

User Guide
2002 Form 5500 Pension Research File
Contract J-9-P-2-0032

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I. Introduction

The Form 5500 Pension Plan Research File is an annual edited database consisting of all large private pension plans, and a 5% of small private pension plans for a plan year. It is created by the Employee Benefits Security Administration's Office of Policy and Research at the Department of Labor and is used to generate and analyze aggregate statistics on the plan, participant, and financial characteristics of the private pension plan universe. Specifically, the Research File underlies the Private Pension Plan Bulletin published by the Employee Benefits Security Administration. The Research File is a SAS version 9 output file and is issued on CD-ROM with accompanying SAS tabulation programs, a SAS formats program, and documentation.

This User Guide explains the process for selecting plans for the Research File, the weights that are applied, the editing of the data, and the addition of certain variables on the file that are not found on the 5500 forms and schedules.

II. Selection of Plans for the Research File

Under the EFAST (ERISA Filing Acceptance System) processing effort, processed filings are loaded into an Oracle relational database called the EFAST Master File (EMF) each month. The EMF consists of all forms and schedules, as well as some generated summary information, for each plan year. The Employee Benefits Security Administration (EBSA) receives a subset of the EMF which primarily includes the Form 5500 report for pension plans, welfare plans, and direct filing entities (DFEs), and excludes such items as Form 5500-EZ (One-Participant Plan) filings, and Internal Revenue Service (IRS) entity information. This subset of tables, known as the Electronic Disclosure System (EDS) is the source of raw data for the Private Pension Plan Research File.

The 2002 Research File draws from both the 2001 and 2002 EDS data. The analytical year for 2002 comprises filings with plan year ending dates in the range 1/1/2002 to 12/31/2002. This is a change from previous research files, which use a modified version of the IRS's analytical plan year (which would have been 12/31/2002 to 12/30/2003). This change in plan year ending date criteria was made in order to produce more timely research files in the future, with minimal impact on the files themselves, since 4 out of 5 plans file on a calendar year basis (i.e., their plan year ends 12/31/2002). The Research File contains a variable (F_SOURCE) indicating whether the source of the filing is the 2002 EDS (F_SOURCE = 2) or the 2001 EDS data (F_SOURCE = 3).

Within the date range criterion, the Research File consists of all pension plans having 100 or more participants or attaching a Schedule H ("Financial Information"), and a 5% sample of all other plans (i.e., small plans). The sampling is implemented by selecting small plans whose seventh and eighth Employer Identification Number (EIN) digits form the number 91, 92, 94, 98, or 99. While the two digits could be any five numbers in the range 00 to 99 in order to create a 5% sample, using the same five numbers for each Research File facilitates longitudinal consistency.

A small percentage of plans correctly filed two 5500 forms for two non-overlapping filing periods with plan year ending dates in this period. For plans in this rare situation, the 2002 5500 research file has two records, one for each of the non-overlapping 2002 filing periods, because both are needed to capture the "flow quantities" such as contributions, benefits, and expenses for 2002 filing periods. Although these situations result in the inclusion of flows for more than 12 months for some plans, there are offsetting situations such as mid-year effective dates and mid-year terminations that can result in the inclusion of flows for fewer than 12 months. Of course, for purposes of measuring quantities that are not flows, but stocks (such as plan counts, participant counts, and asset levels), inclusion of two records per plan risks double counting. We avoid this problem through use of two statistical weights, which are described in Section III, "Plan Weights".

The following entities are excluded from the Research File: DFEs, welfare plans, one-participant plans, public pension plans, and duplicate filings of other pension plans.

III. Plan Weights

Plan weights on the Form 5500 Research File allow calculations to be extrapolated to all private pension plans nationwide. The weights accomplish two goals: (1) to account for the sampling of small plans on the Research File, and (2) to account for filings that are missing from the Electronic Disclosure System (EDS) database. Records may not make it onto the EDS database because they were not filed on standard forms, and thus could not be scanned, or there was no record of them having filed.

To determine whether a plan (that is, an EIN/PN) is missing from the database, a “straddling” concept is implemented. This concept is based on the idea that plans that filed Form 5500s in either a prior or following year but are not showing up in the current year’s database may be missing. For example, a plan that filed in 2001 and either 2003 or 2004 is assumed to be missing from the 2002 database.

Plan weights are calculated by tabulating, for each of five strata, the unedited Research File and the Universe, and dividing the Universe plan counts by the Research File plan counts. The strata are:

1. Mega plans (assets of \$2.5 billion or more)
2. Large defined benefit plans
3. Large defined contribution plans
4. Small defined benefit plans
5. Small defined contribution plans

For example, if the count of small defined contribution plans in the 2002 Universe was 617,699, and the count of small defined contribution plans in the sample was 29,620, then small defined contribution plans are assigned a weight of 20.8541 ($617,699/29,620$).

Although mega plans are included as a stratum in this tabulation—primarily so that they are **not** included in one of the other six groups—they are in fact a certainty group, and are unweighted on the Research File. The treatment of mega plans is discussed further in the section titled “Mega Plans”.

Every record on the Research File has two weight fields: a stock quantities weight and a flow quantities weight. The stock weight (S_WGT) is zero for all filings of a plan except for the filing marked “best”, and equal to the calculated weight (as explained above) for the “best” filing. The flow weight (F_WGT) is equal to the calculated weight for all of a plan’s filings. This insures that stock quantities (participants, assets, liabilities) will be counted only once for each plan, and that flow quantities (income, expenses) will be tabulated for each of a plan’s filings on the Research File.

IV. Mega Plans

The term “mega” is used here to describe pension plans with end-of-year total assets of \$2.5 billion or more. Special attention is given to the mega plans because, as the largest plans on the Research File, they will have the greatest effect on aggregate pension plan statistics. Two primary goals of this attention are to insure that no mega plans are missing from the Research File, and to exclude all DFEs from the list of mega plans.

There are 183 mega plans on the 2002 Research File. Of these, 13 plans did not have data on the 2002 Electronic Disclosure System. The data for these missing plans were key-entered from hard copies of the filings.

Because they are a certainty group, the mega plans are unweighted (they receive a weight of 1.0).

V. Editing

The Private Pension Plan Research File is edited in order to improve the accuracy of the pension plan statistics for which it is intended to generate. EFAST performs a number of error checks and corrections which are based on sending correspondence to the filers and receiving amended filings. The correction process, however, is imperfect. It is not uncommon for filers to misunderstand the request for corrected information, or to fail to respond to the correspondence requesting corrected information, or to supply the requested additional information in a format that cannot be used to correct the error detected by the edit. If problems are not corrected after two rounds of correspondence, no further correction efforts are made by EFAST. In contrast, the edits made to the Research File do not involve correspondence with filers; rather, they are based on interpretation of information provided on the form or in attachments to the form.

The Research File correction process uses two types of edits to fix problems not corrected by EFAST. The first type consists of automated global edits. If, for example, the sum of all “Contributions” line items (Employer contributions + Participant contributions + Other contributions + Noncash contributions) does not equal Total Contributions, but the sum of these items plus all other income items are equal to Total Income, then Total Contributions is made equal to the sum of the contribution components. Records with errors remaining after the global edits are applied are corrected manually by examining images of the filings and attachments such as accountants’ reports to obtain the corrected information. These corrections are referred to as “plan-specific” edits.

EBSA’s Office of Policy and Research (OPR) uses a tool called the OPR Editor to facilitate the correction process. The OPR Editor performs automated global edits, and flags filings that may require plan-specific edits. It displays a number of screens which allow the user to input correct data elements. The OPR Editor’s output is in the form of Oracle tables which can be merged with the Research File to replace original data elements with the corrected ones. For these corrected filings, the variable F_SOURCE is set equal to 1 to indicate that the 2002 OPR Editor tables are the source of the data, and 0 to indicate that the 2001 OPR Editor tables are the source of the data.

Corrections for which the OPR Editor is not practical, or not capable of making, are implemented in separate computer programs. A discussion of the most significant edits follows.

Plan Entity Type Edit

The Form 5500 asks filers to identify the type of plan entity for which they are submitting information. This plan entity type may be multiemployer, single-employer, multiple-employer, or Direct Filing Entity (DFE). Prior to any editing, the weighted 2002 Research File showed over 7,000 multiemployer plans. The objective of the Plan Entity Type Edit was to reduce the aggregate number of plans coded as “multiemployer” to a number consistent with the historic level of approximately 3,000 plans, while still

retaining the historical characteristics of multiemployer plans reported in the 1998 and 1999 Research Files. These characteristics include, but are not limited to, the following:

- Multiemployer plans are collectively bargained.
- Over 90% of multiemployer plans are large plans (defined as having 100 or more participants).
- Roughly 55-57% of multiemployer plans are defined benefit (43-45% are defined contribution).

Edits were applied sequentially, starting with the most general (global edits) and ending with the most specific (plan-specific). Plan-specific edits, noted after examining a filing's image, overrode changes that resulted from global edits. After all edits, if plan was coded as multiemployer, then it was coded as collectively bargained as well.

