



2007

ESTIMATED PREMIUM PAYMENT INSTRUCTIONS PENSION BENEFIT GUARANTY CORPORATION

This Package Contains Instructions for Estimated Premiums for 2007

To All Plan Administrators:

Enclosed are the instructions for your estimated premium payment to Pension Benefit Guaranty Corporation (PBGC) for the 2007 plan year. There are two important items to note for 2007 estimated premium filers: changes in the flat-rate premium to reflect inflation, and mandatory electronic premium filing for all plans.

Under the Deficit Reduction Act of 2005, the inflation-adjusted per-participant flat-rate premium for 2007 is \$31 for single-employer plans and \$8 for multiemployer plans.

Electronic filing of premiums – through PBGC's Web site – is mandatory for all defined benefit plans insured by PBGC for plan years that begin in 2007. Premium e-filing was made mandatory by a final rule published June 1, 2006, in the Federal Register; the final rule is posted on PBGC's Web site. Information about electronic filing is included in this booklet (see page 8). Because e-filing is mandatory, no paper forms are provided with this booklet. (The paper forms that you must use if PBGC grants you an exemption from e-filing can be obtained from PBGC by mail or downloaded from PBGC's Web site.)

PBGC's electronic filing application, called My Plan Administration Account (My PAA), offers three alternative methods for electronic filing. One method provides data entry and editing screens in My PAA to electronically create a filing, route it to others for review and e-signature, notify each other of the next required action, and track the filing's progress through submission to PBGC. A second method provides an "import" feature with which you can create a filing using compatible private-sector software and then "import" the filing into My PAA's data entry and editing screens for editing, review, e-signature, and submission to PBGC. Finally, there is an "upload" method that enables you to electronically submit filings created with compatible private-sector software directly to PBGC. With any of these methods, filings reach PBGC in seconds rather than in days, electronic receipts confirming receipt by PBGC are provided upon submission, and payments can be sent via My PAA (ACH, electronic check, or credit card) or separately by paper check or wire transfer. To use My PAA, view its features, or get updated information about e-filing procedures, go to PBGC's home page (www.pbgc.gov), click on the "Practitioners" tab and then click on "Online premium filing (My PAA)" under the "Premium filings" heading. We encourage you to start to prepare now for premium e-filing by setting up your My PAA account (your user ID and password) as soon as possible.

The Deficit Reduction Act of 2005 created a new plan termination premium of (generally) \$1,250 per participant, payable for three years following certain distress and involuntary plan terminations. The instructions in this booklet do not cover the new termination premium. See PBGC's Web site for information about the termination premium.

If you have premium-related inquiries, please call our toll-free practitioner number, 1-800-736-2444, and select the "premium" option, or e-mail us at premiums@pbgc.gov. If you have a complaint about the service you have received or still need assistance after calling our practitioner number, please contact our Problem Resolution Officer at 1-800-736-2444, ext. 4136 (202-326-4136 for local calls) or by e-mail at practitioner.pro@pbgc.gov.

Vincent K. Snowbarger

Interim Director

Pension Benefit Guaranty Corporation

CONTACTS

1. PBGC's Web site, www.pbgc.gov, contains pension plan information of interest to the plan administrator and practitioner, such as electronic premium filing, current and prior premium filing booklets, frequently asked questions, interest rates, regulations, etc.
2. Submit **electronic premium filings** (including electronic amended filings) through "My Plan Administration Account" ("My PAA") on PBGC's Web site (www.pbgc.gov). Follow instructions in My PAA for submitting premium payments.
3. For a **paper premium filing** (if exempt from mandatory e-filing):
 - a. If you use **mail** (regular or certified mail), send your filing to:

Pension Benefit Guaranty Corporation
Dept. 77430
P.O. Box 77000
Detroit, MI 48277-0430
 - b. If you use a **delivery service**, send your filing to:

Pension Benefit Guaranty Corporation
JPMorgan Chase Bank, N.A.
9000 Haggerty Road
Dept. 77430
Mail Code MI1-8244
Belleville, MI 48111
 - c. If you pay by **check**, write the plan's EIN/PN and the date the premium payment year commenced (PYC) on the check and send the check with your filing.
 - d. If you pay by **electronic funds transfer**, send the payment to:

