires an original signature.*

The discussion below describes the rules for filings other than electronic filings. For information on wire transfers, *see* section D.2.(b). If you want to file attachments to Schedule MP in electronic form, contact PBGC using the contact information in part E, below. When you have 100 or more Missing Participants, PBGC strongly encourages you to file the attachments to Schedule MP by submitting a computer disk. Complete rules on filing methods and on how PBGC determines your filing date are on PBGC's Web site, www.pbgc.gov (click on "Resources" tab and select "Law & Regulations" on left menu bar).

Your filing date will be the date you send your filing (the "send date"), provided you meet certain requirements that are summarized below. If you do not meet these requirements, your filing date is the date PBGC receives your submission. (If you file your submission by hand, your filing date is the date of receipt of your hand-delivered submission at the proper address.)

If PBGC receives your submission after 5:00 p.m. (Washington, D.C. time) on a business day, or anytime on a weekend or Federal holiday, PBGC treats it as received on the next business day.

Filings by mail. If you file your submission using the U.S. Postal Service, your filing date is the date you mail your submission by the last collection of the day, provided that the submission: (1) meets the applicable postal requirements; (2) is properly addressed; and (3) is sent by First-Class Mail (or another class that is at least equivalent). If you mail the submission after the last collection of the day, or if there is no scheduled collection that day, your filing date is the date of the next scheduled collection. If you meet these requirements, PBGC makes the following presumptions:

Legible postmark date. If your submission has a legible U.S. Postal Service postmark, PBGC presumes that the postmark date is the filing date.

Legible private meter date. If your submission has a legible postmark made by a private postage meter (but no legible U.S. Postal Service postmark) and arrives at the proper address by the time reasonably expected, PBGC presumes that the metered postmark date is your filing date.

You may prove an earlier send date.

Filings using a commercial delivery service. If you file your submission using a commercial delivery service, your filing date is the date you deposit your submission by the last scheduled collection of the day for the type of delivery you use (such as two-day delivery or overnight delivery) with the commercial delivery service, provided that the submission meets the applicable requirements of the commercial delivery service and is properly addressed, and the delivery service meets one of the requirements listed below. If you deposit it later than that last scheduled collection of the day, or if there is no scheduled collection that day, your filing date is the date of the next scheduled collection. The delivery service must meet one of the following requirements:

Delivery within two days. It must be reasonable to expect your submission will arrive at the proper address by 5:00 p.m. on the second business day after the next scheduled collection; or

Designated private delivery service. You must use a "designated private delivery service" within the meaning of § 7502(f) of the Code. PBGC's Web site, www.pbgc.gov, lists those designated private delivery services (at the "Practitioners" page select "Contact Us" tab, "More contact information for practitioners," and then "Commercial delivery services"). You should make sure that both the provider and the particular type of delivery (such as two-day delivery) are designated.

4. **Requests for Deadline Extensions**. PBGC may in its discretion extend a deadline for taking a required action to a later date. PBGC will grant such an extension where it finds compelling reasons why it is not administratively feasible for you (or other persons acting on your behalf) to take the action until the later date and the delay is brief. PBGC will consider (1) the length of the delay and (2) whether ordinary business care and prudence in attempting to meet the deadline was exercised.

   Note: *PBGC will not extend the following statutory deadlines: (1) that the Notice of Intent to Terminate (NOIT) be issued not less than 60 days before the proposed termination date, (2) that the Notice of Plan Benefits (NOPB) be issued by the time the plan administrator files the standard termination notice with PBGC, and (3) that the Post-Distribution Certification be filed with PBGC within 30 days after the last distribution date. (Although PBGC may assess a penalty for late filing of a Post-Distribution Certification, it will do so only to the extent the Post-Distribution Certification is filed more than 90 days after the distribution deadline (including extensions) described in section II.H.1. of the Standard Termination Package and section C of Appendix C of the Distress Termination Package.)*

   If you file a request for an extension with PBGC later than the 15th day before the applicable deadline, you must include a justification for not filing the request earlier.