Pension Features/Benefits/Characteristics Edit

The Office of Policy and Research's Private Pension Plan Bulletin classifies pension plans by the following types:

Defined Benefit

- Cash Balance
- Other defined benefit

Defined Contribution

- Profit-sharing
- Stock bonus
- Target benefit
- Money purchase
- Annuity-403(b)(1)
- Custodial account-403(b)(7)
- IRAs or annuities (Code 408)
- Other defined contribution

Pension plans can report a number of features or characteristics on line 8a of the Form 5500, but may not uniquely identify themselves as being in one of the aforementioned categories. Edits are performed to determine whether ambiguous plans can be placed in one of the specific categories; if not, they are placed in the appropriate "Other" category. Edits are also designed to identify 401(k) plans and employee stock ownership plans (ESOPs) when plans did not report the codes of those features.

Global edits, performed in both the OPR Editor and in separate programs, rely primarily on string searches of the plan name in order to identify the type of plan, and then append the corresponding code from the 5500 Instructions to the variable `TYPE_PENSION_BNFT_CODE`. A list of these codes is provided in the Appendix. For example, if a plan called "THE ACME COMPANY 401(K) PLAN" reports only code 2G ("Total participant-directed account plan"), then code 2J ("Code section 401(k) feature") would be added, based on the presence of "401(K)" in the plan's name. Additionally, plans with a 401(k) feature that do not report the code of one of the specific defined

contribution plan types listed above are considered profit-sharing plans; accordingly, code 2E (“Profit-sharing”) is appended to TYPE_PENSION_BNFT_CODE.

Edits of Funding and Benefit Arrangements

Plans are instructed to indicate the funding arrangements for the investment of assets and for the payment of benefits used during the plan year on lines 9a and 9b of the Form 5500. According to the instructions,

The “funding arrangement” is the method for the receipt, holding, investment, and transmittal of plan assets prior to the time the plan actually provides benefits. The “benefit arrangement” is the method by which the plan provides benefits to participants.

Possible responses include one or more of the following: “Insurance”, “Code section 412(i) insurance contracts”, “Trust”, and “General assets of the sponsor”.

Edits of the funding and benefit arrangements seek to place each filing into one of the following categories; otherwise, the plan’s method of funding is deemed “not determinable”: 1) Insurance, 2) Section 412(i) Insurance Contracts, 3) Trust, and 4) Trust and Insurance. While some plan-specific edits of the funding and benefit arrangements are performed, these data elements are largely corrected by the creation of variables FUNDING_ARRANGE and BENEFIT_ARRANGE, which take into account relevant financial information from the Schedule H in determining the method of funding. These variables are fully explained in the section titled “Additional Variables”.

Edit of Business Code

Plans are instructed to enter the “business code that best describes the nature of the plan sponsor’s business” from a list of codes provided in the instructions. Edits are applied when no business code is reported or the business code is a length other than four or six digits. As with the edits of the pension plan features code, string searches of the plan name are used to identify the likely business of the plan sponsor. For example, if the string “BAKERY” is present, then the code 445291 (“Baked Goods Stores”) is assigned. The business code is stored in the variable BIZCODE.

VI. Additional Variables

A number of variables that were not present in the raw data sources were added to the Research File. Some of these are simply recodes of existing variables, and are used in creating the Private Pension Plan Bulletin. Other variables provided enhanced information for research by synthesizing information collected on the 5500 forms and schedules. Many of these additional variables are assigned a custom display format in SAS (see the “Format Source.sas” program that accompanies the Research File on CDROM).

OPR_EIN and OPR_PN

OPR_EIN is simply the plan’s EIN for the majority of filings. For filings that report an unusable EIN, such as ‘000000000’, ‘999999999’, or blank, the first nine characters of the sponsor name are used as the OPR_EIN.

Whereas the reported plan number (item 1b on Form 5500) is three characters long, the OPR_PN adds a fourth character which distinguishes among filings with the same EIN/PN. The “best” filing will have the traditional three-character PN, while additional filings have a character (A, B, C, ...) appended to their plan number.

F_SOURCE

F_SOURCE indicates the source of a filing.

| <u>Value</u> | <u>F_SOURCE Description</u> |
|--------------|---|
| 0 | Filing’s data elements come from 2001 OPR Editor tables. |
| 1 | Filing’s data elements come from 2002 OPR Editor tables. |
| 2 | Filing taken from data year 2002 Electronic Disclosure System (EDS) tables. |
| 3 | Filing taken from data year 2001 EDS tables. |
| 4 | Filing is a key-entered Mega plan. |

ENT2

ENT2 is the recode of the edited plan entity type variable, TYPE_PLAN_ENTITY_IND, and is the variable used in the Private Pension Plan Bulletins for tabulating by type of plan entity.

| <u>Value</u> | <u>ENT2 Description</u> |
|--------------|---|
| 1 | Single-employer plans and multiple-employer plans |
| 2 | Multiemployer plans |

BIZCODE

BIZCODE is the edited business code variable, BUSINESS_CODE, converted from character to numerical format.

PRI_SUP_CODE

PRI_SUP_CODE indicates whether a plan provides primary or supplemental coverage to workers.

All sponsors of private pension plans must file a separate 5500 report for each plan they sponsor, with each plan identified by the sponsor's 9 digit Employer Identification Number (EIN) assigned by the IRS plus a separate 3 digit plan number (PN), which is unique to each plan. This enables identification of all of the plans of each sponsor.

For purposes of estimating the extent of net and dual coverage, the plans of each sponsor can be placed in one of four categories:

1. Sponsors of only one plan;
2. Sponsors of more than one plan, all of which are defined benefit (DB);
3. Sponsors of more than one plan, all of which are defined contribution (DC);
4. Sponsors of more than one plan, including at least one DB plan and one DC plan.

In assigning participants to primary and supplemental plans the following assumptions were made:

1. Where sponsors had more than one DB plan and no DC plan it was assumed that each of the DB plans covered different groups of workers (such as hourly or salary), with no overlap in coverage. An exception was made if the plan name contained the word "supplemental" or "past service".
2. Where sponsors had more than one DC plan and no DB plan, it was assumed that if the DC plans were the same type (for example, all money purchase plans) the plans covered different groups of employees, and if the plans were different types (for example money purchase and profit sharing) they provided dual coverage to the same group of workers. In the latter case the plan covering the largest group of participants was categorized as the primary plan.
3. Where sponsors provided both DB and DC plans it was assumed that the DB plan(s) provided primary coverage and the DC plan(s) provided supplemental coverage. Where sponsors had more than one type of DC plan, the largest plan was designated as the initial supplemental plan and the other DC plan was designated as a third plan covering the firm's employees.

If the number of participants in a DC plan substantially exceeded the number of participants in all DB plans sponsored by the same employer, the summary plan descriptions were examined to determine the types of employees eligible for coverage under each plan. If the DB and DC plans covered different groups of workers they were both assigned as primary plans. If it was found that DB coverage was limited to salaried employees but the firm also had its hourly employees covered under a multiemployer DB plan with a different EIN, the DB plan was designated as a primary plan and the DC plan as a supplemental plan.

| Value | PRI_SUP_CODE Description |
|-------|--|
| 0 | Plan is DB or DC. Only one plan offered by firm. |
| 1 | Plan is DB; firm has more than one DB, and no DC plans. |
| 2 | Plan is DB; firm has one or more unique DC plans, which are presumed to cover the same group of workers. |
| 3 | DB plan providing supplemental or past service benefits. |
| 4 | Plan is one of two identical DC plans, which are presumed to cover different groups of workers; firm has no DB plans. |
| 5 | Plan is the larger of exactly 2 different DC plans offered by the firm, and is therefore Primary. Firm offers no DB plans. |
| 6 | Plan is the smaller of exactly 2 different DC plans offered by the firm, and is therefore Supplemental. Firm offers no DB plans. |
| 7 | Firm offers 3 DC plans. This plan is one of 2 identical DC plans (both considered Primary), which, when combined, have more participants than the unique DC plan (considered Supplemental—see code 10). Firm offers no DB plans. |
| 8 | Firm offers 3 DC plans. This plan is one of 2 identical DC plans (both considered Supplemental), which, when combined, have fewer participants than the unique DC plan (considered Primary—see code 9). Firm offers no DB plans. |
| 9 | Firm offers 3 DC plans. This plan is unique and is considered Primary, having more participants than the 2 identical DC plans combined (which are considered Supplemental—see code 8). Firm offers no DB plans. |
| 10 | Firm offers 3 DC plans. This plan is unique and is considered Supplemental, having fewer participants than the 2 identical DC plans combined (which are considered Primary—see code 7). Firm offers no DB plans. |
| 11 | Same as code 7, but firm also offers one or more DB plans. |
| 12 | Same as code 8, but firm also offers one or more DB plans. |
| 13 | Same as code 9, but firm also offers one or more DB plans. |
| 14 | Same as code 10, but firm also offers one or more DB plans. |
| 15 | Plan is only DC plan offered; firm also offers one or more DB plans. |
| 16 | Plan is DC; firm offers at least one DB and two or more identical DC plans. |
| 19 | Firm offers no DB plans, and 4 or more DC plans. Plans of the same type with greatest combined participation are Primary. |
| 20 | Firm offers no DB plans, and 4 or more DC plans. Plans of the same type with least combined participation are Supplemental. |
| 21 | Firm offers one or more DB plans, and 4 or more DC plans. Plans of the same type with greatest combined participation are Primary. |
| 22 | Firm offers one or more DB plans, and 4 or more DC plans. Plans of the same type with least combined participation are Supplemental. |
| 23 | DC plan. Firm offers one or more DB plans, with combined participation of 10 or more. Firm may offer at least one other identical DC plan. This plan's participant count, combined with the participant count(s) of its twin(s), if any, is equal to or greater than 4 times the combined participant count of the DB plan(s). |

| | |
|----|--|
| 24 | DC plan. Firm offers one or more DB plans, with combined participation of 10 or more. Plan is Primary; firm may offer another identical plan or unique plan. This plan's participant count, combined with the participant count(s) of its twin(s), if any, is equal to or greater than 4 times the combined participant count of the DB plan(s). |
| 25 | DB plan. Total participation in firm's DB plan is 10 or more. Combined participant count in any ONE of the firm's DC plan TYPES is greater than or equal to 4 times the combined DB participation. |

