

Pension
Benefit
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Corporation



This package contains: Form MP-400, Schedule A, and Schedule B

Missing Participants Program
Filing Instructions
for
Terminating Multiemployer Defined Benefit Plans
Insured by PBGC

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Overview

Introduction

Submission of information and/or benefits for a Missing Participant is required by section 4050 of the Employee Retirement Income Security Act of 1974 (ERISA) and PBGC's Missing Participants Regulations (29 CFR Part 4050). You can find these regulations by clicking on the "[Laws and Regulations](#)" link on the Practitioners' page of PBGC's website. The goal of PBGC's Missing Participants Program is to connect missing participants with their benefits from terminated plans that are closing out.

PBGC's Missing Participants Program does this by locating and paying benefits to participants and beneficiaries who could not be located when their plans terminated and closed-out.

The program was originally established to cover only PBGC-insured single-employer plans where the plan was sufficient for all guaranteed benefits. The program has been expanded to cover other types of terminated retirement plans, including multiemployer plans, professional service plans with 25 or fewer participants, and defined contribution plans. **These forms and instructions apply only to PBGC-insured multiemployer plans.** Instructions and forms for the other types of retirement plans now covered by PBGC's Missing Participants Program can be found at [\[link to other MP instructions and forms\]](#)

Terminology

Although the program is referred to as the Missing Participants Program, it covers beneficiaries as well as plan participants. Throughout these instructions, we use the term missing distributee when referring to any missing participant or beneficiary. The term "participant" is used both when referring to the overall program and when referring to an individual who was a participant covered by the plan.

Appendix 1 provides definitions for terms used throughout this document. In general, the defined terms are capitalized to signal the reader to refer to Appendix 1 for more information. The convention of capitalizing the defined terms is not followed for a few frequently-used defined terms (e.g., "we," "you," "participant," "distributee").

Who must file

The plan sponsor of a **PBGC-insured multiemployer plan** must submit this form (and related schedules and attachments) if –

- The Plan completes the process of closing out under subpart D of PBGC's regulation on Termination of Multiemployer Plans (29 CFR part 4041A), and
- The plan has one or more missing distributees.

Plans that terminate but do not close out cannot use this program.

Which individuals count as missing

An individual is considered missing if either —

- The individual's benefit is subject to mandatory cash-out under the plan's terms and the individual did not return the necessary paperwork to elect a form of distribution, or

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- The individual's benefit is not subject to mandatory cash-out and the plan is unable to locate the individual.

Diligent search

In most cases, before reporting a distributee as missing, you must have conducted a diligent search in an attempt to locate the distributee. For information about the diligent search requirements, see Appendix 2.

Transferring Benefits vs. Reporting Annuity Purchase Information

With respect to each missing distributee, the plan must either:

- Transfer money to PBGC so that PBGC can provide the benefit once the individual is located, or
- Purchase an annuity from a private insurer in the distributee's name and provide PBGC with the information necessary to connect an individual with that insurer.

Separate schedules are used for each depending on which category applies to a specific individual.

Administrative Fee

PBGC charges a one-time administrative fee with respect to individuals for whom the plan transfers money to PBGC.

The fee is \$35 for each individual for whom the amount being transferred exceeds \$250. No fees are charged on behalf of individuals for whom the amount being transferred is \$250 or less or for whom the plan purchases annuities.

When, What, and How to File

When to file

Forms should be filed (and payment sent to PBGC) no later than 90 days after all distributions are made to distributees who aren't missing.

What to file

The following forms and related schedules must be completed and submitted to PBGC, as applicable –

Form/Schedule	Form Name	Description
MP-400	Plan Information	This form must be filed in all cases.
Schedule A	Individual Information - Annuity Purchases	This schedule must be included if annuities were purchased for one or more missing distributees.
Schedule B	Individual Information - Transfers to PBGC	This schedule must be included if the responsibility for providing benefits to one or more missing distributees is being transferred to PBGC.