Requests for extensions must be in writing and —

Addressed to:

Pension Benefit Guaranty Corporation
Standard Termination Compliance Division
Processing and Technical Assistance Branch
1200 K Street, NW
Washington, DC 20005-4026

E-mailed to: standard@pbgc.gov; or

Faxed to: (202) 326-4001

D. Where to File and Pay

1. **Where to File.** File the Schedule MP (including any required attachments) with the Post-Distribution Certification. Send the forms to:

   Pension Benefit Guaranty Corporation
   Standard Termination Compliance Division
   1200 K Street, NW
   Washington, DC 20005-4026

2. **Where to Pay.**

   (a) Checks.

   Send payment for designated benefits and/or other amounts with a completed Payment Voucher to the appropriate lockbox address below. Make the check payable to the Pension Benefit Guaranty Corporation and write the plan's EIN/PN and PBGC Case Number on your check. Send one check for the plan, not separate checks for each participant.

   Note: *The amount you pay to the PBGC with this filing must equal the amount entered in column (1) of item 4c of Schedule MP (this is the same amount that should be entered in item 3a of the Missing Participant Payment Voucher). The amount entered in column (1) of item 4c of Schedule MP must equal the sum of all amounts entered in column (1) of item 3c of the Attachments B (Individual Information) submitted with this filing.*

If you are using the U.S. Postal Service:

Pension Benefit Guaranty Corporation
P.O. Box 64523
Baltimore, MD 21264-4523

If you are using a delivery service other than the U.S. Postal Service:

M&T Bank
Attn: Lockbox #64523, 8th Floor
1800 Washington Blvd.
Baltimore, MD 21230

(b) Wire transfers.

Send wire transfer to:

M&T Bank
Baltimore, Maryland
ABA: 022000046
Account: 191-1428-6
Beneficiary: PBGC
Payment ID line: (MP, the plan's EIN/PN, and the standard termination case number)

Please use the following format:

"MP, EIN/PN:XX-XXXXXXX/XXX, CN:XXXXXXXX"

3. **Penalties and Interest.** If a plan administrator fails to provide any required information within the specified time limit, PBGC may assess a penalty of up to $1,100 a day for each day that the failure continues. However, it will do so only to the extent the information is filed more than 90 days after the distribution deadline (including extensions) determined under 29 CFR § 4041.28(a) or § 4041.50, whichever applies, for closeout of a plan. Also, PBGC will assess interest for late payment of amounts for Missing Participants only to the extent the payment is made more than 90 days after the distribution deadline. *See* 29 CFR § 4050.6(b) and PBGC's Statement of Policy on ERISA section 4071 penalties, 60 Fed. Reg. 36,837 (July 18, 1995).

E. Forms and Instructions; Contacting Us

You may obtain forms and instructions from PBGC's Web site at www.pbgc.gov.

If you have any questions about Missing Participants, standard terminations, or distress terminations, or if you need copies of this Missing Participant Package, the Standard Termination Package, or the Distress Termination Package, call the toll-free telephone number at PBGC's Customer Service Center for Plan Administrators and Pension Professionals (1-800-736-2444). (TTY/TDD users may call the Federal relay service toll-free at 1-800-877-8339 and ask to be connected to 1-800-736-2444.)

E-mail addresses:

Standard Terminations (standard@pbgc.gov) — Questions about Missing Participants in a standard termination.

Distress Terminations (distress.term@pbgc.gov) — Questions about Missing Participants in a distress termination.

Fax: (202) 326-4001

F. Recordkeeping Requirements

Each contributing sponsor and the plan administrator of a terminated plan must maintain all records necessary to demonstrate compliance with section 4041 of ERISA and 29 CFR Part 4041 for six years after the date the Post-Distribution Certification is filed with PBGC. For rules on maintaining records electronically, *see* 29 CFR Part 4000, Subpart E (also available on PBGC's Web site, www.pbgc.gov at the "Practitioners" page select "Code of Federal Regulations" under "Law, Regulations & Informal Guidance").