JPMorgan Chase Bank, N.A.
ABA: 071000013
Account: 656510666
Beneficiary: PBGC
Reference: "EIN/PN: XX-XXXXXXXX/XXX
PYC: MM/DD/YY"
4. For all **premium-related correspondence (other than premium filings)**, including premium filing questions (for electronic or paper filings), **requests for exemption** from the requirement to file electronically, requests for instruction booklets, address changes, requests for refunds (that are not submitted with premium filings), and requests for reconsideration of premium penalty assessments:
 - a. If you **mail** your correspondence (regular or certified mail), address it to:

Pension Benefit Guaranty Corporation
Dept. 77840
P.O. Box 77000
Detroit, MI 48277-0840
 - b. If you send your correspondence by **delivery service**, address it to the same address as in 3.b. above.
 - c. Call: 1-800-736-2444 or (202) 326-4242
 - d. Fax: (202) 326-4250
 - e. E-mail: premiums@pbgc.gov
5. For current interest rate information:

Call: (202) 326-4041
Internet: www.pbgc.gov

or write to:

Pension Benefit Guaranty Corporation
Communications & Public Affairs Department
1200 K Street, NW
Washington, DC 20005-4026
6. For assistance on coverage determination or plan termination:

Call: 1-800-736-2444 or (202) 326-4242
E-mail: standard@pbgc.gov

or write to:

Pension Benefit Guaranty Corporation
Insurance Program Department
Technical Assistance Branch
1200 K Street, NW
Washington, DC 20005-4026
7. If you have a complaint about the service you have received or still need assistance after calling our practitioner telephone numbers listed in items 4 and 6 (1-800-736-2444 or (202) 326-4242), please contact the Problem Resolution Officer (Practitioners):

Call: 1-800-736-2444, ext. 4136
(202) 326-4136
E-mail: practitioner.pro@pbgc.gov

or write to:

Pension Benefit Guaranty Corporation
Financial Operations Department
Problem Resolution Officer (Practitioners)
1200 K Street, NW
Washington, DC 20005-4026
8. For assistance with Participant Notice questions:

Call: (202) 326-4161
E-mail: pnotice@pbgc.gov
9. For questions on our Premium Compliance Evaluation Program:

Call: (202) 326-4161, ext. 6309
E-mail: pce@pbgc.gov
10. For software developers requesting approval of XML files produced by private-sector software for use in My PAA, follow submission instructions on PBGC's Web site (www.pbgc.gov).

TTY/TDD users may call the Federal relay service toll-free at 1-800-877-8339 and ask to be connected to any telephone number in this booklet.

Note: We cannot accept collect calls.

Note: PBGC filing addresses may change from time to time. Use the most current addresses, even for prior year filings (such as amended filings). The addresses on this page will be valid until at least through December 31, 2008.

**Pension Benefit Guaranty Corporation
Customer Service Plan for Plan Administrators**

What is Our Mission?

The Pension Benefit Guaranty Corporation (PBGC) encourages a stable, adequately funded system of private pension plans and provides responsive, timely, and accurate services to participants in insured plans, plan administrators, plan sponsors, and other pension practitioners.

Who Are Our Customers and What Services Do We Provide?

As a plan administrator of a pension plan that pays premiums to PBGC, you are one of PBGC's principal customers. In administering the premium collection program, we:

- Collect premiums from covered plans;
- Issue annual premium instructions packages;
- Answer questions from plan administrators, plan sponsors, and other practitioners about premium payments;
- Process premium-related requests, including requests for refunds and administrative changes;
- Issue past due filing notices and statements of account (premium invoices), as appropriate;
- Make decisions on requests for reconsideration of agency determinations in the premium administration area.

Of course, our dealings with plan administrators, plan sponsors, and other pension practitioners go beyond premium collections. Should a defined benefit pension plan terminate, as either a standard or a distress termination, you have dealings with PBGC to bring the case to closure.

Our Service Pledge

Our customers deserve our best effort as well as our respect and courtesy.

- On the first call from you, our customer, we will say —
 - what we can do immediately and what will take longer,
 - when it will be done, and
 - who will handle your request.
- We will call you if anything changes from what we first said, give you a status report and explain what will happen next.
- We will have staff available from 8:00a.m.-5:00p.m. Eastern Time to answer your calls. If you leave a message, we will return the call within one workday.
- We will acknowledge your letter within one week of receipt.