How/where to file and send payment

You may file forms under the Missing Participants Program by mail or commercial delivery service. You may also scan a signed copy of the forms and send it to us by email.

Payments may be made by electronic funds transfer (ACH or Fedwire), paper check or on line via www.pay.gov, a free and user-friendly Federal website from which you can make secure electronic payments directly to many Federal Agencies, including PBGC.

See Appendix 4 for additional information.

Amending Filings

If, after submitting Form MP-400 and related schedules and attachments, you discover that some reported information is incorrect or incomplete, you must submit an amended filing.

Schedules A or B of an amended filing must contain complete information. For example, if three individuals are reported on the original Schedule A, and you subsequently realize that one missing participant had been inadvertently omitted, the Schedule A for the amended filing must contain data on all four missing participants, even if the data for the original three participants hasn't changed.

Determining Amounts to Transfer to PBGC

This section provides guidance on how to determine a missing distributee's Benefit Transfer Amount. Except in the unusual case where there is a Plan Make-Up Amount for an individual, the Benefit Transfer Amount is the amount that a plan pays to PBGC to provide a person's benefit.

If there is a Plan Make-Up Amount for a missing distributee, the amount to be paid to PBGC to provide the person's benefit is the sum of the Benefit Transfer Amount and the Plan Make-Up Amount.

Determining a Distributee's Benefit Transfer Amount

The Benefit Transfer Amount is the present value of future payments of a distributee's benefit as of the Benefit Transfer Date. The assumptions and methods used to calculate the present value vary depending upon whether the distributee would have, or could have, received a lump sum had he/she not been missing when the plan terminated. Depending upon the answer, the distributee would fall into one of three categories –

- *Category 1* - The participant would have received a lump sum because the value of the benefit was \$5,000 or less;¹ no consent of the participant or spouse would be needed for the distribution to occur.

The present value for a participant in this category is determined using the assumptions and methods specified in the plan for determining lump sums. In general, this means the Benefit Transfer Amount is the amount that would have been paid to the participant had he/she not been missing (before reflecting tax withholding, rollover amounts, etc.).

- *Category 2* - The participant would not have been allowed to elect a lump sum.

The present value of benefits for a participant in this category is determined using PBGC Missing Participant Assumptions. Those assumptions are a simplified version of the assumptions used to value benefits to be paid as annuities in PBGC's trustee plans (i.e., the assumptions prescribed in PBGC's regulation on Allocation of Assets in Single-Employer Plans, 29 CFR part 4044).

Although this is a somewhat complex actuarial calculation, **PBGC has developed a user-friendly spreadsheet** that can be used for this portion of the calculation. The spreadsheet is available on PBGC's website [\[include link\]](#).

A summary of the Missing Participant Assumptions compared to part 4044 assumptions follows:

- Interest – Same as for part 4044 calculations except that the part 4044 factors change monthly and for purposes of determining the Benefit Transfer Amount, the factors in effect for January are used for the entire calendar year.
- Mortality – A unisex version of the mortality table used for part 4044 purposes. The unisex table is created by taking a 50/50 blend of the healthy male and female tables. This table is available at [\[include link\]](#).
- Assumed retirement age – The later of the participant's age at the Benefit Transfer Date and the part 4044 expected retirement age ("XRA").

¹ Five thousand dollars (\$5,000) is the current ERISA 203(e) threshold, commonly called the "automatic cash out" or "mandatory cash out" threshold. It's possible that a plan provides for a lower threshold or that it has no provision for automatic cash outs. If either situation applies, when determining to which category a Missing Participant belongs, the plan is treated as if it provided for automatic cash outs of benefits with values of \$5,000 or less and, if the plan does not specify assumptions or methods to be used for purposes of determining lump sums, any assumptions and methods that would be permitted under ERISA 205(g) or IRC 417(e) may be used for this purpose

Determining Amounts to Transfer to PBGC

- Form of payment to be valued – The straight life annuity payable at the assumed retirement age.
- Pre-retirement death benefits – Disregarded.
- Part 4044 Expense Load – Disregarded.
- *Category 3* - The participant would have been allowed to elect a lump sum (a voluntary lump sum), subject to spousal consent rules, if married. For distributees in this category, the Benefit Transfer Amount is whichever is greater:
 - The amount that would be determined if the participant was in Category 1, or
 - The amount that would be determined if the participant was in Category 2.