Note: *If a contributing sponsor or the plan administrator maintains information in accordance with this requirement, the other(s) need not maintain that information.*

For each Missing Participant, these records must include all evidence of a diligent search and all underlying data, including worksheets prepared by or at the direction of the enrolled actuary, used in determining the amount, form, and value of the plan benefits.

Within 30 days after receipt of PBGC's written request for records or by a later date specified in the request, the contributing sponsor or plan administrator, as applicable, must make all such records available to PBGC upon request for inspection and photocopying (or, for electronic records, inspection, electronic copying, and printout) at the location where they are kept (or another, mutually agreeable, location), or must submit copies of the records to PBGC.

III. SPECIFIC INSTRUCTIONS

A. Schedule MP

If you previously filed one or more Schedule MPs for this plan, check the box immediately below "PART I." If you checked the box, provide the date(s) of any filing(s).

Note: *If this filing is an amended Schedule MP, you must file an amended Form 501 (if you filed a standard termination) or an amended Form 602 (if you filed a distress termination that is sufficient for at least guaranteed benefits)* ***unless*** *you are using the Missing Participants Program to provide residual assets with respect to a person who cannot be located at the time residual assets are payable.* *See Note on p. 4.*

Part I. Plan Identification Information

1a Enter the complete name of the plan as it appears in the plan document.

1b-c Enter the 9-digit employer identification number (EIN) assigned to the contributing sponsor by the Internal Revenue Service for income tax purposes and the 3-digit plan number (PN) assigned by the plan sponsor.

1d Enter the PBGC case number.

Part II. Missing Participant Information

2a Enter the name and address (mailing or Internet) of commercial locator service(s) used. If more than one service was used, attach sheet with information.

3a-b Enter the number of Missing Participants for whom irrevocable commitments were purchased, and the number of Missing Participants for whom amounts are being paid to PBGC. Enter zero in 3a if no annuities were purchased for Missing Participants, and zero in 3b if no amounts are being paid to PBGC. Entries are required in both 3a and 3b, as well as in both columns (1) and (2).

If this is your first submission of a Schedule MP, the same numbers should be entered in columns (1) and (2), and the numbers entered should be consistent with the Missing Participants reported on the Attachments A and/or B that are attached

If this filing is an amended Schedule MP, Attachments A and/or B for only those Missing Participants for whom you are reporting additional or revised information with the amended filing should be attached. The numbers entered in column (1) should be a count of only those Missing Participants reported on Attachments A and/or B that are attached. The entries in column (2) should be a count of ***all*** Missing Participants reported on Attachments A and/or B that you have submitted to PBGC, in this filing and all earlier filings.

3c The deemed distribution date is (1) the distribution deadline (including extensions) or (2) if the plan administrator selects an earlier date that is no earlier than the date when all distributions have been made under the plan except for distributions to Missing Participants whose designated benefits are paid to PBGC, such earlier date. The distribution deadline (including extensions) is described in section II.H.1 of the Standard Termination Package and section C of Appendix C of the Distress Termination Package.

Note: *If the only amounts you are distributing or have distributed to Missing Participants are residual assets or voluntary employee contributions i.e., you have never paid designated benefits to PBGC or purchased annuities for any Missing Participant in the plan, enter "00/00/0000" for the deemed distribution date.*

Part III. Amounts Due to PBGC

4a-c The same instructions that applied to items 3a and 3b above apply to items 4a-4c (if the amount in any item is zero, enter zero; do not leave blank). As was done for items 3a and 3b above, entries are required in both columns (1) and (2), and what is entered in each column depends on whether this is your first submission of a Schedule MP, or an amended submission.

For items 4a (Total amount of designated benefits), 4b (Total of other amounts due for Missing Participants) and 4c (Total amount due to PBGC), the numbers entered in column (1) should equal the sum of the amounts in items 3a, 3b, and 3c, respectively, of all Attachments B (Missing Participant Individual Information) submitted with this filing. If this filing is your first submission of a Schedule MP, the same numbers should be entered in columns (1) and (2). If this is an amended filing, the numbers entered in column (2) for items 4a, 4b, and 4c, should equal the sum of the amounts in items 3a, 3b, and 3c, respectively, of ***all*** Attachments B that you have submitted to PBGC, in this filing and all earlier filings.