Survey Results and Service Improvement Efforts

The most recent customer satisfaction survey of premium filers tells us we've increased your confidence in us and reduced complaints to the lowest level ever. We are pleased with these improvements but also note that you would like us to continue to improve both customer care and the timeliness of premium refunds, two areas we will continue to focus on. You also let us know that you have concerns about the long-term outlook for both PBGC and the pension insurance system. We understand that this is an uncertain time for the defined benefit system, and we will continue to provide you with the earliest possible information on changes that will affect you. We continue development of a new premium accounting system (for implementation in 2007) that will contribute to faster resolution of questions and timelier invoices and notices (e.g., statements of account). We also expect premium e-filing via My PAA (My Plan Administration Account) to contribute to more accurate and timely filings, plan account histories, and notices. We hope that these efforts will mean a positive experience for you whenever and however you interact with PBGC.

Since almost half of all pension plans have an October 15 premium filing deadline, PBGC experiences its peak premium processing season in October through December. Refunds requested during this period will take longer to process due to the increased number of filings received. We continue to seek ways to make our processes more responsive to the needs of the practitioner community.

If you have any questions or complaints, please contact us by telephone, fax, or e-mail at one of the numbers or addresses listed on page 2.

Paperwork Reduction Act Notice

We need this information to identify the plan and plan year for which an estimated premium is paid to the Pension Benefit Guaranty Corporation (PBGC) pursuant to Title IV of the Employee Retirement Income Security Act of 1974 (ERISA) and PBGC's premium regulations (29 CFR Parts 4006 and 4007). You are required to give us this information. 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. OMB has approved this collection of information under control number 1212-0009. Confidentiality is that provided by the Privacy Act and the Freedom of Information Act.

The estimated burden associated with the preparation and submission of an estimated premium filing is one-half hour (for filings done in-house) or \$138 (for filings contracted out). (PBGC assumes that 95 percent of the burden of making estimated premium filings is contracted out.) These burden estimates are an average for the plans that make this filing. The actual burden will vary depending on the circumstances of a given plan.

If you have comments concerning the accuracy of this time estimate or suggestions for simplifying the information required in the filing, please send your comments to:

Pension Benefit Guaranty Corporation
Legislative & Regulatory Department
1200 K Street, NW
Washington, DC 20005-4026

Help Us Post Your Premium Filings Promptly And Accurately

Electronic filing is required for premium filings for the 2007 plan year. (PBGC may grant exemptions from the e-filing requirement for good cause in appropriate circumstances.) Electronic filing using the My Plan Administration Account (My PAA) application that is on PBGC's Web site means your filing is posted faster and more accurately. Information about e-filing your premiums is included in this booklet (see p. 8).

In addition, please remember:

- A. Do NOT combine the premiums for two or more plans into one payment.**
- B. Include EIN/PN and PYC on all payments and correspondence.**
- C. If you file electronically and pay by paper check, use the voucher that is generated during the e-filing process.**
- D. Send correspondence to the correspondence addresses in item 4. under CONTACTS, p. 2.**
- E. Notify PBGC of EIN/PN changes.** EIN/PN changes should be reported in your premium filing.
- F. If you make a paper filing —**
 - **You must report on the paper form whether the plan has an exemption from e-filing and if it does not, provide an explanation.**
 - **Use the most current filing address, even for a prior year filing (such as an amended filing).**
 - **Do NOT send a cover letter.**

2007 PBGC ESTIMATED PREMIUM INSTRUCTIONS

Introduction

Payment of premiums to the Pension Benefit Guaranty Corporation (PBGC) is required by sections 4006 and 4007 of the Employee Retirement Income Security Act of 1974 (ERISA), and PBGC's premium regulations (29 CFR Parts 4006 and 4007). Every covered plan under section 4021 of ERISA must pay premiums each year. There are two kinds of annual premiums: the flat-rate premium, which applies to all plans, and the variable-rate premium, which applies only to single-employer plans.

(The Deficit Reduction Act of 2005 created a new plan termination premium of (generally) \$1,250 per participant, payable for three years following certain distress and involuntary plan terminations. The instructions in this booklet do not cover the new termination premium. See PBGC's Web site for information about the termination premium.)

A plan that was required to pay premiums for 500 or more participants for the plan year preceding the premium payment year must pay the flat-rate premium early in the premium payment year. Because the participant count often is not available until later in the premium payment year, we permit filers to make estimated filings. (In addition, we do not assess late payment penalties for estimates that are too low if they meet "safe harbor" requirements, discussed below.)

This booklet describes the information that must be reported for a plan paying an estimated flat-rate premium. The information required for a final filing is in PBGC's Final Premium Instructions booklet.