Determining Plan Make-Up Amounts

Unlike Benefit Transfer Amounts, which must be calculated for all missing distributees for whom benefits are transferred to PBGC, Plan Make-Up Amounts need to be calculated only if:

- The Benefit Transfer Date is after the missing distributee's Required Beginning Date, or
- The missing distributee began receiving benefits before the Benefit Transfer Date (i.e., the missing participant was in Pay Status)

Because both of these conditions are relatively infrequent, instructions for calculating these amounts are provided in Appendix 3.

Instructions for Form MP-400 (Plan Information)

Unless the instructions below indicate that an item may be skipped or left blank, all of the following information must be reported.

Amended filing

If this is an amended filing check the applicable box at the top of the form as follows:

- Check the “Amended Filing – Type 1” box if all the missing distributees reported on Schedules A and B of the most recent previous filing are reported on the same schedule of this filing.
- Check the “Amended Filing – Type 2” box if one or more of the missing distributees reported on Schedules A and B of the most recent previous filing is not reported on the same schedule of this filing, i.e., if an individual has been removed from a particular schedule.

Attachment required for Type 2 amended filings — If any previously reported individuals are being removed, include an attachment reporting such individual’s name, social security number, and the type of schedule (e.g., A or B) on which the individual was previously reported.

Part I — Plan Identifying Information

1 Plan information

- a Enter the complete name of the plan as it appears in the plan document.
- b Enter the Employer Identification Number and the plan number.
- c Enter contact information (e.g., name, address, email, phone) for the person PBGC should contact if we have questions about the filing. This could be the Plan Sponsor, a third-party administrator, etc.

Part II — Amounts Transferred to PBGC

2 Number of missing distributees for whom benefits are being transferred to PBGC

- a Enter the number for whom the amount being transferred is \$250 or less
- b Enter the number for whom the amount being transferred exceeds \$250
- c Enter the total number of a and b

3 Enter the Benefit Transfer Date (mm/dd/yyyy)

4 Amounts to be transferred

- a Enter the aggregate value of all Benefit Transfer Amounts and Plan Make-up Amounts reported on Schedules B. This is the sum of the amounts reported in item 5 for each individual reported on a Schedule B.
- b Enter the applicable administrative fee. The fee is \$35 for each missing distributee reported on Schedule B for whom the amount being transferred exceeds \$250 (i.e. the number of people reported in item 2b).
- c Enter the sum of 4a and 4b.
- d Previously paid amounts — If this is an amended filing, enter the amount previously sent to PBGC in conjunction with prior filings for this plan. Otherwise, enter \$0.

Instructions for Form MP-400 (Plan Information)

- e Net amount due — Subtract item 4d from item 4c and enter the result. This is the amount that must be sent to PBGC. If the result is negative, PBGC will contact you to request information about where to send a refund.

Part III — Diligent Search Information

- 5 If applicable, summarize the steps taken to satisfy the diligent search requirements and report the name of any Commercial Locator Service used to assist with the search.

Part IV— Plan Sponsor Certification

- 6 The information reported in this filing must be certified by the Plan Sponsor. To do so, the required identifying information (e.g., name of person certifying the filing and applicable contact information) must be entered and the applicable individual must sign and date the filing.

Instructions for Schedule A (Individual Information - Annuity Purchases)

You must complete Schedule A if annuities were purchased from a private insurer for any missing distributees. You may either:

- Enter the data directly on the Schedule, or
- Enter the data in an electronic file (e.g., a spreadsheet with each individual's data in a separate column or row).