PRI_SUP_CODE is assigned a format which displays "Primary plans" for values 0,1,2,4,5,7,9,19,23,24,25; "Initial supplemental plans" for values 3,6,8,10,11,13,15,16,20,21; and "Second supplemental plans" for values 12,14,18,22.

SOLEPLAN

SOLEPLAN indicates whether or not a plan is considered the sole plan of a sponsor. Its value is 1 if PRI_SUP_CODE equals 0 ("Sponsor has only one plan") or 5 ("Primary DC plan. Sponsor also has additional DC plan covering same group of workers with equal or fewer number of participants"); otherwise, SOLEPLAN equals 0.

Dates

PYB and PYE

PYE is the plan year ending date variable FORM_TAX_PRD in the date format MM/DD/YYYY. PYB is the plan year beginning data variable FORM_PLAN_YEAR_BEGIN_DATE in the date format MM/DD/YYYY.

EFF_DATE and EFFYR

EFF_DATE is the effective date of plan (PLAN_EFF_DATE) in the date format MM/DD/YYYY. EFFYR is the four-digit year portion of EFF_DATE, and is assigned a custom format which casts it into one of the following bands:

1. Prior to 1970
2. 1970-1979
3. 1980-1989
4. 1990-1994
5. 1995-1999
6. 2000-2004
7. Date not specified

Plan Type and Features

DB, DC, TYPE2, TYPE3, and TYPE9

DB equals 1 if the plan is defined benefit and 0 otherwise. DC equals 1 if the plan is defined contribution and 0 otherwise.

Three TYPE variables provide more information on defined benefit or defined contribution status of a plan, and are used in organizing information to be displayed in the Private Pension Plan Bulletin tables.

TYPE2 indicates whether a plan is defined benefit (value = 1) or defined contribution (value = 2).

TYPE3 indicates defined contribution plan (value = 1), “Cash Balance” defined benefit plan (value = 2), or “Other” defined benefit plan (value = 3).

TYPE9 has the following values:

| <u>Value</u> | <u>TYPE9 Description</u> |
|--------------|----------------------------|
| 1 | Defined benefit |
| 2 | Profit-sharing |
| 3 | Stock bonus |
| 4 | Target benefit |
| 5 | Money purchase |
| 6 | 403(b)(1) |
| 8 | 403(b)(7) |
| 9 | IRs (Code section 408) |
| X | Other defined contribution |

ESOPCODE and K401

ESOPCODE equals 1 if the plan is a non-leveraged employee stock ownership defined contribution plan (pension feature code “2O” reported or added in the course of editing), and 2 if the plan is a leveraged employee stock ownership defined contribution plan (pension feature code “2P” reported or added in the course of editing).

K401 equals 1 if the plan has a 401(k) feature (pension feature code “2J” reported or added in the course of editing).

PDIR

PDIR indicates the extent to which participants have the opportunity to direct the investment of assets allocated to their individual accounts.

| <u>Value</u> | <u>PDIR Description</u> |
|--------------|-------------------------------|
| 0 | No participant direction |
| 1 | Partial participant direction |

2 Total participant direction

*Participants*ADJ_ACTIVETPARTGTPARTPART13PART14LARGE

In addition to the participant information reported on the 5500, the Research File includes adjusted participant variables that are considered more appropriate for research purposes. ADJ_ACTIVE is the “Active participants” figure reported on line 7a of the Form 5500 (TOT_ACTIVE_PARTCP_CNT), adjusted to exclude estimates of the following subsets: 1) 401(k) eligibles who have not elected to have the employer make contributions; 2) non-vested former employees who have not yet incurred the break in service period specified by the plan. This differs from the definition of active participants given in the Form 5500 Instructions in the following ways:

1. The instructions specify that active participants include “**any** individuals who are eligible to elect to have the employer make payments to a Code section 401(k) qualified cash or deferred arrangement” (emphasis added). For defined contribution plans that have participants with account balances, the number of non-retired/separated participants with account balances is used as the “adjusted” active participants number, provided it is at least 40% of the unadjusted active participants number.
2. The instructions specify that active participants exclude “nonvested former employees who have incurred the break in service period specified in the plan”. Presumably, nonvested former employees who have **not yet** incurred the break in service are still included; therefore, the adjustment excludes an estimate of the number of these individuals. For defined benefit plans, and defined contribution plans that were unaffected by the adjustment in (1.), the “number of non-excludable employees who benefit under the plan” (line 4c(5) from Schedule T, “Qualified Pension Plan Coverage Information”) is used as the “adjusted” active participants number, provided it is at least 75% of the unadjusted active participants number. For all plans, if the number of non-excludable employees who benefit under the plan is greater than the adjusted active participant count and less than or equal to the original active participant count, then the number of non-excludable employees who benefit is used as the adjusted active participants number.

The same groups who are excluded from active participants as a result of the adjustment are subtracted from the “Subtotal” (line 7d, SUBTL_ACT_RTD_SEP_CNT) and “Total” (line 7f, TOT_ACT_RTD_SEP_BENEF_CNT) participants lines, to create variables TPART and GTPART, respectively.

In the Private Pension Plan Bulletin, the underlying variable for tabulations of “Active Participants” is ADJ_ACTIVE, and for “Total Participants” is TPART.

The variables PART13 and PART14 are set equal to the TPART (“Total participants”) variable, but assigned formats so that output is displayed in ranges (“2-9”, “10-24”, ... “50,000 or more”). PART14 adds an extra parameter, “None or not reported”, for instances where TPART is less than or equal to zero, or missing.

The variable LARGE is set equal to 1 for plans with 100 or more participants (as measured by TPART). It is used in the Private Pension Plan Bulletin in determining which records will be tabulated for tables restricted to pension plans with 100 or more participants. Please note that this subset of plans is largely composed of plans filing Schedule H, but also includes a small number of plans filing the less detailed Schedule I (“Financial Information – Small Plan”)

Financials

AST21

AST21 is set equal to Total Assets End of Year (TOT_ASSETS_EOY_AMT) and assigned a format which displays output in ranges, e.g., “\$1-24K”, “25-49K”, ... “2.5B or more”.

FUNDING_ARRANGE

FUNDING_ARRANGE is the recode of FUNDING_ARRANGEMENT_CODE and uses financial information to help determine the method of funding for investment of assets.

| <u>Value</u> | <u>FUNDING_ARRANGE Description</u> |
|--------------|------------------------------------|
| 1 | Insurance |
| 2 | Section 412(i) Insurance |
| 3 | Trust |
| 4 | Trust and Insurance |
| 5 | Unspecified |

The method of funding for investment of assets is “trust” if one or more of the following conditions apply:

1. The plan indicated “Trust” as its funding arrangement on line 9a of Form 5500.
2. The plan did not indicate any funding arrangement, or checked “General assets of the sponsor”, on line 9a, and had assets in one or more of the following investments:
 - a. Interest-bearing cash
 - b. U.S. Government securities

- c. Corporate debt instruments
- d. Corporate stocks
- e. Partnership/joint venture interests
- f. Real estate
- g. Common/collective trusts
- h. Master trust investment accounts
- i. 103-12 investment entities
- j. Registered investment companies (e.g., mutual funds)
- k. Employer securities
- l. Employer real property
- m. Other investments

The method of funding for investment of assets is “insurance” if one or more of the following conditions apply:

1. The plan indicated “Insurance” or “Section 412(i) insurance contracts” on line 9a of Form 5500.
2. The plan had assets in pooled separate accounts or insurance company general accounts (see Schedule H lines c(13) and c(14)).
3. The plan indicated that it had attached Schedule A, “Insurance Information” and had not indicated “Insurance” or “Section 412(i) insurance contracts” as its plan benefit arrangement on line 9b of Form 5500.