Electronic Filing Required

Before 2004, premium filings were made on paper forms. Electronic filing was introduced as an optional alternative in 2004. PBGC has now phased out paper filing. On June 1, 2006 (at 71 FR 31077), PBGC published a final rule making electronic filing mandatory for all premium filings for the 2007 plan year (and for premium filings for the 2006 plan year made on or after July 1, 2006, for any plan that was required to pay premiums for 500 or more participants for the plan year preceding the premium payment year). Payment may be made separately by paper check if desired. PBGC may grant an exemption from the requirement to make a premium filing electronically for good cause in appropriate circumstances.

Electronic filing has advantages for both premium filers and PBGC. For example:

- Filings should be easier and faster to prepare and submit.
- Filing data will enter PBGC's electronic premium

accounting system more accurately.

- You only need the internet and e-mail to submit your filing and payment — mailing delays are eliminated.
- You receive immediate confirmation when PBGC receives your premium filing and payment (if any).

Instructions for final premium filings are in PBGC's Instructions for Final Premiums, which can be found on PBGC's Web site (www.pbgc.gov). The Instructions for Final Premiums also contain other important premium-related information that you may want to refer to. This booklet (the Instructions for Estimated Premiums) contains instructions for estimated flat-rate premium filings.

There are three ways to submit your premium filing electronically:

- You can use data entry and editing screens in the "My Plan Administration Account" ("My PAA") application on PBGC's Web site (www.PBGC.gov) to create the filing and submit it electronically to PBGC.
- You can use compatible private-sector software to draft a filing and then import it into My PAA's data entry and editing screens for review, certification, and submission to PBGC.
- You can use compatible private-sector software to create the filing and then upload it directly to PBGC via the My PAA application.

If you owe a premium payment, you can submit your payment electronically via My PAA. My PAA provides three payment alternatives (Automated Clearing House (ACH), internet check, and credit card). To pay via My PAA, you complete the requested information (*e.g.*, bank routing number and bank account number). On the other hand, if you prefer, you can pay by electronic funds transfer (*i.e.*, "Fedwire" or ACH payment) outside of My PAA or mail a paper check.

Electronic premium filing procedures are described in more detail beginning on p. 8 of this booklet. PBGC's Web site has full details and filing instructions.

To sign up for My PAA, visit the My PAA log-in page on PBGC's Web site (www.pbgc.gov). If you have questions, please send an e-mail to premiums@pbgc.gov or call our toll-free practitioner number, 1-800-736-2444, and select the "premium" option.

Exemption From the E-Filing Requirement

PBGC may grant an exemption from the requirement to file electronically for good cause in appropriate circumstances. PBGC will weigh each request for exemption on the basis of the particular facts and circumstances presented. In order to provide PBGC adequate time to review and respond to an exemption

request, the request should be submitted as early as possible, preferably at least 60 days before the filing due date. If for some reason an exemption request is not submitted before the filing due date and a paper filing is made, an exemption request should accompany the paper filing.

Failure to comply with the electronic filing requirement without an exemption is subject to penalty under section 4071 of ERISA.

Addresses for exemption requests (and for questions regarding exemption requests) are in item 4 under “CONTACTS” on page 2.

If you make a paper filing, you must use a PBGC form. Requests for forms may be made as described in item 4 under “CONTACTS” on page 2. Forms may also be downloaded from PBGC’s Web site.

When To File

An estimated filing and payment must be made by the First Filing Due Date — generally, the last day of the second full calendar month in the premium payment year. (For the first full plan year following a change in plan year, the First Filing Due Date is the 30th day after the adoption date of a plan amendment changing the plan year, if later.)

If your due date would fall on a weekend or Federal holiday, your premium filing will be considered timely if you file by the next business day.

The 2007 deadlines for estimated premium filings are shown in the following table.

Premium Payment Year Begins	First Filing Due Date (2007 estimated filing) Estimated Filing Due Date
01/01/2007	02/28/2007
01/02 - 02/01/2007	04/02/2007*
02/02 - 03/01/2007	04/30/2007
03/02 - 04/01/2007	05/31/2007
04/02 - 05/01/2007	07/02/2007*
05/02 - 06/01/2007	07/31/2007
06/02 - 07/01/2007	08/31/2007
07/02 - 08/01/2007	10/01/2007*
08/02 - 09/01/2007	10/31/2007
09/02 - 10/01/2007	11/30/2007
10/02 - 11/01/2007	12/31/2007
11/02 - 12/01/2007	01/31/2008
12/02 - 12/31/2007	02/29/2008

* NOTE: If your filing is not made by this date, penalty and interest will be calculated from the last day of the preceding month rather than the following business day — e.g., from Saturday 3/31/2007 rather than Monday 4/2/2007.

