

# 2024 Instructions for Form 5500-EZ

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## 2024 Instructions for Form 5500-EZ Annual Return of A One-Participant (Owners/Partners and Their Spouses) Retirement Plan or A Foreign Plan

[View Official IRS Instructions](#) | [Business Codes](#) | [Characteristics Codes](#) |

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Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** [top](#) For the latest information about developments related to Form 5500-EZ and its instructions, such as legislation enacted after they were published, go to [IRS.gov/Form5500EZ](https://www.irs.gov/Form5500EZ).

# Filing Tips [Return to top](#)

To reduce the possibility of correspondence and penalties, we remind filers of the following.

Filing Form 5500-EZ on paper with the IRS:

- Use the online, fillable 2024 Form 5500-EZ on the IRS website. Complete and download the form to your computer to print and sign before mailing.
- Or, use the official printed paper Form 5500-EZ obtained from the IRS. Complete the form by hand using only black or blue ink. Be sure to enter your information in the specific line fields provided; sign and date the form before mailing.
- Or, use approved software, if available.
- Do not use felt tip pens or other writing instruments that can cause signatures or data to bleed through to the other side of the paper. One-sided documents should have no markings on the blank side.
- Do not use glue or other sticky substances on the paper. Paper should be clean.
- Do not submit extraneous information such as arrows or notes on the form.
- Mail Form 5500-EZ for plan year 2024 to the IRS office in Ogden, Utah, to be processed. See [Where To File](#) in these instructions.

Filing Form 5500-EZ electronically using the EFAST2 filing system:

- File online using EFAST2's web-based filing system or
- File through an EFAST2-approved vendor.

Detailed information on electronic filing is available on the EFAST2 website at [www.efast.dol.gov](http://www.efast.dol.gov).

# Phone Help [Return to top](#)

If you have questions and need help in completing this form, please call the IRS Help Desk at 877-829-5500. If you have questions concerning electronic filing under the EFAST2 filing system, call the EFAST2 Help Desk at 1-866-GO-EFAST (1-866-463-3278). These toll-free telephone services are available Monday through Friday.

# How To Get Forms and Publications [Return to top](#)

You can find Form 5500-EZ and its instructions by visiting the IRS Internet website at [IRS.gov/FormsPubs](http://IRS.gov/FormsPubs). You can also find and order other IRS forms and publications at [IRS.gov/OrderForms](http://IRS.gov/OrderForms).

**Personal computer.** [top](#) You can access the IRS website 24 hours a day, 7 days a week at [IRS.gov](http://IRS.gov) to:

- View forms, instructions, and publications.
- See answers to frequently asked tax questions.
- Search publications online by topic or keyword.
- Send comments or request help by email.
- Sign up to receive local and national tax news by email.

# Photographs of Missing Children

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The Internal Revenue Service is a proud partner with the National Center for [Missing & Exploited Children® \(NCMEC\)](#). Photographs of missing children selected by the Center may appear in instructions on pages that would otherwise be blank. You can help bring these children home by looking at the photographs and calling 1-800-THE-LOST (1-800-843-5678) if you recognize a child.

## General Instructions

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### Purpose of Form

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Form 5500-EZ is used by one-participant plans and foreign plans that are not subject to the requirements of section 104(a) of the Employee Retirement Income Security Act of 1974 (ERISA).

**Note.** A one-participant plan or a foreign plan (as defined under [Who Must File Form 5500-EZ](#)) cannot file an annual return on Form 5500, Annual Return/Report of Employee Benefit Plan, or Form 5500-SF, Short Form Annual Return/Report of Small Employee Benefit Plan, regardless of whether the plan previously filed an annual return on Form 5500 or Form 5500-SF. Therefore, every one-participant plan or a foreign plan required to file an annual return must either file paper Form 5500-EZ with the IRS or electronically file Form 5500-EZ using the [EFAST2 Filing System](#).

### Who Must File Form 5500-EZ

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You must file Form 5500-EZ for a retirement plan if the plan is a one-participant plan or a foreign plan that is required to file an annual return under section 6058(a).

A one-participant plan means a retirement plan (that is, a defined benefit pension plan or a defined contribution profit-sharing or money purchase pension plan), other than an Employee Stock Ownership Plan (ESOP), which:

1. Covers only you (or you and your spouse) and you (or you and your spouse) own the entire business (which may be incorporated or unincorporated); or
2. Covers only one or more partners (or partners and their spouses) in a business partnership (treating 2% shareholder of an S corporation, as defined in IRC §1372(b), as a partner); and
3. Does not provide benefits for anyone except you (or you and your spouse) or one or more partners (or partners and their spouses).

A one-participant plan must file an annual return unless the plan meets the conditions for not filing under [Who Does Not Have To File Form 5500-EZ](#) below.

A foreign plan means a pension plan that is maintained outside the United States primarily for nonresident aliens.

A foreign plan is required to file an annual return if the employer who maintains the plan is:

- A domestic employer, or

- A foreign employer with income derived from sources within the United States (including foreign subsidiaries of domestic employers) if contributions to the plan are deducted on its U.S. income tax return.

**Caution!** Do not file an annual return for a plan that is a qualified foreign plan within the meaning of section 404A(e) that does not qualify for the treatment provided in section 402(d).

**Note.** If you are not eligible to file the Form 5500-EZ for a plan that is subject to the reporting requirements in section 104 of ERISA, you must electronically file Form 5500 or, if eligible, Form 5500-SF.