BENEFIT_ARRANGE

BENEFIT_ARRANGE is the recode of BENEFIT_CODE and uses financial information to help determine the method of funding for payment of benefits.

| <u>Value</u> | <u>BENEFIT_ARRANGE Description</u> |
|--------------|------------------------------------|
| 1 | Insurance |
| 2 | Section 412(i) Insurance |
| 3 | Trust |
| 4 | Trust and Insurance |
| 5 | Unspecified |

The method of funding for payment of benefits is “trust” if one or more of the following conditions apply:

1. The plan indicated “Trust” as its funding arrangement on line 9b of Form 5500.
2. The plan did not indicate any funding arrangement, or checked “General assets of the sponsor”, on line 9b, and
 - a. Indicated benefit payments directly to participants or beneficiaries (Schedule H, line e(1))
 - b. OR, indicated that a Schedule H was attached, that no payments were made to insurance carriers for the provision of benefits, that a Schedule A was **not** attached, and that the method of funding for investment of assets was “Trust” only (FUNDING_ARRANGE = 3).

The method of funding for payment of benefits is “insurance” if one or more of the following conditions apply:

1. The plan indicated “Insurance” or “Section 412(i) insurance contracts” on line 9b of Form 5500.
2. The plan indicated “Section 412(i) insurance contracts” as method of funding for investment of assets on line 9a.
3. The plan did not indicate any funding arrangement, or checked “General assets of the sponsor”, on line 9b, and
 - a. Indicated that payments were made to insurance carriers for the provision of benefits
 - b. OR, the plan indicated that it had attached Schedule A, “Insurance Information” and had not indicated “Insurance” or “Section 412(i) insurance contracts” as its plan funding arrangement on line 9a of Form 5500.

BS_SOURCE

UNSPEC_INVEST_EOY_AMT

UNSPEC_DIST_BNFT_AMT

BS_SOURCE indicates the source of balance sheet information: “H” if Schedule H, “I” if Schedule I, and “N” if neither (or none). For Schedule I plans, Schedule I variables (with prefix “SMALL_”) are copied and given the variable names of their Schedule H counterparts (e.g., JOINT_VENTURE_EOY_AMT = SMALL_JOINT_VENTURE_EOY_AMT). In the process, the variables “Unspecified Investments” (UNSPEC_INVEST_EOY_AMT) and “Unspecified Benefits Paid” (UNSPEC_DIST_BNFT_AMT) are created. Unspecified Investments is the small plan Total Assets amount, less the sum of the small plan assets line items (partnership/joint venture, employer real property, real estate, employer securities, participant loans, and loans other than to participants). Note that “Tangible personal property” (SMALL_PERSONAL_PROP_EOY_AMT) is **not** subtracted from total assets; it has no Schedule H analogue and is thus included in “unspecified investments” for the Research File. Unspecified Benefits is the small plan Benefits Paid (line 2e)—Schedule I does not specify any benefit payment detail.

NET_TRANSFERS

If the balance sheet source is Schedule I, then NET_TRANSFERS is the small plan total transfers amount (SMALL_TOT_PLAN_TRANSFERS_AMT). Otherwise, NET_TRANSFERS is the amount of assets transferred to the plan (TOT_TRANSFERS_TO_AMT), less the amount of assets transferred from the plan (TOT_TRANSFERS_FROM_AMT).

Imputed Variables

Imputed variables largely serve the function of insuring that line items add up to the totals on the Private Pension Plan Bulletin tables.

IB_NINC

Imputed Net Income, equal to Total Income (TOT_INCOME_AMT) less Total Expenses (TOT_EXPENSES_AMT).

IOB_*

IOB_* variables are “imputed other” amounts to be used when tabulating both Schedule H and Schedule I filers. They are computed by subtracting the sum of line items common to both the Schedule H and I for a particular category from the reported total for that category. For example, IOB_ASST (imputed other assets) equals total assets (TOT_ASSETS_EOY_AMT) less the sum of assets in partnerships/joint ventures, employer property, real estate, employer securities, participant loans, and loans other than to participants. Note that these six asset line items are the only items found on both Schedule H and Schedule I.

IOH_*

IOH_* variables are “imputed other” amounts to be used when tabulating only Schedule H filers. They are computed by subtracting the sum of line items on Schedule H for a particular category from the reported total for that category. For example, IOH_INT (imputed other interest earnings) equals total interest (TOTAL_INTEREST_AMT) less the sum of interest earnings from interest-bearing cash, U.S. Government securities, corporate debt instruments, loans (other than to participants), and participant loans. Note that these five interest earnings items are found only on Schedule H.

ITB_LIAB

Imputed Total Liabilities, equal to Total Assets (TOT_ASSETS_EOY_AMT) less Net Assets (NET_ASSETS_EOY_AMT).

IOH_CONT_C12

IOH_CONT_C12 is the variable underlying “Other or unspecified contributions” on Bulletin Tables C12, “Percentage Distribution of Income of Defined Benefit Plans with 100 or more Participants” and C13, “Percentage Distribution of Income of Defined Contribution Plans with 100 or more Participants”. It is the reported Total Contributions

less the sum of employer contributions and participant contributions. In other words, it is an imputed “other contributions” variable that also includes noncash contributions.

IOH_INC_C12

IOH_INC_C12 is the variable underlying “Other or unspecified income” on Bulletin Tables C12 and C13. It is the reported Total Income less the sum of the following “income” line items on Schedule H:

- Total contributions (TOT_CONTRIB_AMT)
- Total interest earnings (TOTAL_INTEREST_AMT)
- Total dividends (TOTAL_DIVIDENDS_AMT)
- Gain (loss) on sale of assets (TOT_GAIN_LOSS_SALE_AST_AMT)
- Unrealized appreciation (depreciation) of assets (TOT_UNREALZD_APPRCTN_AMT)
- Net investment gain (loss) from common/collective trusts (GAIN_LOSS_COM_TRUST_AMT)
- Net investment gain (loss) from pooled separate accounts (GAIN_LOSS_POOL_SEP_AMT)
- Net investment gain (loss) from master trust investment accounts (GAIN_LOSS_MASTER_TR_AMT)
- Net investment gain (loss) from 103-12 investment entities (GAIN_LOSS_103_12_INVST_AMT)
- Net investment gain (loss) from registered investment companies (GAIN_LOSS_REG_INVST_AMT)

In other words, IOH_INC_C12 is an imputed “other income” variable that also includes earnings from rents (Schedule H line 2b(3), TOTAL_RENTS_AMT).

SRDB *

SRDB_* variables are “sum of reported detail” variables to be used when tabulating both Schedule H and Schedule I plans. They are computed by summing the reported line items common to both Schedules H and I for a particular category, plus the “Other” line item (if any) for that category. For example, SRDB_ASST (sum of reported assets detail) is the sum of assets in partnerships/joint ventures, employer property, real estate, employer securities, participant loans, loans other than to participants, and tangible personal property (SMALL_PERSONAL_PROP_EOY_AMT). Note that personal property, an asset line item on Schedule I but not on Schedule H, is considered an “other” asset.

SRDH *

SRDH_* variables are “sum of reported detail” variables to be used when tabulating Schedule H plans. They are computed by summing the reported line items on Schedule H for a particular category, plus the “Other” line item (if any) for that category. For

example, SRDH_EXP (sum of reported expenses detail) is the sum of total benefit payments (TOT_DISTRIB_BNFT_AMT), corrective distributions (TOT_CORRECTIVE_DISTRIB_AMT), deemed distributions of participant loans (TOT_DM_DISTRIB_PTCP_LNS_A), interest expense (TOT_INT_EXPENSE_AMT), and total administrative expenses (TOT_ADMIN_EXPENSES_AMT). There is no “Other expenses” line on Schedule H.