Interest

If the amount of estimated premium paid by the First Filing Due Date is less than 100 percent of the flat-rate amount due for the premium payment year, there will be a charge for interest on the difference between the two amounts. Interest cannot be waived and is not subject to the safe harbor rules for penalties described below. Interest accrues at the rate imposed under section 6601(a) of the Internal Revenue Code (the rate for late payment of taxes) and is compounded daily. These rates are available on PBGC’s Web site (www.pbgc.gov).

Penalty; Safe Harbor Rules

If the amount of estimated premium paid by the First Filing Due Date is less than 100 percent of the flat-rate amount due for the premium payment year, there may be a late payment penalty. However, there are “safe harbor” rules for avoiding the penalty (but not the interest). No penalty will be charged for the period from the First Filing Due Date to the Final Filing Due Date if you did not make an estimated premium payment because you erroneously reported fewer than 500 participants for the plan year preceding the premium payment year. In addition, you can avoid the penalty for the period from the First Filing Due Date to the Final Filing Due Date if the estimated premium payment you make by the First Filing Due Date is at least equal to the lesser of:

- (1) 90 percent of the flat-rate amount due for the premium payment year or
- (2) an amount equal to the participant count for the plan year preceding the premium payment year multiplied by the 2007 flat premium rate. This test will be met if the amount paid is sufficient using either the actual participant count for the plan year preceding the premium payment year or a smaller count that was erroneously reported.

For purposes of determining whether a penalty is due, the participant count “erroneously reported” refers to the premium filing (or last amended filing) for the plan year preceding the premium payment year made to PBGC by the First Filing Due Date for the premium payment year.

Note that if you take an estimated short-year credit for a short 2007 plan year, the amount of the estimated short-year credit is counted toward meeting the safe harbor requirement, the same as any other credit. Thus, if the amount you pay with your estimated filing, plus all credits, is at least equal to the safe harbor amount, the safe harbor requirement will be met.

If More Than One Plan Year Begins in 2006 or 2007

References in these instructions to the 2006 plan year (and to filings and notices for the 2006 plan year) should be considered to refer to your plan’s most recent complete

plan year. For example, a plan that changes its plan year could have two plan years beginning in calendar 2007. When such a plan makes its premium filing(s) for its second 2007 plan year, the references in these instructions to the 2006 plan year (and to filings and notices for the 2006 plan year) should be considered to refer to the plan's first 2007 plan year (and to filings and notices for that plan year), because that is the plan's most recent complete plan year. Similarly, if your plan had two plan years beginning in calendar 2006, the references in these instructions to the 2006 plan year (and to filings and notices for the 2006 plan year) should be considered to refer to the plan's second 2006 plan year, which is the plan's most recent complete plan year.

Amended Filings

If you discover after you have made an estimated premium filing for the 2007 plan year (but before you make your final filing) that you have made an error in your estimated filing, you must make an amended filing to correct the error. Make a new estimated filing for the plan year, but report that it is an amended filing. Provide the same information as you would for an original filing, indicating the corrected premium. Claim as credits the sum of the credits you previously claimed (in your original estimated filing) plus the amount you paid with your original estimated filing. Report the net amount due with the amended filing. This should equal the difference between the new total estimated premium due and the new total credits. (If the amended estimate is lower than the original estimate, the amount due will be zero.) Submit your amended estimated filing with payment for any amount due.

Disaster Relief

From time to time, when major disasters occur, PBGC grants disaster relief by waiving late filing penalties for certain plans. Disaster Relief Announcements are available on PBGC's Web site, www.pbgc.gov. If your plan is covered by a PBGC Disaster Relief Announcement for this premium filing, report that fact and follow the instructions in the Disaster Relief Announcement. Provide any explanation called for in the Disaster Relief Announcement.

Identifying Information

Report the name and address of the plan sponsor and the name and address of the plan administrator. Report separately the first line of the address, the second line of the address, the city, the state, and the zip code. If the name and address of the plan administrator is the same as that of the plan sponsor, you may report that fact and give the name and address just once. If the plan sponsor's or

plan administrator's name or address has changed, report that fact.

Report the EIN of the plan sponsor and the Plan Number (PN) of the plan. If the EIN and PN for this filing do not both match exactly the EIN and PN for your last premium filing for this plan, also report both the EIN and the PN for the last premium filing and report the effective date of the change in the EIN/PN.