For your convenience, a **spreadsheet template** set up for reporting Schedule A data electronically is available on PBGC's Missing Participants Program web page [\[make highlight a link\]](#).

The schedule has space for reporting information for up to 10 individuals. If you purchased annuities for more than 10 individuals, we encourage you to use the spreadsheet template. If you prefer to use the actual Schedule A to report information for more than 10 individuals, use multiple Schedules A, number each one consecutively and report the total number of Schedules A in the space provided at the top of the form. For example, if three Schedules A are needed, the top of the second schedule should show: "This Schedule A is # 2 of 3."

If annuities were purchased from more than one insurer, use a separate Schedule A for each insurer (or separate tabs on a spreadsheet template), number each one consecutively and report the total number of Schedules A in the space provided at the top of the form. For example, if three Schedules A are needed, the top of the second schedule should show: "This Schedule A is # 2 of 3."

Unless the instructions below indicate that an item may be skipped or left blank, all of the following information must be reported.

Part I — Identifying Information

- 1 Plan sponsor information — Enter the same information reported in items 1a-b of Form MP-400.
- 2 Insurance company information — Enter the applicable identifying information about the insurer from which you purchased the annuities.

Part II — Individuals for whom Annuities were Purchased

Enter applicable information for each missing distributee for whom an annuity was purchased from the insurer reported in item 2 (one person per row).

- 3 Enter the individual's name
- 4 Enter the individual's Social Security number
- 5 Enter the individual's date of birth (mm/dd/yyyy)
- 6 Enter the Certificate Number provided by the insurer that relates to the individual reported in item 3.

Instructions for Schedule A (Individual Information - Annuity Purchases)

If this is an amended filing, complete item 7. Otherwise, leave this item blank.

7 Enter the applicable code for each reported individual.

<u>Code</u>	<u>Description</u>
A	This individual was previously reported; none of the information related to this distributee has changed since the most recently submitted filing.
B	This individual was previously reported; some, or all, of the information related to this distributee has changed since the most recently submitted filing.
C	This individual was not previously reported.

Instructions for Schedule B (Individual Information - Transfers to PBGC)

Schedule B is required if the obligation for paying benefits to any missing distributees is being transferred to PBGC. You may either:

- Enter the data directly on the Schedule using a separate Schedule B for each such individual, or
- Enter the data for all such individuals in one electronic file (e.g., a spreadsheet with each individual's data in a separate column or row).

For your convenience, a **spreadsheet template** set up for reporting Schedule B data electronically is available on PBGC's Missing Participants Program web page [\[make highlight a link\]](#). If you're transferring benefits to PBGC for more than 10 individuals, we encourage you to use the spreadsheet template.

If you're not using the spreadsheet template, number each Schedule B consecutively and report the total number of Schedules B in the space provided at the top of the form. For example, if five Schedules B are needed, the top of the third schedule should show: "This Schedule B is # 3 of 5."

Unless the instructions below indicate that a data item may be skipped or left blank, all of the following information must be reported.

Part I — Identifying Information

- 1 Plan sponsor information — Enter the same information reported in items 1a – b of Form MP-400.
- 2 Missing distributee identifying information — for items a – d, enter the basic identifying information as requested. For the rest of item 2, see below:
 - e Other name(s) ever used — If you are aware of other names this missing distributee has used, enter that information here. This item may be left blank.
 - f Type of missing distributee — If the missing distributee is the plan participant, check the "Participant" box. Otherwise, check the "Beneficiary" box (and note that a separate attachment is required; see below).