VII. Codebook

| <u>SAS Variable Name</u> | <u>Source</u> | <u>5500 Item Number</u> | <u>Variable Description</u> | <u>Values</u> |
|---------------------------------|----------------------|--|--|---|
| ACQUIS_INDBT_BOY_AMT | Schedule H | 1i | Acquisition indebtedness, beginning of year amount | |
| ACQUIS_INDBT_EOY_AMT | Schedule H | 1i | Acquisition indebtedness, end of year amount | |
| ADJ_ACTIVE | | | Active Participants, adjusted to exclude employees who are eligible to participate in a plan but do not participate. | |
| AGGREGATE_COSTS_AMT | Schedule H | 2b(4)(B) | Aggregate carrying amount | |
| AGGREGATE_PROCEEDS_AMT | Schedule H | 2b(4)(A) | Aggregate proceeds on sale of assets | |
| ALL_PLAN_AST_DISTRIB_IND | Schedule H | Part IV, 4k | All plan assets distributed. | 1 = Yes |
| AST21 | | | Total Assets EOY, formatted with commas. | |
| BENEF_RCVG_BNFT_CNT | Form 5500 | Part II, 7e | Number of deceased participants whose beneficiaries are receiving or are entitled to receive benefits | Integer |
| BENEFIT_ARRANGE | | | Funding arrangement for payment of benefits. | 1 = Insurance, 2 = Section 412(i) insurance contracts, 3 = Trust, 4 = General assets of the sponsor, 5 = Not determinable |
| BENEFIT_CODE | Form 5500 | Part II, 9b | Plan Benefit Arrangement (check all that apply) | 1 = Insurance, 2 = Section 412(i) insurance contracts, 3 = Trust, 4 = General assets of the sponsor |
| BEST_FOR_PLAN | | | Filing is considered "best" for its combination of EIN, PN, and plan year ending date. | 1 = Yes, 0 = No |
| BIZCODE | | | Business code. | |
| BLDGS_USED_BOY_AMT | Schedule H | 1e | Buildings & other property used in plan operation BOY | |
| BLDGS_USED_EOY_AMT | Schedule H | 1e | Buildings & other property used in plan operation EOY | |
| BNFTS_PAYABLE_BOY_AMT | Schedule H | 1g | Benefit claims payable BOY | |
| BNFTS_PAYABLE_EOY_AMT | Schedule H | 1g | Benefit claims payable EOY | |
| BS_SOURCE | | | Source of Balance Sheet items (replaces 1999 variable FORM). | H' = Schedule H; 'T' = Schedule I; 'N' = None |
| COLLECTIVE_BARGAIN_IND | Form 5500 | Part I, C | Plan is a collectively bargained plan | 1 = Yes |

| <u>SAS Variable Name</u> | <u>Source</u> | <u>5500 Item Number</u> | <u>Variable Description</u> | <u>Values</u> |
|-----------------------------|---------------|---------------------------------|---|---|
| COMMON_STOCK_BOY_AMT | Schedule H | 1c(4)(B) | Corporate stocks - Common BOY | |
| COMMON_STOCK_EOY_AMT | Schedule H | 1c(4)(B) | Corporate stocks - Common EOY | |
| CONTRACT_ADMIN_FEES_AMT | Schedule H | 2i(2) | Administrative expenses -- Contract administrator fees | |
| CORP_DEBT_OTHER_BOY_AMT | Schedule H | 1c(3)(B) | Corporate debt instruments - All Other, BOY | |
| CORP_DEBT_OTHER_EOY_AMT | Schedule H | 1c(3)(B) | Corporate debt instruments - All Other, EOY | |
| CORP_DEBT_PREFERRED_BOY_AMT | Schedule H | 1c(3)(A) | Corporate debt instruments - Preferred, BOY | |
| CORP_DEBT_PREFERRED_EOY_AMT | Schedule H | 1c(3)(A) | Corporate debt instruments - Preferred, EOY | |
| DB | | | Plan is Defined Benefit | 1 = Yes |
| DC | | | Plan is Defined Contribution | 1 = Yes |
| DISTRIB_DRT_PARTCP_AMT | Schedule H | 2e(1) | Benefit payments directly to participants & beneficiaries, including direct rollovers | |
| DIVND_COMMON_STOCK_AMT | Schedule H | 2b(2)(B) | Dividends -- Common stock | |
| DIVND_PREF_STOCK_AMT | Schedule H | 2b(2)(A) | Dividends -- Preferred stock | |
| EFF_DATE | | | Effective date of plan. | |
| EFFYR | | | Effective year of plan. | |
| EINPN | | | Concatenation of OPR_EIN and OPR_PN. | |
| EMPLR_CONTRIB_BOY_AMT | Schedule H | 1b(1) | Receivables - employer contributions, BOY | |
| EMPLR_CONTRIB_EOY_AMT | Schedule H | 1b(1) | Receivables - employer contributions, EOY | |
| EMPLR_CONTRIB_INCOME_AMT | Schedule H | 2a(1)(A) | Contributions - received or receivable in cash from employers | |
| EMPLR_PROP_BOY_AMT | Schedule H | 1d(2) | Employer real property, BOY | |
| EMPLR_PROP_EOY_AMT | Schedule H | 1d(2) | Employer real property, EOY | |
| EMPLR_SEC_BOY_AMT | Schedule H | 1d(1) | Employer securities, BOY | |
| EMPLR_SEC_EOY_AMT | Schedule H | 1d(1) | Employer securities, EOY | |
| ENT2 | | | Plan entity type. | 1 = Single Employer, 2 = Multiemployer |
| ESOPCODE | | | ESOP, leveraged or not leveraged. | 1 = Leveraged, 2 = Nonleveraged |

| <u>SAS Variable Name</u> | <u>Source</u> | <u>5500 Item Number</u> | <u>Variable Description</u> | <u>Values</u> |
|----------------------------|---------------|---------------------------------|---|---|
| F_SOURCE | | | Source of filing (replaces 1999 variable SOURCE). | 0 = 2001 OPR Editor tables, 1 = 2002 OPR Editor tables, 2 = 2002 EDS tables, 3 = 2001 EDS tables, 4 = Key-entered Mega plan |
| F_WGT | | | Plan weight used for computation of "flow" quantities, e.g., contributions, benefits, income, and expenses. | = WGT |
| FILING_ID | | | 14-digit Filing identifying number (also called Document Locator Number) | |
| FORM_PLAN_YEAR_BEGIN_DATE | Form 5500 | Part I | Calendar plan year of fiscal plan year beginning date | |
| FORM_TAX_PRD | Form 5500 | Part I | Calendar plan year of fiscal plan year ending date | |
| FUNDING_ARRANGE | | | Funding arrangement for investment of assets. | 1 = Insurance, 2 = Section 412(i) insurance contracts, 3 = Trust, 4 = General assets of the sponsor, 5 = Not determinable |
| FUNDING_ARRANGEMENT_CODE | Form 5500 | Part II, 9a | Plan funding arrangement (check all that apply) | 1 = Insurance, 2 = Section 412(i) insurance contracts, 3 = Trust, 4 = General assets of the sponsor |
| GAIN_LOSS_103_12_INVST_AMT | Schedule H | 2b(9) | Net gain from 103-IEs | |
| GAIN_LOSS_COM_TRUST_AMT | Schedule H | 2b(6) | Net gain from CCTs | |
| GAIN_LOSS_MASTER_TR_AMT | Schedule H | 2b(8) | Net gain from MTIAs | |
| GAIN_LOSS_POOL_SEP_AMT | Schedule H | 2b(7) | Net gain from PSAs | |
| GAIN_LOSS_REG_INVST_AMT | Schedule H | 2b(10) | Net gain from registered investment companies | |
| GOVT_SEC_BOY_AMT | Schedule H | 1c(2) | U.S. government securities, BOY | |
| GOVT_SEC_EOY_AMT | Schedule H | 1c(2) | U.S. government securities, EOY | |
| GTPART | | | Grand total participants | |
| IB_NINC | | | Net income (Sch. H and I). | |
| INS_CARRIER_BNFTS_AMT | Schedule H | 2e(2) | Payments to insurance carriers for provision of benefits | |
| INS_CO_GEN_ACCT_BOY_AMT | Schedule H | 1c(14) | Value of funds in insurance company general account (unallocated contracts), BOY | |
| INS_CO_GEN_ACCT_EOY_AMT | Schedule H | 1c(14) | Value of funds in insurance company general account (unallocated contracts), EOY | |

| <u>SAS Variable Name</u> | <u>Source</u> | <u>5500 Item Number</u> | <u>Variable Description</u> | <u>Values</u> |
|---------------------------|---------------|---------------------------------|---|---------------|
| INT_103_12_INVST_BOY_AMT | Schedule H | 1c(12) | Value of interest in 103-12 investment entities (103-12 IEs), BOY | |
| INT_103_12_INVST_EOY_AMT | Schedule H | 1c(12) | Value of interest in 103-12 investment entities (103-12 IEs), EOY | |
| INT_BEAR_CASH_AMT | Schedule H | 2b(1)(A) | Interest earnings on interest-bearing cash | |
| INT_BEAR_CASH_BOY_AMT | Schedule H | 1c(1) | Interest bearing cash, BOY | |
| INT_BEAR_CASH_EOY_AMT | Schedule H | 1c(1) | Interest bearing cash, EOY | |
| INT_COMMON_TR_BOY_AMT | Schedule H | 1c(9) | Value of interest in common/collective trusts (CCTs), BOY | |
| INT_COMMON_TR_EOY_AMT | Schedule H | 1c(9) | Value of interest in common/collective trusts (CCTs), EOY | |
| INT_MASTER_TR_BOY_AMT | Schedule H | 1c(11) | Value of interest in master trust investment accounts (MTIAs), BOY | |
| INT_MASTER_TR_EOY_AMT | Schedule H | 1c(11) | Value of interest in master trust investment accounts (MTIAs), EOY | |
| INT_ON_CORP_DEBT_AMT | Schedule H | 2b(1)(C) | Interest Earnings -- Corporate debt instruments | |
| INT_ON_GOVST_SEC_AMT | Schedule H | 2b(1)(B) | Interest Earnings - U.S. Govt securities | |
| INT_ON_OTH_INVST_AMT | Schedule H | 2b(1)(F) | Interest Earnings - Other | |
| INT_ON_OTH_LOANS_AMT | Schedule H | 2b(1)(D) | Interest Earnings - Loans (other than to participants) | |
| INT_ON_PARTCP_LOANS_AMT | Schedule H | 2b(1)(E) | Interest Earnings - Participant loans | |
| INT_POOL_SEP_ACCT_BOY_AMT | Schedule H | 1c(10) | Value of interest in pooled separate accounts (PSAs), BOY | |
| INT_POOL_SEP_ACCT_EOY_AMT | Schedule H | 1c(10) | Value of interest in pooled separate accounts (PSAs), EOY | |
| INT_REG_INVST_CO_BOY_AMT | Schedule H | 1c(13) | Value of interest in registered investment companies (e.g. mutual funds), BOY | |
| INT_REG_INVST_CO_EOY_AMT | Schedule H | 1c(13) | Value of interest in registered investment companies (e.g. mutual funds), EOY | |
| INVST_MGMT_FEES_AMT | Schedule H | 2i(3) | Administrative Expenses -- Investment advisory & management fees | |
| IOB_ASST | | | Other or unspecified assets (Sch. H and I). | |
| IOB_EXP | | | Other or unspecified expenses (Sch. H and I). | |