Report the name of the plan and the beginning and ending dates of the plan year.

Receipt of Paper Instructions

If you do not want to receive paper premium instructions next year, report that fact. An election not to receive the paper instructions does not relieve the plan administrator of the obligation to file the information called for in the instructions. Note that My PAA's data entry and editing screens provide on-line premium filing instructions without the need for paper instructions.

Transfers From Disappearing Plans

Report whether or not a plan other than yours ceased to exist in connection with any transfer of assets or liabilities from that plan to your plan since the last premium filing.

For each plan that ceased to exist in connection with a transfer of assets or liabilities from that plan to your plan since the last premium filing, report the EIN/PN of the plan, the effective date of the transfer, and whether the transaction involved was a merger, consolidation, or spinoff.

If you make a paper filing and you need to report transfers from more than one plan, provide an explanation that gives the required information for the other plans.

You do not need to report any transfer unless the transferor plan ceased to exist in connection with the transfer — *i.e.*, transferred all of its assets and liabilities to your plan or to two or more plans including your plan. You also do not need to report a transfer if you have no reasonable way of determining whether or not the transferor plan ceased to exist in connection with the transfer.

Information About Exemption From Electronic Filing (paper filers only)

If you make a paper filing, report whether or not PBGC has granted your plan an exemption from the requirement to make this filing electronically.

If you do not have an exemption but you choose to make a paper filing in anticipation of an exemption, provide an explanation. Either indicate when you submitted the exemption request to which PBGC has not yet responded, or attach your exemption request.

If you do not receive the anticipated exemption, your paper filing will not satisfy the electronic filing requirement. Failure to comply with the electronic filing requirement without an exemption is subject to penalty under section 4071 of ERISA.

Information About Estimated Participant Count and Premium

Report your estimated participant count for the plan year.

Report whether your plan is a single-employer plan subject to the \$31 flat premium rate or a multiemployer plan subject to the \$8 flat premium rate.

Report your plan's estimated flat-rate premium, equal to the estimated participant count multiplied by the flat premium rate.

Credits; Proration for Short Plan Years

In general

Report the credits you are entitled to claim against your estimated premium: (1) any available credit from your 2006 final premium filing, (2) any estimated short-year credit, and (3) any other available credit. You must provide an explanation of any credit you claim, other than a credit from your 2006 final premium filing.

Proration for short plan years

Estimated premium payments may be prorated in the same way as final premiums. The short year need not have ended by the time you pay a prorated premium, but if the plan year turns out to be longer than you anticipated, you will have to make up any premium underpayment (which will be subject to interest and penalties).

However, there is a penalty safe-harbor rule for estimated flat-rate premium payments that are prorated for a short plan year resulting from a change in plan year. The safe harbor applies where the amendment changing the plan year has been adopted, but the short year has not ended, by the First Filing Due Date, and later events result in a plan year longer than anticipated because the plan year change does not take place. Any penalty arising from reliance on the amendment is waived for the period from the First Filing Due Date to the Final Filing Due Date. (There is no waiver for interest.)

Information About Payment Due PBGC

If the estimated premium equals or exceeds the credits, subtract the credits from the estimated premium and report the result as the payment due PBGC. This is the amount you owe PBGC.

You must pay the amount due by paper check or electronically. Report whether you are paying by paper

check or electronically. Do not combine the premiums for two or more plans into one payment.

Online Premium Filing with My PAA

Introduction

My Plan Administration Account (My PAA) is a secure, Web-based application that enables you to electronically submit premium filings and payments to PBGC. Electronic filing of premium information is mandatory. Payments may be made by non-electronic means.

My PAA is accessed through PBGC's Web site (www.pbgc.gov). To use My PAA, you must have a My PAA account (*i.e.*, a user ID and password). Each My PAA user needs only one account, which can include an unlimited number of plans. My PAA provides instructions for creating an account.

My PAA offers three e-filing methods:

- You can use My PAA's data entry and editing screens to create a filing, route it to others for review, editing, and electronic certification, and submit it electronically to PBGC. Each person who participates in the electronic processing of the filing must have a My PAA account.
- You can use private-sector software that is compatible with My PAA to create a filing, and then import the filing data into My PAA's data entry and editing screens for routing, review, editing, electronic certification, and electronic submission to PBGC. Each person who participates in the electronic processing of the filing must have a My PAA account.
- You can use private-sector software that is compatible with My PAA to create a filing, and then upload the filing to PBGC via the My PAA application. The filing cannot be routed, reviewed, or edited in My PAA. In most cases, a paper copy or copies of the filing must be certified outside of My PAA and retained in plan records. Only the person who uploads the filing must have a My PAA account.