Required attachment for Missing Distributees who are Beneficiaries –The following information must be attached to the Schedule:

- Identifying information about the plan and missing distributee, e.g., information reported in items 1a – b and 2a – d, including applicable Schedule number.
- Explanation of why this individual is entitled to benefits (e.g., surviving spouse, alternate payee) and include the name and Social Security Number of the relevant participant (i.e., the individual who earned the benefits). If such person is deceased, include the date of death.
- Benefit Information (amount, scheduled commencement date, scheduled form of payment).
- Information about benefit adjustments for early or late commencement.
- Any other information that would be useful in determining the benefit to which the beneficiary is entitled.

Attach any relevant documents (e.g., a copy of a QDRO, a beneficiary election form).

- g Check the applicable box to indicate whether the missing distributee received any benefit

Instructions for Schedule B (Individual Information - Transfers to PBGC)

payments from this plan before losing contact with the Plan. Note that a separate attachment is required if the answer is “yes” (see below).

Required attachment for “Pay-Status” Missing Distributees –The following information must be attached to the Schedule:

- Identifying information about the plan and missing distributee, e.g., information reported in items 1a – b and 2a – d, including applicable Schedule number.
 - Benefit Information (amount, payment form selected, date benefits commenced, date benefits stopped being received).
 - Any other information that would be useful in determining the benefit to which the individual is entitled.
- h If any portion of the benefit due is attributable to mandatory employee contributions, enter the accumulated value of such contributions as of the Benefit Transfer Date. Otherwise, leave this item blank. For this calculation, interest is credited at the rate prescribed by IRC 411(c).

If this is an amended filing, complete item 2i. Otherwise, skip to item 3.

- i Enter whichever of the following codes best applies.

<u>Code</u>	<u>Description</u>
A	This individual was previously reported; none of the information related to this distributee has changed since the most recently submitted filing.
B	This individual was previously reported; some, or all of the information related to this distributee has changed since the most recently submitted filing.
C	This individual was not previously reported.

Part II — Benefit-Related Transfer Amount

- 3 Enter the Benefit Transfer Amount. For instructions on how to determine this amount, see the section titled “Determining Amounts to Transfer to PBGC.”
- 4 Enter the Plan Make-up amount, if applicable. If this item does not apply, enter \$0. This item is applicable only if the missing distributee:
- Has a Required Beginning Date before the Benefit Transfer Date, or
 - Started receiving benefit payments before losing contact with the plan.

For instructions on how to determine this amount, see Appendix 3.

- 5 Enter the sum of item 3 and item 4.

Instructions for Schedule B (Individual Information - Transfers to PBGC)

Part III— Missing Participant Benefit Information

Complete this part only if the missing distributee is the plan participant and the amount reported in item 5 is more than \$5,000.

6 Lump Sum eligibility

If the missing participant would have been eligible to elect a lump sum at termination, had he not been missing, check the “Yes” box. Otherwise, check the “No” box.

7 Annuity Information

Report the monthly straight life annuity to which the missing participant is entitled assuming benefit commencement at the ages shown on the form (i.e., ages 55 – 71 and the Required Beginning Date (“RBD” on the form). In general, an amount must be entered for each of these possible commencement dates, but there are two exceptions:

- If the participant is age 56 or older on the Benefit Transfer Date, data for earlier ages than the participant’s age on the Benefit Transfer Date may be omitted. For example, if the participant is age 58¾ on the Benefit Transfer Date, entries for ages less than 58 may be omitted (report amounts starting with age 58).
- If the participant’s Required Beginning Date occurs before the date he attains age 71, do not report the annuity payable assuming commencement at age 71.

Appendix 1 — Defined Terms

The definitions shown below apply for purposes of PBGC's Missing Participants Program as it relates to PBGC-covered single-employer DB plans. These terms may have different meanings for other purposes. In general, the terms below are shown in capital letters throughout the instructions.

Beneficiary generally means a person designated by a pension plan participant, or by the plan's terms, to receive some or all of the participant's pension benefits upon the participant's death or some other event. An alternate payee under a Qualified Domestic Relations Order also is considered a beneficiary. In some cases a Beneficiary might be a trust or organization rather than an individual.