Part IV. Plan Administrator Certification

Part IV should be completed and signed by the plan's administrator.

Part V. Enrolled Actuary Certification

If only an Attachment A is attached to the Schedule MP, *i.e.*, all distributions to Missing Participants in this filing were by the purchase of irrevocable commitments, Part V does not need to be completed. If any benefits were paid to PBGC for Missing Participants in this filing, Part V should be completed and signed by an Enrolled Actuary.

B. Attachment A (Annuity Purchase Information)

File Attachment A (Annuity Purchase Information) with the Schedule MP if the plan purchased an irrevocable commitment for one or more Missing Participants.

If you previously filed one or more Attachments A for this plan, check the box immediately below "PART I."

Part I. Plan Identification Information

The information entered in Part I should be the same as that entered in Part I of the Schedule MP.

Part II. Insurance Company Information

2a-d Enter name and address of insurer, and the name, telephone number and e-mail of your contact at the insurer.

2e Enter the policy number with the insurer.

Part III. Annuitized Missing Participant Information

For each Missing Participant listed in Part III, enter the full name, Social Security Number, and date of birth of the Missing Participant and, if applicable, of the Missing Participant's spouse or beneficiary. Also enter the certificate number for the Missing Participant's annuity.

For the Missing Participant's Monthly Benefit, enter the monthly benefit (in the normal form payable under plan provisions) payable at the Missing Participant's normal retirement age. The normal form is the form in which the benefit is typically paid paid under plan provisions (generally a single-life or joint-life annuity). If the Missing Participant is an alternate payee or other beneficiary, enter the monthly benefit amount payable at the earliest date the alternate payee or other beneficiary may begin receiving benefits. If the Missing Participant was in pay status, enter the monthly benefit amount that was in pay status.

C. Attachment B (Missing Participant Individual Information)

File an Attachment B (Missing Participant Individual Information) with the Schedule MP for each Missing Participant for whom an amount is due to PBGC. On each Attachment B, enter the sequence number of the attachment in terms of the total number of Attachments B that are submitted with this filing.

Part I. Plan Identification Information

The information entered in Part I should be the same as that entered in Part I of the Schedule MP.

Part II. Identification of Missing Participant

If you previously filed one or more Attachments B for this individual, check the box immediately below "PART II."

2a-g Enter the requested identification information for the Missing Participant.

Part III. Amounts Due to PBGC

Note: *Where amounts are requested for items 3a-3c, if the amount in any item is zero, enter zero; do not leave blank. As was done for items 4a-4c on the Schedule MP, entries are required in both columns (1) and (2). What is entered in each column depends on whether this is your first submission of an Attachment B for this individual, or if you previously filed an Attachment B for this individual.*

If this is your first submission of an Attachment B for this individual, the same amounts should be entered in columns (1) and (2) for items 3a-3c.

If you previously filed an Attachment B for this individual, the responses entered in column (1) for items 3a-3c should reflect only the revised or additional information that you are reporting for this individual in this filing. The entries in column (2) should reflect the responses of ***all*** Attachments B that you have submitted to PBGC, in this filing and all earlier filings.

3 **A. Category of designated benefit** (*see* 29 CFR § 4050.5)

Determine the category of the Missing Participant's designated benefit from the following list:

(1) Mandatory lump sum. The terms of the plan require an automatic cash out of this Missing Participant. The mandatory lump sum amount must be no greater than the plan's cash out limit for *de minimis* benefit amounts, which may not exceed the dollar limit under § 411(a)(11) of the Code (currently $5,000). **This category must not be checked if the amount is greater than the plan's cash out limit.**

(2) *De minimis* lump sum. The terms of the plan do not require an automatic cash out of this Missing Participant, the amount is $5,000 or less when calculated under B.(2) below, and the benefit was not in pay status as of the deemed distribution date. **This category must not be checked if the amount exceeds $5000.**

(3) No lump sum. The terms of the plan require that only an annuity may be paid for this Missing Participant.