My PAA provides instructions for all three filing methods.

My PAA's Data Entry and Editing Screens

Entering information

My PAA's data entry and editing screens walk you through a step-by-step process to create a premium filing. For example, in the first step you identify the type of filing to be submitted (estimated or final), the type of plan (single-employer or multiemployer) for which the filing is being submitted, and the plan year. Instructions are provided at each step.

The information entered in each step determines the

content of the successive steps. For example, if the selections made in the early steps are a final filing for a single employer plan that is exempt from the variable rate premium, the later steps will request information about the nature of the exemption but will not request information about plan liabilities and assets.

Many of the required mathematical calculations are automated. For example, My PAA automatically multiplies your participant count by the applicable flat premium rate to generate the flat-rate premium.

E-filing team

Multiple people can contribute to a plan's filing in My PAA's data entry and editing screens. For example, some information might be entered by the plan administrator and other information by the plan actuary. The people authorized to contribute to a plan's premium filing in My PAA's data entry and editing screens are those who have the plan in their My PAA accounts, and are referred to as the plan's "e-filing team."

Routing filings

Filings in progress can be routed among e-filing team members through My PAA for input, review, editing, or e-certification of information, authorization of e-payment, and submission to PBGC. The person routing the filing to another member of the e-filing team can provide comments and instructions for the person to whom the filing is being routed. My PAA sends that person an e-mail notice (with the comments and instructions) stating that the filing has been routed for the recipient's action and that the recipient is now "holding" that filing. After all information has been provided and certified, and e-payment (if any) has been authorized, the filing can be electronically submitted to PBGC.

Using Private-Sector Software With My PAA

Compatibility with My PAA

You can use private-sector software to prepare a premium e-filing, but the software you use must be compatible with My PAA. That means that the software must be able to place your filing in an electronic file that is in "XML" format and meets PBGC specifications. The specifications are posted on PBGC's Web site (www.pbgc.gov). Private-sector software providers and developers submit to PBGC sample filings in XML format for PBGC review and assignment of vendor numbers; you should check with your software provider or developer to find out whether your software is capable of creating an XML file in the proper format for use with My PAA. If your compatible private-sector software permits, you can create batch files containing more than one premium filing for use with My PAA.

Importing a filing

A premium filing that has been prepared with

compatible private-sector software can be "imported" into My PAA's data entry and editing screens. That means that the information in the filing is placed into the data entry and editing screens and can then be electronically routed, reviewed, edited, certified, and submitted to PBGC as described above. To import a filing for a plan, the plan must be in your My PAA account. My PAA provides instructions for importing filings.

Uploading a filing

A premium filing that has been prepared with compatible private-sector software can also be "uploaded" through My PAA. That means that the filing is submitted directly to PBGC. An uploaded filing cannot be reviewed or edited in My PAA. To upload a filing for a plan, the plan need not be in your My PAA account, but you must have a My PAA account with at least one plan in it. You must electronically certify in My PAA that you have authority to submit the filing for the plan, but in most cases the information in the filing must be certified on paper outside My PAA, and the certified information must be retained in plan records. (The plan administrator's (or enrolled actuary's) certification can be made on line if it is the plan administrator (or enrolled actuary) who uploads the filing.) My PAA provides instructions for uploading filings and for certifying the information in uploaded filings.

Filing Coordinator

A central role in the e-filing process is played by the "filing coordinator," who is the person designated by the plan or plan sponsor to be responsible for coordinating the plan's on-line premium filing. The filing coordinator for a plan is the one who adds that plan to a person's account and assigns each member of the plan's e-filing team one or more filing roles, such as the authority to certify a filing (e.g., as the plan administrator). My PAA provides instructions for becoming a plan's filing coordinator, adding e-filing team members, assigning roles, etc.

Payment Options

Payment within My PAA

If you owe a premium, you can pay it using My PAA. My PAA offers three electronic payment methods:

- Automated Clearing House (ACH) — This payment method involves the electronic transfer of funds from an account that you specify by entering your account number and bank routing number.
- Electronic check — This is the electronic equivalent to writing a paper check to PBGC. It involves entering the check number of a (voided) paper check, your account number, and your bank routing number.
- Credit card — My PAA currently accepts Visa and

MasterCard as payment options. A convenience fee (which is passed on to the credit card processor) of approximately 3.04 percent of the total premium amount is added to a premium payment made by credit card. The maximum allowable credit card payment is \$99,999.99 (including the convenience fee).