Benefit Transfer Amount means the single sum actuarial equivalent of the distributee's future benefits as of the Benefit Transfer Date for a missing distributee that is transferred to PBGC.

Benefit Transfer Date means the date as of which the Benefit Transfer Amount is determined and the date the plan sends PBGC the amounts required with respect to missing distributees for whom the obligation to pay benefits is being transferred to PBGC.

Close-Out or Close Out with respect to a plan means the process of the final distribution or transfer of assets pursuant to the termination of the plan.

Commercial Locator Service means a business that holds itself out as a finder of lost persons for compensation using information from a database maintained by a consumer reporting agency (as defined in 15 U.S.C. section 1681a(f)).

Distributee means a participant or beneficiary entitled to a distribution under the plan pursuant to the close-out of the plan.

Missing Participants Interest Rate means, for each month, the applicable federal mid-term rate (as determined by the Secretary of the Treasury pursuant to section 1274(d)(1)(C)(ii) of the Internal Revenue Code (Code)) for that month, compounded monthly.

Participant means a person who earned a pension benefit under a pension plan.

Pay-Status or Pay Status means being or having a benefit that has started before the benefit transfer date. A benefit that becomes payable to a participant at the participant's required beginning date under section 401(a)(9) of the Code before the benefit transfer date but that is not in fact paid is not a Pay-Status benefit.

PBGC means the Pension Benefit Guaranty Corporation.

PBGC Missing Participant Assumptions means the actuarial assumptions used to determine the Benefit Transfer amount for Participant meeting certain criteria. See section titled "Determining Amounts to Transfer to PBGC" for information about what these assumptions are and when they're used. See section 402 of PBGC's Missing Participants Regulations (29 CFR Part 4050) for a complete description of these assumptions.

Plan lump sum assumptions means the actuarial assumptions that would be used by a plan to determine the lump sum equivalent of an individual's accrued benefit. These assumptions are, in some cases, used to determine the Benefit Transfer Amount. See section titled "Determining Amounts to Transfer to PBGC" for information about what these assumptions are and when they're used. See also section 402 of PBGC's Missing Participants Regulations (29 CFR Part 4050) for a complete description of these assumptions.

Plan Make-Up Amount means the accumulated value at the Benefit Transfer Date of benefits that

Appendix 1 — Defined Terms

would have been paid had the individual not been missing as provided in section 402 of PBGC's Missing Participants Regulation (29 CFR Part 4050). This concept applies with respect to a missing distributee only if:

- The individual's Required Beginning Date is before the Benefit Transfer Date, or
- The individual commenced benefits prior to losing contact with the plan.

Appendix 3 provides information about the methods and assumptions used to determine this amount.

Plan sponsor means a sponsor as defined in section 4001(a)(10) of ERISA.

QDRO means a qualified domestic relations order as defined in section 206(d)(3) of ERISA and section 414(p) of the Code.

Required Beginning Date means the participant's required beginning date under section 401(a)(9)(C) of the Code. In general, this is the April 1st of the calendar year following the calendar year in which a participant attains age 70½.

"We" or **"us"** refers to the Pension Benefit Guaranty Corporation.

"You" or **"your"** refers to the Plan Sponsor.

Appendix 2 — Diligent Search Requirements

As explained in the “Overview” section, in most cases, before reporting a distributee as missing, you must have conducted a diligent search in an attempt to locate the distributee.

When a search is required

You must have done a diligent search for each participant and beneficiary you report to PBGC as missing, unless —

- the person is treated as missing solely because he is subject to a mandatory cash-out under the plan’s terms and fails to submit the necessary paperwork to elect a form of distribution, and
- you know where the person is.

What a search entails

A diligent search includes:

- Searching the records of the plan and any other retirement or welfare plan maintained by the same employer;
- Searching the records of the most recent employer who maintained the plan;
- Requesting information about the individual’s whereabouts from each beneficiary on file for each retirement or welfare plan in which the individual participated;
- Searching for information using a free internet search method (e.g., a search engine, a network database, a public record database or a “social media” website); and
- Using a Commercial Locator Service.