| <u>SAS Variable Name</u> | <u>Source</u> | <u>5500 Item Number</u> | <u>Variable Description</u> | <u>Values</u> |
|---------------------------|---------------|---------------------------------|---|-----------------|
| IOB_INC | | | Other or unspecified income (Sch. H and I). | |
| IOH_AEXP | | | Other or unspecified administrative expenses (Sch. H only). | |
| IOH_APP | | | Unspecified appreciation (Sch. H only). | |
| IOH_ASST | | | Other or unspecified assets (Sch. H only). | |
| IOH_ASST_C7 | | | Other or unspecified assets (Table C7) (Sch. H only). | |
| IOH_BEN | | | Other or unspecified benefits (Sch. H only). | |
| IOH_CONT | | | Unspecified contributions (Sch. H only). | |
| IOH_CONT_C12 | | | Unspecified contributions (Table C12) (Sch. H only). | |
| IOH_DIV | | | Unspecified dividends (Sch. H only). | |
| IOH_EXP | | | Unspecified expenses (Sch. H only). | |
| IOH_INC | | | Other or unspecified income (Sch. H only). | |
| IOH_INC_C12 | | | Other or unspecified income (Table C12) (Sch. H only). | |
| IOH_INT | | | Other or unspecified interest (Sch. H only). | |
| IOH_LIAB | | | Other liabilities (Sch. H only). | |
| ITB_LIAB | | | Total liabilities (Sch. H and I). | |
| JOINT_VENTURE_BOY_AMT | Schedule H | 1c(5) | Partnership/Joint Venture interests, BOY | |
| JOINT_VENTURE_EOY_AMT | Schedule H | 1c(5) | Partnership/Joint Venture interests, EOY | |
| K401 | | | Plan is a defined contribution plan with Code section 401(k) feature. | 1 = Yes, 0 = No |
| LARGE | | | Plan is a "large" plan, i.e., 100 or more total participants. | 1 = Yes, 0 = No |
| LAST_RPT_PLAN_NUM | Form 5500 | Part II, 4c | Plan number from last return/report | |
| LAST_RPT_SPONS_EIN | Form 5500 | Part II, 4b | EIN from last return/report | |
| NET_ASSETS_BOY_AMT | Schedule H | 1l | Net Assets, BOY | |
| NET_ASSETS_EOY_AMT | Schedule H | 1l | Net Assets, EOY | |
| NET_INCOME_AMT | Schedule H | 2k | Net Income | |
| NET_TRANSFERS | | | Net transfers. | |
| NON_CASH_CONTRIB_BS_AMT | Schedule H | 2a(2) | Noncash contributions | |
| NON_INT_BEAR_CASH_BOY_AMT | Schedule H | 1a | Total non-interest bearing cash, BOY | |
| NON_INT_BEAR_CASH_EOY_AMT | Schedule H | 1a | Total non-interest bearing cash, EOY | |

| <u>SAS Variable Name</u> | <u>Source</u> | <u>5500 Item Number</u> | <u>Variable Description</u> | <u>Values</u> |
|---------------------------|---------------|-------------------------|--|----------------------------------|
| OPR_EIN | | | Office of Policy Research assigned Employer Identification Number | 9 digits |
| OPR_PN | | | Office of Policy Research assigned Employer Plan Number | 4 digits |
| OPRTNG_PAYABLE_BOY_AMT | Schedule H | 1h | Operating payables, BOY | |
| OPRTNG_PAYABLE_EOY_AMT | Schedule H | 1h | Operating payables, EOY | |
| OTH_BNFT_PAYMENT_AMT | Schedule H | 2e(3) | Other benefit payment amount | |
| OTH_CONTRIB_RCVD_AMT | Schedule H | 2a(1)(C) | Other cash contributions | |
| OTH_INVST_BOY_AMT | Schedule H | 1c(15) | Other general investments, BOY | |
| OTH_INVST_EOY_AMT | Schedule H | 1c(15) | Other general investments, EOY | |
| OTHER_ADMIN_FEES_AMT | Schedule H | 2i(4) | Administrative Expenses -- Other | |
| OTHER_EXPENSES_AMT | | | Other expenses. | |
| OTHER_INCOME_AMT | Schedule H | 2c | Other income | |
| OTHER_LIAB_BOY_AMT | Schedule H | 1j | Other liabilities, BOY | |
| OTHER_LIAB_EOY_AMT | Schedule H | 1j | Other liabilities, EOY | |
| OTHER_LOANS_BOY_AMT | Schedule H | 1c(7) | Loans (other than to participants), BOY | |
| OTHER_LOANS_EOY_AMT | Schedule H | 1c(7) | Loans (other than to participants), EOY | |
| OTHER_RECEIVABLES_BOY_AMT | Schedule H | 1b(3) | Receivables - other receivables, BOY | |
| OTHER_RECEIVABLES_EOY_AMT | Schedule H | 1b(3) | Receivables - other receivables, EOY | |
| PART13 | | | Total participants, formatted. | |
| PART14 | | | Total participants, formatted. | |
| PARTCP_ACCOUNT_BAL_CNT | Form 5500 | Part II, 7g | Number of participants with account balances as of the end of the year (defined contribution plans only) | |
| PARTCP_CONTRIB_BOY_AMT | Schedule H | 1b(2) | Receivables - participant contributions, BOY | |
| PARTCP_CONTRIB_EOY_AMT | Schedule H | 1b(2) | Receivables - participant contributions, EOY | |
| PARTCP_LOANS_BOY_AMT | Schedule H | 1c(8) | Participant loans, BOY | |
| PARTCP_LOANS_EOY_AMT | Schedule H | 1c(8) | Participant loans, EOY | |
| PARTICIPANT_CONTRIB_AMT | Schedule H | 2a(1)(B) | Cash contributions from participants | |
| PDIR | | | Participant-direction flag. | 0 = None; 1 = Partial; 2 = Total |
| PENSION_BENEFIT_PLAN_IND | Form 5500 | Part II, 8a | Plan provides pension benefits | 1 = Yes |
| PLAN_NAME | Form 5500 | Part II, 1a | Name of plan | Text |
| PREF_STOCK_BOY_AMT | Schedule H | 1c(4)(A) | Corporate stocks - Preferred, BOY | |

| <u>SAS Variable Name</u> | <u>Source</u> | <u>5500 Item Number</u> | <u>Variable Description</u> | <u>Values</u> |
|--------------------------------|---------------|-------------------------|--|---|
| PREF_STOCK_EOY_AMT | Schedule H | 1c(4)(A) | Corporate stocks - Preferred, EOY | |
| PRI_SUP_CODE | | | Primary/Supplemental plan indicator. | There are 25 different possible values for this item – see Table following this codebook |
| PROFESSIONAL_FEES_AMT | Schedule H | 2i(1) | Administrative expenses -- Professional fees | |
| PYB | | | Plan year begin date | |
| PYE | | | Plan year end date | |
| REAL_ESTATE_BOY_AMT | Schedule H | 1c(6) | Real estate (other than employer real property), BOY | |
| REAL_ESTATE_EOY_AMT | Schedule H | 1c(6) | Real estate (other than employer real property), EOY | |
| RES_TERM_PLAN_ADPT_IND | Schedule H | Part II, 4k | Was a resolution to terminate the plan adopted? | 1 = Yes |
| RTD_SEP_PARTCP_FUT_CNT | Form 5500 | Part II, 7c | Number of other retired or separated participants entitled to future benefits | |
| RTD_SEP_PARTCP_RCVG_CNT | Form 5500 | Part II, 7b | Number of retired or separated participants receiving benefits | |
| S_WGT | | | Plan weight used for computing stock quantities, such as assets, liabilities, and participation. | = WGT * BEST_FOR_PLAN |
| SAMPLE_TYPE | | | Sample type assigned by the best filing routine. | "L" = Large, "H" = Schedule H attached, but not large, "S" = plan included in a 5% sample of all other plans. |
| SEP_PARTCP_PARTL_VSTD_CNT | Form 5500 | Part II, 7h | Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested | |
| SMALL_CORRECTIVE_DISTRIB_AMT | Schedule I | Part I, 2f | Corrective distributions | |
| SMALL_DM_DSTRB_PTCP_LN_A | Schedule I | Part I, 2g | Certain deemed distributions of participant loans | |
| SMALL_EMPLR_CONTRIB_INCOME_AMT | Schedule I | Part I, 2a1 | Employer contributions | |
| SMALL_EMPLR_PROP_EOY_AMT | Schedule I | Part I, 3b | Employer property | |
| SMALL_EMPLR_SEC_EOY_AMT | Schedule I | Part I, 3d | Employer securities | |
| SMALL_INVST_REAL_EST_EOY_A | Schedule I | Part I, 3c | Real estate investments | |
| SMALL_JOINT_VENTURE_EOY_AMT | Schedule I | Part I, 3a | Joint ventures / partnerships | |
| SMALL_MORTG_PARTCP_EOY_AMT | Schedule I | Part I, 3e | Participant loans | |
| SMALL_NET_ASSETS_BOY_AMT | Schedule I | Part I, 1c | Net Assets (BOY) | |
| SMALL_NET_ASSETS_EOY_AMT | Schedule I | Part I, 1c | Net Assets | |
| SMALL_NET_INCOME_AMT | Schedule I | Part I, 2j | Net Income | |