(4) Elective lump sum. The benefit of this Missing Participant is not described in the first three categories.

Note: *If the designated benefit category includes any amount attributable to mandatory employee contributions, check the designated benefit category applicable to the whole accrued benefit - do not check category 4 (Elective lump sum) merely because the participant may choose to withdraw mandatory employee contributions in a lump sum.*

B. Amount of designated benefit (*see* 29 CFR §§ 4050.5 and 4050.12(c))

After determining the category of designated benefit for the Missing Participant under A., above, calculate the amount of the designated benefit using the applicable calculation instructions below for that category.

(1) Mandatory lump sum. The designated benefit amount is the amount that the plan would have distributed to this Missing Participant as of the deemed distribution date. The amount must be no greater than the plan's cash out limit, which must not exceed the dollar limit under § 411(a)(11) of the Code (currently $5,000).

(2) *De minimis* lump sum. The designated benefit amount is the lump sum amount calculated as of the deemed distribution date using PBGC "Missing participant lump sum assumptions" and the "most valuable benefit" for a Missing Participant who is not in pay status. "Missing participant lump sum assumptions" and "most valuable benefit" are defined in C., below. As with (1), the amount entered must not be more than $5,000.

(3) No lump sum. The designated benefit amount is the actuarial present value of the Missing Participant's benefit as of the deemed distribution date calculated using PBGC "Missing participant annuity assumptions" and the "most valuable benefit." "Missing participant annuity assumptions" and "most valuable benefit" are defined in C., below.

(4) Elective lump sum. The designated benefit amount is the greater of the amounts determined under B.(1), Mandatory lump sum, or B.(3), No lump sum.

C. Definitions for calculation of designated benefit (*see* 29 CFR §§ 4050.2 and 4050.5(b)(1))

(1) Missing participant annuity assumptions. "Missing participant annuity assumptions" means the interest rate assumptions and actuarial methods for valuing benefits under 29 CFR § 4044.52 applied--

(a) as if the deemed distribution date were the termination date;

(b) using mortality rates that are a fixed blend of 50 percent of the healthy male mortality rates in § 4044.53(c)(1) and 50 percent of the healthy female mortality rates in 29 CFR § 4044.53(c)(2);

(c) without using the expected retirement age assumptions in 29 CFR §§ 4044.55 through 4044.57;

(d) without making the adjustment for expenses provided for in 29 CFR § 4044.52(d); and

(e) by adding $300, as an adjustment (loading) for expenses, if the missing participant's designated benefit without this adjustment is greater than $5,000.

(2) Missing participant lump sum assumptions. "Missing participant lump sum assumptions" means the interest rate and mortality assumptions and actuarial methods for determining the lump sum value of a benefit under 29 CFR § 4022.7(d), applied--

(a) as if the deemed distribution date were the termination date; and

(b) without using the expected retirement age assumptions in 29 CFR §§ 4044.55 through 4044.57.

(3) Most valuable benefit.

(a) Benefit in pay status - For a missing participant whose benefit is in pay status as of the deemed distribution date, the most valuable benefit is the pay status benefit.

(b) Benefit not in pay status - For a missing participant whose benefit is not in pay status as of the deemed distribution date, the most valuable benefit is the benefit payable at the age on or after the deemed distribution date (beginning with the participant's earliest early retirement age and ending with the participant's normal retirement age) for which the present value as of the deemed distribution date is the greatest. The present value as of the deemed distribution date with respect to any age is determined by multiplying:

(i) the monthly (or other periodic) benefit payable under the plan; by

(ii) the present value (determined as of the deemed distribution date using the missing participant annuity assumptions) of a $1 monthly (or other periodic) annuity beginning at the applicable age.

Note: *See Appendix A for examples of the designated benefit categories and calculations of the designated benefit amount.*

Pages 2 and 3 of Attachment B: Enter the Missing Participant's Social Security Number at the top of each page in the space provided.