All of these requirements include an explicit “do your best” rule for situations where employers, plans, beneficiaries, or records may not be readily identifiable or obtainable (such as where the Health Insurance Portability and Accountability Act of 1996 prevents disclosure of information).

Appendix 3 — Determining Plan Make-Up Amounts

Missing Distributees with Required Beginning Date before Benefit Transfer Date

For a missing distributee whose Required Beginning Date is before the Benefit Transfer Date (and who, as of the Benefit Transfer Date, has not received any benefits), the Plan Make-Up Amount is the accumulated value (as of the Benefit transfer Date) of benefits that person would have received had he started receiving benefits on his Required Beginning Date.

This calculation is done using the following assumptions:

- Form of payment — Single life annuity paid monthly
- Interest rate for accumulating past “missed” payments — Missing Participant Interest Rate
- Last “missed payment” — The month before the Benefit Transfer Date

Missing Distributees Who Started Receiving Benefits before Benefit Transfer Date

For a missing distributee who went into pay status before Benefit Transfer Date, the Plan Make-Up Amount is the accumulated value (as of the Benefit transfer Date) of benefits that person should have received, but didn't, based on the commencement date and form of payment elected when he first went into pay status.

This calculation is done using the following assumptions and information:

- Form of payment — Form elected when distributee went into pay status.
- Interest rate for accumulating past “missed” payments — Missing Participant Interest Rate
- Survival — Distributee is still alive at the Benefit Transfer Date
- Last “missed payment” — The last payment due before the Benefit Transfer Date

Appendix 4 – PBGC contact information and payment instructions

Contacting PBGC

If you have questions about the Missing Participants Program, including questions about the filing requirements, contact PBGC:

- By phone: *[Insert]*;
- By email: *[Insert]*; or
- By mail: Current address information is posted on PBGC's Missing Participants Program web page. *[make this a link]*

Where to send completed forms

Instructions for mailing and emailing forms is available on PBGC's Missing Participants Program web page.

Where/how to send payment

If you are required to submit payment as part of the filing, there are several payment options.

- Electronic Payment via Pay.gov: This is a website from which you can make secure electronic payments directly to many Federal Agencies, including PBGC. To pay using this option, go to www.pay.gov, select Pension Benefit Guaranty Corporation from the "Find an Agency" List, and then select PBGC's Missing Participants Program. You will be prompted to enter information (e.g., plan identifying information, payment amount, the account from which payment will be made) and to authorize payment.
- Federal Wire and ACH: You can direct your bank to send us a payment. If you use this option, be sure to include *[insert]*
- Paper Check: You can mail a paper check to our lockbox. If you use this option, payment must be accompanied by a completed voucher. A blank voucher is available on PBGC's Missing Participants Program web page *[make this a link]*

If you are sending payment electronically (via pay.gov or a Fedwire/ACH transfer), be sure your account does not have an "ACH Debit Block". If your account has an "ACH Debit Block", please provide the PBGC Company ID *[include code]* to your financial institution **before you submit your payment** so they may authorize PBGC to debit your account. Without this authorization, your financial institution may reject the processing of your payment.

Appendix 5 — Paperwork Reduction Act Notice

We need this information to facilitate the payment of benefits or the sharing of information as required under section 4050 of ERISA and 29 CFR Part 4050. You are required to give us this information. Confidentiality is that provided by the Privacy Act and the Freedom of Information Act.

OMB has approved this collection of information under control number 1212-00___. 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 preparation and submission of a filing will take plan staff an average of 24 minutes and cost the plan an average of about \$250. 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 burden estimates or suggestions for making the forms or the filing process simpler, please send your comments to Pension Benefit Guaranty Corporation, Office of General Counsel, Regulatory Affairs Group, 1200 K Street, NW, Washington, DC 20005-4026.