| <u>SAS Variable Name</u> | <u>Source</u> | <u>5500 Item Number</u> | <u>Variable Description</u> | <u>Values</u> |
|-------------------------------|---------------|-------------------------|--|---------------|
| SMALL_NON_CASH_CONTRIB_BS_AMT | Schedule I | Part I, 2b | Non-cash contributions | |
| SMALL_OTHER_INCOME_AMT | Schedule I | Part I, 2c | Other Income | |
| SMALL_OTH_CONTRIB_RCVD_AMT | Schedule I | Part I, 2a3 | Other contributions received/receivable | |
| SMALL_OTH_EXPENSES_AMT | Schedule I | Part I, 2h | Other expenses | |
| SMALL_OTH_LNS_PARTCP_EOY_AMT | Schedule I | Part I, 3f | Loans (other than to participants) | |
| SMALL_PARTICIPANT_CONTRIB_AMT | Schedule I | Part I, 2a2 | Participant contributions | |
| SMALL_PERSONAL_PROP_EOY_AMT | Schedule I | Part I, 3g | Personal property | |
| SMALL_TOT_ASSETS_BOY_AMT | Schedule I | Part I, 1a | Total assets (BOY) | |
| SMALL_TOT_ASSETS_EOY_AMT | Schedule I | Part I, 1a | Total assets | |
| SMALL_TOT_DISTRIB_BNFT_AMT | Schedule I | Part I, 2e | Total Benefits paid | |
| SMALL_TOT_EXPENSES_AMT | Schedule I | Part I, 2i | Total expenses | |
| SMALL_TOT_INCOME_AMT | Schedule I | Part I, 2d | Total income | |
| SMALL_TOT_LIABILITIES_BOY_AMT | Schedule I | Part I, 1b | Total liabilities (BOY) | |
| SMALL_TOT_LIABILITIES_EOY_AMT | Schedule I | Part I, 1b | Total liabilities | |
| SMALL_TOT_PLAN_TRANSFERS_AMT | Schedule I | Part I, 2k | Transfers to (from) the plan | |
| SOLEPLAN | | | Plan is the sole plan offered by employer. | 1 = Yes |
| SPONS_DFE_CITY | Form 5500 | Part II, 2a | Sponsor city | |
| SPONS_DFE_STATE | Form 5500 | Part II, 2a | Sponsor state | |
| SPONS_DFE_ZIP_CODE | Form 5500 | Part II, 2a | Sponsor zip code | |
| SPONSOR_DFE_NAME | Form 5500 | Part II, 2a | Sponsor name | |
| SPONSOR_NAME | Form 5500 | Part II, 2a | Sponsor name | |
| SRDB_ASST | | | Sum of reported detail: Assets (Sch. H and I) | |
| SRDB_EXP | | | Sum of reported detail: Expenses (Sch. H and I) | |
| SRDB_INC | | | Sum of reported detail: Income (Sch. H and I) | |
| SRDH_AEXP | | | Sum of reported detail: Admin. Expense (Sch. H) | |
| SRDH_APP | | | Sum of reported detail: Appreciation (Sch. H) | |
| SRDH_ASST | | | Sum of reported detail: Assets (Sch. H) | |
| SRDH_ASST_C7 | | | Sum of reported detail: Assets (Sch. H), Table C7 | |
| SRDH_BEN | | | Sum of reported detail: Benefits (Sch. H) | |
| SRDH_CASH | | | Sum of reported detail: Cash (Sch. H) | |
| SRDH_CONT | | | Sum of reported detail: Contributions (Sch. H) | |
| SRDH_CONT_C12 | | | Sum of reported detail: Contributions (Sch. H) (Table C12) | |
| SRDH_DIV | | | Sum of reported detail: Dividends (Sch. H) | |
| SRDH_EXP | | | Sum of reported detail: Expenses (Sch. H) | |

| <u>SAS Variable Name</u> | <u>Source</u> | <u>5500 Item Number</u> | <u>Variable Description</u> | <u>Values</u> |
|----------------------------|---------------|---------------------------------|---|---------------|
| SRDH_INC | | | Sum of reported detail: Income (Sch. H) | |
| SRDH_INC_C12 | | | Sum of reported detail: Income (Sch. H) (Table C12) | |
| SRDH_INT | | | Sum of reported detail: Interest (Sch. H) | |
| SRDH_LIAB | | | Sum of reported detail: Liabilities (Sch. H) | |
| SRDH_LOANS | | | Sum of reported detail: Loans (Sch. H) | |
| SRDH_REC | | | Sum of reported detail: Receivables (Sch. H) | |
| SRDH_STOCK | | | Sum of reported detail: Stock (Sch. H) | |
| SUBTL_ACT_RTD_SEP_CNT | Form 5500 | Part II, 7d | Subtotal of active, retired, and separated participants | |
| TOT_ACT_RTD_SEP_BENEF_CNT | Form 5500 | Part II, 7f | Number of active, retired, separated, and beneficiaries of deceased participants | |
| TOT_ACTIVE_PARTCP_CNT | Form 5500 | Part II, 7a | Number of active participants | |
| TOT_ADMIN_EXPENSES_AMT | Schedule H | 2i(5) | Administrative Expenses -- Total | |
| TOT_ASSETS_BOY_AMT | Schedule H | 1f | Total Assets, Beginning of Year amount | |
| TOT_ASSETS_EOY_AMT | Schedule H | 1f | Total Assets, End of Year amount | |
| TOT_CONTRIB_AMT | Schedule H | 2a(3) | Total Contributions | |
| TOT_CORRECTIVE_DISTRIB_AMT | Schedule H | 2f | Corrective distributions | |
| TOT_DISTRIB_BNFT_AMT | Schedule H | 2e(4) | Total benefit payments | |
| TOT_DM_DISTRIB_PTCP_LNS_A | Schedule H | 2g | Certain deemed distributions of participant loans | |
| TOT_EXPENSES_AMT | Schedule H | 2j | Total Expenses | |
| TOT_GAIN_LOSS_SALE_AST_AMT | Schedule H | 2b(4)(C) | Net gain on sale of assets | |
| TOT_INCOME_AMT | Schedule H | 2d | Total income | |
| TOT_INT_EXPENSE_AMT | Schedule H | 2h | Interest expense | |
| TOT_LIABILITIES_BOY_AMT | Schedule H | 1k | Total liabilities, beginning of year amount | |
| TOT_LIABILITIES_EOY_AMT | Schedule H | 1k | Total liabilities, end of year amount | |
| TOT_PARTCP_BOY_CNT | Form 5500 | 3a(6) | Total participants, beginning-of-year | |
| TOT_PARTCP_EOY_CNT | | | Total participants, beginning-of-year | |
| TOT_TRANSFERS_FROM_AMT | Schedule H | 2l(2) | Transfers of Assets from this plan | |
| TOT_TRANSFERS_TO_AMT | Schedule H | 2l(1) | Transfers of Assets to this plan | |
| TOT_UNREALZD_APPRCTN_AMT | Schedule H | 2b(5)(C) | Unrealized Appreciation -- Total | |
| TOTAL_DIVIDENDS_AMT | Schedule H | 2b(2)(C) | Dividends -- Total | |
| TOTAL_INTEREST_AMT | Schedule H | 2b(1)(G) | Interest Earnings -- Total | |