Payment outside My PAA

Payment outside My PAA is permitted for any filing and is required for filings in a batch upload. The options are:

- Electronic funds transfer (EFT) via Automated Clearing House (ACH) or Fed wire — You arrange for payment to be electronically transferred by providing your bank with PBGC’s EFT information (see item 3.d. under “CONTACTS” on p. 2). You should also specify the EIN/PN and plan year commencement (PYC) date for the filing in the reference instructions for the transfer.
- Paper check — You should specify the EIN/PN and plan year commencement (PYC) date for the filing on the check and send it to the filing address for paper premium filings (see item 3.a. and b. under “CONTACTS” on p. 2). My PAA provides you with a voucher to send with your check to help PBGC match your check with your filing.

Other Important My PAA Features

Filing receipts

My PAA gives you a filing receipt. For a filing submitted from My PAA’s data entry and editing screens (including a filing imported into My PAA), the filing receipt shows the date and time of receipt by PBGC, a confirmation number, and all of the information submitted in the filing. For an upload, the filing receipt shows the date and time of receipt by PBGC, a confirmation number, and the name of the uploaded XML file, but does not show any of the filing information in the uploaded file.

Account history

A member of a plan’s e-filing team may, if authorized by the filing coordinator, view the plan’s account history on-line through My PAA.

Instructions

My PAA provides full filing instructions and help screens.

For More Information

If you have questions about e-filing with My PAA, please send an e-mail message to premiums@pbgc.gov or call PBGC’s toll-free practitioner number, 1-800-736-2444, and select the “premium” option. TTY/TDD users may call the Federal Relay Service toll-free at 1-800-877-8339 and ask to be connected.

EMPLOYEE BENEFITS SECURITY ADMINISTRATION OFFICES

In addition to being able to obtain PBGC premium instructions from PBGC (see item 4. under "CONTACTS" on p. 2), you may obtain our instructions through the following offices of the Employee Benefits Security Administration (EBSA) of the U.S. Department of Labor:

CALIFORNIA

San Francisco 94105
71 Stevenson Street
Suite 915
(415) 975-4600

Pasadena 91106

1055 E. Colorado Boulevard
Suite 200
(626) 229-1000

FLORIDA

Plantation 33324
8040 Peters Road
Building H, Suite 104
(954) 424-4022

GEORGIA

Atlanta 30303
61 Forsyth Street SW
Suite 7B54
(404) 562-2156

ILLINOIS

Chicago 60606
200 West Adams Street
Suite 1600
(312) 353-0900

KENTUCKY

Fort Wright 41011-2664
1885 Dixie Highway
Suite 210
(859) 578-4680

MARYLAND

Silver Spring 20910
1335 East West Highway
Suite 200
(301) 713-2000

MASSACHUSETTS

Boston 02203
JFK Building
Room 575
(617) 565-9600

MICHIGAN

Detroit 48226-3211
211 West Fort Street
Suite 1310
(313) 226-7450

MISSOURI

Kansas City 64105-5148
1100 Main Street
Suite 1200
(816) 426-5131

St. Louis 63103

1222 Spruce Street
Room 6310
(314) 539-2693

NEW YORK

New York City 10004
33 Whitehall Street
Suite 1200
(212) 607-8600

PENNSYLVANIA

Philadelphia 19106-3317
Curtis Center
170 S. Independence Mall West
Suite 870 West
(215) 861-5300

TEXAS

Dallas 75202-5025
525 South Griffin Street
Room 900
(214) 767-6831

WASHINGTON

Seattle 98101-3212
1111 Third Avenue
Suite 860
(206) 553-4244

PBGC PREMIUM MATERIALS — ORDER FORM

Prior years' premium materials can be obtained from PBGC by using this order form. Please check one or more of the following and record your name and address:

- Send Estimated Premium Payment Package for filing year _____. Number of packages needed _____.
- Send Premium Payment Package for filing year _____. Number of packages needed _____.

Name: _____

Address: _____

Fax this form to: (202) 326-4250

Or mail it to:

Pension Benefit Guaranty Corporation
Dept. 77840
P.O. Box 77000
Detroit, MI 48277-0840



PENSION BENEFIT GUARANTY CORPORATION
Dept. 77840
P.O. Box 77000
Detroit, MI 48277-0840

Official Business
Penalty for private use, \$300



Address Service Requested