3a Enter amount of designated benefits.

Mandatory employee contributions: Is any part of the Missing Participant's designated benefit amount attributable to mandatory employee contributions? If "Yes," complete (1)-(3) below:

(1) Mandatory employee contributions that fund a portion of the Missing Participant's accrued benefit under the plan,

(2) Interest credited on those contributions to the deemed distribution date (*see* 29 CFR § 4050.12(c)(1)).

(3) The total of (1) and (2).

Note: *The designated benefit amount reported in item 3a must include, and be no less than, the amount of mandatory employee contributions plus interest to the deemed distribution date.* ***The amount entered in item 3a must not be less than the amount in 3a(3).***

Missed benefit payments: In determining the amount of designated benefits, for any Missing Participant who was in pay status at the deemed distribution date (*see* item 6 below), the designated benefit amount must include payments that were due before the deemed distribution date but that were not made, with interest through the deemed distribution date. That is, the amount entered in 3a must include the amount entered in the last line of item 6a below.

3b "Other amounts due" are (1) voluntary employee contributions (and earnings thereon) as defined in 29 CFR § 4050.12(c)(2)(i) and (ii); and (2) residual assets, as determined under 29 CFR § 4050.12(d). If no voluntary employee contributions or residual assets are due, enter zero; do not leave blank.

(1) Voluntary employee contributions and earnings

(a) Voluntary employee contributions held in a separate account.

(b) Earnings credited on contributions in (a) to the date sent to PBGC.

(c) Total of (a) and (b).

(d) If the amount entered in (c) is not zero, enter the date voluntary contributions sent to PBGC (*see* 29 CFR § 4050.12(c)(2)(i) and (ii)).

(2) Residual assets and earnings

(a) The amount, if any, of residual assets due to PBGC based on a Missing Participant's share of residual assets (in accordance with section 4044(d) of ERISA).

(b) Earnings on residual assets to the date you pay PBGC (*see* 29 CFR § 4050.12(d)).

(c) Total of (a) and (b).

(d) If the amount entered in (c) is not zero, enter the date residual assets sent to PBGC.

(3) Total other amounts, if any, due to PBGC (line (1)(c) + line (2)(c))

3c Total amount due to PBGC (line 3a + line 3b(3))

Note: *You must pay the total amount due for the Missing Participant to PBGC, without any reduction for the 20% tax withholding, even if 20% tax withholding has already been paid to the Internal Revenue Service for the benefit.*

Note: ***Complete item 4, item 5 or item 6 below (complete only one):***

For a Missing Participant who is a ***participant*** and whose benefit was not in pay status as of the deemed distribution date → **Complete item 4**

For a Missing Participant who is a ***beneficiary*** (including a spouse or alternate payee) and whose benefit was not in pay status as of the deemed distribution date → **Complete item 5**

For a Missing Participant whose benefit was in pay status as of the deemed distribution date → **Complete item 6**

Note: *A Missing Participant's benefit is in pay status as of the deemed distribution date if, as of that date, the plan administrator has made or (except for administrative delay or a waiting period) would have made one or more benefit payments. In addition, the benefit of a Missing Participant who is a beneficiary is considered to be in pay status if (1) the participant from whom the beneficiary's benefit was derived went into pay status on or before the deemed distribution date or (2) payments to the beneficiary have commenced or would have commenced automatically without an election on or before that date.*

In addition, if the Missing Participant is an alternate payee under a QDRO that required benefits to commence concurrent with the participant's benefits, the benefit is in pay status if the participant was in pay status as of the deemed distribution date. If the Missing Participant is an alternate payee who is entitled to commence benefits upon his or her own election, the benefit is in pay status if, as of the deemed distribution date, the plan administrator has made or (except for administrative delay or a waiting period) would have made one or more benefit payments.

4 Missing Participant Who is a Participant and Whose Benefit Was *Not* in Pay Status

Complete this item only if the Missing Participant is a ***participant*** whose benefit was not in pay status as of the deemed distribution date.

4a Enter the participant's earliest retirement date (or the deemed distribution date, if later).