| <u>SAS Variable Name</u> | <u>Source</u> | <u>5500 Item Number</u> | <u>Variable Description</u> | <u>Values</u> |
|--------------------------|---------------|---------------------------------|--|---|
| TOTAL_RENTS_AMT | Schedule H | 2b(3) | Rents -- Total | |
| TPART | | | Total participants. | |
| TYPE_PENSION_BNFT_CODE | Form 5500 | Part II, 8a | Pension characteristics codes | 1A - 1H, 2A - 2P, 3A - 3H (see Form 5500 instructions for details) |
| TYPE_PLAN_ENTITY_IND | Form 5500 | Part I, A | Type of plan entity. | 1 = multiemployer plan, 2 = single employer plan, 3 = multiple employer plan, 4 = DFE |
| TYPE_PLAN_FILING_IND | Form 5500 | Part I, B | Type of filing. | 1 = the first return/report filed for the plan; 2 = an amended return/report; 3 = the final return/report filed for the plan; 4 = a short plan year return/report (less than 12 months) |
| TYPE2 | | | Plan type (2 values). | 1 = DB, 2 = DC |
| TYPE3 | | | Plan type (3 values). | 1 = Defined Contribution (total), 2 = Cash Balance or similar, 3 = Other defined benefit |
| TYPE9 | | | Plan type (9 values). | 1 = Defined Benefit (total), 2 = Profit-sharing (including thrift-savings), 3 = Stock bonus, 4 = Target benefit, 5 = Money purchase, 6 = 403(b)(1), 8 = 403(b)(7), 9 = Code 408, X = Other defined contribution |
| UNREALZD_APPRCTN_OTH_AMT | Schedule H | 2b(5)(B) | Unrealized Appreciation -- Other | |
| UNREALZD_APPRCTN_RE_AMT | Schedule H | 2b(5)(A) | Unrealized Appreciation -- Real Estate | |
| UNSPEC_DIST_BNFT_AMT | | | Unspecified benefits distributed. | |
| UNSPEC_INVEST_EOY_AMT | | | Unspecified investments. | |
| WGT | | | Plan weight | |

VIII. List of Plan Characteristics Codes for Lines 8a and 8b

The following benefit codes are taken directly from pages 17 and 18 of the 2002 Instructions for Form 5500 promulgated by the IRS, PWBA, and PBGC. The complete document can be accessed at <http://www.dol.gov/ebsa/pdf/2002-5500inst.pdf>

| Code | Defined Benefit Pension Features |
|------|---|
| 1A | Benefits are primarily pay related. |
| 1B | Benefits are primarily flat dollar (includes dollars per year of service) |
| 1C | Cash balance or similar plan – Plan has a “cash balance” formula. For this purpose, a “cash balance” formula is a benefit formula in a defined benefit plan by whatever name (e.g., personal cash account plan, pension equity plan, life cycle plan, cash account plan, etc.) that rather than, or in addition to, expressing the accrued benefit as a life annuity commencing at normal retirement age, defines benefits for each employee in terms more common to a defined contribution plan such as a single sum distribution amount (e.g., 10 percent of final average pay times years of service, or the amount of the employee’s hypothetical account balance). |
| 1D | Offset arrangement – Plan benefits are subject to offset for retirement benefits provided in another plan or arrangement of the employer. |
| 1E | Code section 401(h) arrangement – Plan contains separate accounts under Code section 401(h) to provide employee health benefits. |
| 1F | Code section 414(k) arrangement – Benefits are based partly on the balance of the separate account of the participant (also include appropriate defined contribution pension feature codes) |
| 1G | Covered by PBGC – Plan is covered under the PBGC insurance program (see ERISA section 4021) |
| 1H | Plan covered by PBGC that was terminated and closed out for PBGC purposes – Before the end of the plan year (or a prior plan year), (1) the plan terminated in a standard (or distress) termination and completed the distribution of plan assets in satisfaction of all benefit liabilities (or all ERISA Title IV benefits for distress termination); or (2) a trustee was appointed for a terminated plan pursuant to ERISA section 4042. |
| 1I | Frozen Plan – As of the last day of the plan year, the plan provides that no participant will get any new benefit accrual (whether because of service or compensation). |
| Code | Defined Contribution Pension Features |
| 2A | Age/Service Weighted or New Comparability or Similar Plan – Age/Service Weighted Plan: Allocations are based on age, service, or age and service. New Comparability or Similar Plan: Allocations are based on participant classifications and a classification(s) consists entirely or predominantly of highly compensated employees; or the plan provides an additional allocation rate on compensation above a specified threshold, and the threshold or additional rate exceeds the maximum threshold or rate allowed under the permitted disparity rules of section 401(l). |
| 2B | Target benefit plan |
| 2C | Money purchase (other than target benefit) |
| 2D | Offset plan – Plan benefits are subject to offset for retirement benefits provided in another plan or arrangement of the employer. |
| 2E | Profit-sharing |
| 2F | ERISA section 404(c) Plan – This plan, or any part of it is intended to meet the conditions of 29 CFR 2550.404c-1. |
| 2G | Total participant-directed account plan – Participants have the opportunity to direct the investment of all the assets allocated to their individual accounts, regardless of whether 29 CFR 2550.404c-1 is intended to be met. |

| | |
|------|---|
| 2H | Partial participant-directed account plan – Participants have the opportunity to direct the investment of a portion of the assets allocated to their individual accounts, regardless of whether 29 CFR 2550.404c-1 is intended to be met. |
| 2I | Stock bonus |
| 2J | Code section 401(k) feature – A cash or deferred arrangement described in Code section 401(k) that is part of a qualified defined contribution plan that provides for an election by employees to defer part of their compensation or receive these amounts in cash. |
| 2K | Code section 401(m) arrangement – Employee contributions are allocated to separate accounts under the plan or employer contributions are based, in whole or in part, on employee deferrals or contributions to the plan. Not applicable if plan is 401(k) plan with only QNECs and/or QMACs. Also not applicable if Code section 403(b)(1), 403(b)(7) or 408 arrangements/accounts/annuities. |
| 2L | Code section 403(b)(1) arrangement – See Limited Pension Plan Reporting instructions for Code section 403(b)(1) arrangements for certain exempt organizations. |
| 2M | Code section 403(b)(7) accounts – See Limited Pension Plan Reporting instructions for Code section 403(b)(7) custodial accounts for regulated investment company stock for certain exempt organizations. |
| 2N | Code section 408 accounts and annuities – See Limited Pension Plan Reporting instructions for pension plan utilizing individual Code section 408 retirement accounts or annuities as the funding vehicle for providing benefits. |
| 2O | ESOP other than a leveraged ESOP – A completed Schedule E must be attached to a Form 5500 filed for an ESOP. |
| 2P | Leveraged ESOP – An ESOP that acquires employer securities with borrowed money or other debt-financing techniques. A completed Schedule E must be attached to a Form 5500 filed for an ESOP. |
| 2Q | The employer maintaining this ESOP is an S Corporation. |
| 2R | Participant-directed brokerage accounts provided as an investment option under the plan. |
| Code | Other Pension Benefit Features |
| 3A | Non-U.S. plan – Pension plan maintained outside the United States primarily for nonresident aliens. |
| 3B | Plan covering Self-Employed individuals. |
| 3C | Plan not intended to be qualified – A plan not intended to be qualified under Code sections 401, 403, or 408. |
| 3D | Master plan – A pension plan that is made available by a sponsor for adoption by employers; that is the subject of a favorable opinion letter; and for which a single funding medium (for example, a trust or custodial account) is established for the joint use of all adopting employers. |
| 3E | Prototype plan – A pension plan that is made available by a sponsor for adoption by employers; that is the subject of a favorable opinion or notification letter; and under which a separate funding medium (for example, a separate trust or custodial account) is established for each adopting employer. |
| 3F | Plan sponsor(s) received services of leased employees, as defined in Code section 414(n), during the plan year. |
| 3G | One-participant plan – A plan without employees as defined in 29 CFR 2510.3-3(b) |
| 3H | Plan sponsor(s) is (are) a member(s) of a controlled group (Code sections 414(b), (c), or (m)). |

IX. Contents of the 2002 Form 5500 Research File CD-ROM

| File name | Type | Contents |
|--|--------------|--|
| BUL02.sas7bdat | SAS data set | The 2002 Form 5500 Pension Research File. SAS Version 9 data set created under Windows XP Professional containing file used to create the <u>2001 Private Pension Plan Bulletin</u> . Variables are from Form 5500, Schedule H, and Schedule I. See User Guide.doc. |
| A1.sas | SAS program | Creates Bulletin table A1, and illustrates the use of weight F_WGT for variables that are flows, and S_WGT for variables that are stocks. More examples of PROC Tabulate code available upon request. Run SETUP.SAS and Format source.sas before running this program. |
| A3, A4, C4, C9, etc. | SAS Program | More examples of PROC TABULATE code used to create bulletin tables. |
| Format source.sas | SAS program | Creates the format library that must exist before any SAS programs can be run on the SAS data set above. |
| Form 5500 Research File User Guide.doc | MS Word | This document |
| SETUP.SAS | SAS program | Copies BUL02.sas7bdat from Network drive to Work Library. Creates a macro variable used to left justify footnotes in SAS program A1 and other Tabulate code. Sample PROC TABULATE code assumes that this little program has been run first. |