4b If applicable, enter the participant's last-known spouse's name and Social Security Number; otherwise enter "N/A."

If you checked category 1 (Mandatory Lump Sum) in item 3.A (Category of Designated Benefit) above, do not complete 4c-4e; go to item 7.

4c If applicable, check whether the participant's last-known spouse consented to the participant's waiver of the plan's QPSA. If "Yes" is checked, attach a copy of the waiver.

4d If applicable, enter the participant's last-known spouse's earliest possible QPSA annuity starting date under the plan (or the deemed distribution date, if later). Enter the deemed distribution date if the QPSA is payable immediately upon the participant's death.

4e Enter Codes from the Table of Plan Benefit Forms on page 11 which describes the automatic annuity format that would be payable with respect to the participant. **Regardless of the participant's last-known marital status,** provide a Code for the automatic annuity form for a married participant, 4e(1), and for an unmarried participant, 4e(2).

If you entered Codes 2 – 6, or 10, provide the information requested for that Code (if Code 10 entered, describe the form).

5 Missing Participant Who Is a Beneficiary (including a participant's spouse or alternate payee) and Whose Benefit Was *Not* in Pay Status

Complete this item only if the Missing Participant is a beneficiary, and the beneficiary's benefit was ***not*** in pay status as of the deemed distribution date.

5a Enter a code from the Table of Plan Benefit Forms on page 11 that describes the form of benefit to which the beneficiary is entitled.

If you entered Code 2 -- 6, or 10, provide the information requested for that Code (if Code 10 entered, describe the form).

5b Enter the earliest date the beneficiary could commence receiving benefits (or the deemed distribution date, if later).

6 Missing Participant Who Was in Pay Status

Complete this item only if the Missing Participant was in

pay status as of the deemed distribution date.

6a Enter a Code from the Table of Plan Benefit Forms on page 11 that describes the form of benefit that was in pay status. If you entered Code 2 -- 8, or 10, provide the information requested for that Code (if Code 10 entered, describe the form). In addition, provide, as applicable, the following information:

- the date if tbe first missed payment:
- the amount of the first missed payment;
- the plan interest rate for missed payments; and
- payments that were due before the deemed distribution date but that were not made, with interest through the deemed distribution date.

6b If available, the full name(s) of the Missing Participant's beneficiaries. Attach a copy of the beneficiary designation form, if available.

7 **Enter check marks for all documents which are attached.**

Table of Plan Benefit Forms

Benefit Form Code	Benefit Form Applicable to Missing Participant
1	Life annuity
2	Annuity certain
3	Annuity certain and continuous
4	Temporary life annuity
5	Joint and survivor annuity (contingent basis) thereafter
6	Annuity certain and joint and survivor (contingent basis) thereafter
7	Single life cash refund annuity
8	Installment refund annuity
9	Single sum
10	Other benefit form - Use the space provided on Attachment B to describe the benefit form that is payable with respect to the Missing Participant. Include, as applicable: • the percentage of the Missing Participant's monthly benefit amount that is payable to each beneficiary upon the Missing Participant's death, • the period during which the Missing Participant's benefit is payable, • the period during which each beneficiary's benefit is payable, and • any other provisions that distinguish the benefit form. For example, in the case of a step-down benefit, state when and by how much the benefit is reduced.

APPENDIX A - Examples of Designated Benefit Determinations

Examples of Designated Benefit Determinations for Missing Participants under § 4050.5 in plans with deemed distribution dates on and after February 27, 2007. The calculation of the designated benefit is illustrated by the following examples:

Example 1.a. - $5,000 cash out limit. **Plan A provides that any participant whose benefit has a value at distribution of $5,000 or less will be paid a lump sum, and that no other lump sums will be paid. P, Q, and R are missing participants.**

(1) As of the deemed distribution date, the value of P's benefit is $4,000 under Plan A's assumptions. Under § 4050.5(a)(1), the plan administrator pays PBGC $4,000 as P's designated benefit.

(2) As of the deemed distribution date, the value of Q's benefit is $5,200 under Plan A's assumptions and $4,700 based on PBGC's missing participant lump sum assumptions and the most valuable benefit. Under § 4050.5(a)(2), the plan administrator pays PBGC $4,700 as Q's designated benefit.

(3) As of the deemed distribution date, the value of R's benefit is $5,500 under Plan A's assumptions, $5,100 based on PBGC's missing participant lump sum assumptions and the most valuable benefit, and $5,400 based on PBGC's missing participant annuity assumptions (which includes the $300 loading) and the most valuable benefit. Under § 4050.5(a)(3), the plan administrator pays PBGC $5,400 as R's designated benefit.

Example 1.b. - $3,500 cash out limit. **Plan A provides that any participant whose benefit has a value at distribution of $3,500 or less will be paid a lump sum, and that no other lump sums will be paid. P, Q, and R are missing participants.**

(1) As of the deemed distribution date, the value of P's benefit is $3,000 under Plan A's assumptions. Under § 4050.5(a)(1), the plan administrator pays PBGC $3,000 as P's designated benefit.

(2) As of the deemed distribution date, the value of Q's benefit is $3,600 under Plan A's assumptions and $4,700 based on PBGC's missing participant lump sum assumptions and the most valuable benefit. Under § 4050.5(a)(2), the plan administrator pays PBGC $4,700 as Q's designated benefit.

(3) As of the deemed distribution date, the value of R's benefit is $3,600 under Plan A's assumptions, $5,100 based on PBGC's missing participant lump sum assumptions and the most valuable benefit, and $4,950 based on PBGC's missing participant annuity assumptions (which does not include the $300 loading) and the most valuable benefit. Under § 4050.5(a)(3), the plan administrator pays PBGC $4,950 as R's designated benefit.

Example 2 - Annuity assumptions. Plan B provides for a normal retirement age of 65 and permits early commencement of benefits at any age between 60 and 65, with benefits reduced by 5 percent for each year before age 65 that the benefit begins. The qualified joint and 50 percent survivor annuity payable under the terms of the plan requires in all cases a 16 percent reduction in the benefit otherwise payable. **The plan does not provide for elective lump sums.**

(1) M is a missing participant who separated from service under Plan B with a deferred vested benefit. M is age 50 at the deemed distribution date, which is in May 2007, and has a normal retirement benefit of $1,000 per month payable at age 65 in the form of a single life annuity. M's benefit as of the deemed distribution date has a value greater than $5,000 using either plan assumptions or PBGC's missing participant lump sum assumptions. Accordingly, M's designated benefit is to be determined under § 4050.5(a)(3).

(2) For purposes of determining M's designated benefit, M is assumed to be married to a spouse who is also age 50 on the deemed distribution date. M's monthly benefit in the form of the qualified joint and survivor annuity under the plan varies from $840 at age 65 (the normal retirement age) ($1,000 x (1-0.16)) to $630 at age 60 (the earliest retirement age) ($1,000 x (1-(5 x 0.05)) x (1-0.16)).

(3) Under § 4050.5(a)(3), M's benefit is to be valued using PBGC's missing participant annuity assumptions. The select and ultimate interest rates on Plan B's deemed distribution date are 5.20 percent for the first 20 years and 4.87 percent thereafter. Using these rates and the blended mortality table described in paragraph (2) of the definition of "missing

participant annuity assumptions" in § 4050.2, the plan administrator determines that the benefit commencing at age 60 is the most valuable benefit (*i.e.*, the benefit at age 60 is more valuable than the benefit at ages 61, 62, 63, 64 or 65). The present value as of the deemed distribution date of each dollar of annual benefit (payable monthly as a joint and 50 percent survivor annuity) is $8.4632 if the benefit begins at age 60. (Because a new spouse may succeed to the survivor benefit, the mortality of the spouse during the deferral period is ignored.) Thus, without adjustment (loading) for expenses, the value of the benefit beginning at age 60 is $63,982 (12 x $630 x 8.4632). The designated benefit is equal to this value plus an expense adjustment of $300, or a total of $64,282.