## Who Does Not Have To File Form 5500-EZ [Return to top](#)

You do not have to file Form 5500-EZ for the 2024 plan year for a one-participant plan if the total of the plan's assets and the assets of all other one-participant plans maintained by the employer at the end of the 2024 plan year does not exceed \$250,000, unless 2024 is the final plan year of the plan. For more information on final plan years, see [Final Return](#), later.

**Example.** If a plan meets all the requirements for filing Form 5500-EZ and its total assets (either alone or in combination with one or more one-participant plans maintained by the employer) exceed \$250,000 at the end of the 2024 plan year, Form 5500-EZ must be filed for each of the employer's one-participant plans including those with less than \$250,000 in assets for the 2024 plan year.

**Note.** You should use the total plan assets as listed as of the end of the plan year on line 6a(2) of this form to determine whether the plan(s) assets exceed \$250,000. If an employer maintains one or more one-participant plans, the total assets of all one-participant plans combined must be counted towards the amount of \$250,000.

## How To File [Return to top](#)

**Paper forms for filing.** The 2024 Form 5500-EZ may be filed on paper. File the official IRS printed Form 5500-EZ or the downloadable form found on the IRS website; or use approved software, if available.

You can complete the online, fillable 2024 Form 5500-EZ found on the IRS website and download it to your computer to print and sign before mailing to the address specified in these instructions. See [Where To File](#).

You can obtain the official IRS printed 2024 Form 5500-EZ from the IRS to complete by hand with pen or typewriter using blue or black ink. Entries should not exceed the lines provided on the form. Abbreviate if necessary. Paper forms are available from the IRS as discussed earlier in [How To Get Forms and Publications](#).

**Electronic filing.** Effective for plan years beginning after 2019, a filer can file Form 5500-EZ electronically using the EFAST2 filing system. See EFAST2 Filing System in these instructions.

**Mandatory electronic filing.** A filer must file the Form 5500-EZ electronically using the [EFAST2 Filing System](#) for plan year beginning on or after January 1, 2024 if the filer is required to file at least 10 returns of any type with the IRS, including information returns (for example, Forms W-2 and Forms 1099), income tax returns, employment tax returns, and excise tax returns, during the calendar year that includes the first day of the applicable plan year. If a filer is required to file a Form 5500-EZ electronically but does not, the filer is considered to have not filed the form even if a paper Form 5500-EZ is submitted. See Treasury Regulations section 301.6058-2 (T.D. 9972) for more information on

mandatory electronic filing of employee retirement benefit plan returns.

On a year-by-year basis, the IRS may waive the requirements to file Form 5500-EZ electronically in cases of undue economic hardship. In general, the filer should maintain documentation supporting the undue hardship or other applicable reason for not filing electronically.

## EFAST2 Filing System [Return to top](#)

A one-participant plan and a foreign plan can satisfy their filing obligation under the Code by filing Form 5500-EZ electronically under the EFAST2 filing system in place of filing Form 5500-EZ on paper with the IRS.

Under EFAST2, you must electronically file the 2024 Forms 5500 and 5500-SF using EFAST2's web-based filing system or you may file through an EFAST2-approved vendor. The 2024 Form 5500-EZ can also be electronically filed using the EFAST2 filing system or filed on paper with the IRS. For more information about electronic filing, see the EFAST2 website at [www.efast.dol.gov](http://www.efast.dol.gov). For telephone assistance, call the EFAST2 Help Desk at 1-866-GO-EFAST (1-866-463-3278). The EFAST2 Help Desk is available Monday through Friday.

**Note (1).** A filer must file Form 5500-EZ electronically with EFAST2 instead of filing Form 5500-EZ on paper with the IRS if the filer is required to file at least 10 returns of any type with the IRS during the calendar year. See [How To File](#) for more information.

**Note (2).** If a filer is not subject to the IRS mandatory electronic filing requirement under Treasury Regulations section 301.6058-2, a filer may elect to file Form 5500-EZ electronically using the EFAST2 filing system. Information filed on Form 5500-EZ is required to be made available to the public. However, the information for a one-participant plan or a foreign plan, whether filed electronically with EFAST2 or filed on paper, will not be published on the internet.

## What To File [Return to top](#)

Plans required to file an annual return for one-participant (owners and their spouses) retirement plans or foreign plans may file Form 5500-EZ in accordance with its instructions. Filers of Form 5500-EZ are not required to file schedules or attachments related to Form 5500 with the 2024 Form 5500-EZ. However, you must collect and retain for your records completed **Schedule MB (Form 5500), Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information**, if applicable, and completed and signed **Schedule SB (Form 5500), Single-Employer Defined Benefit Plan Actuarial Information**, if applicable. Even though you do not have to file the Schedule MB (Form 5500) or Schedule SB (Form 5500) with the 2024 Form 5500-EZ, you are still required to both perform an annual valuation and maintain the funding records associated with plan funding in the same manner as a plan for which the applicable schedule must be filed.

**Eligible combined plans.** The Pension Protection Act of 2006 established rules for a new type of pension plan, an "eligible combined plan," effective for plan years beginning after December 31, 2009. An eligible combined plan consists of a defined benefit plan and a defined contribution plan that includes a qualified cash or deferred arrangement under section 401(k). The assets of the two plans are held in a single trust, but clearly identified and allocated between plans. The eligible combined plan design is available only to employers that:

- Employed an average of at least 2, but no more than 500, employees on business days during the calendar year prior to the establishment of the eligible combined plan; and
- Employ at least 2 employees on the first day of the plan year that the plan is established.

Because an eligible combined plan includes both a defined benefit plan and a defined contribution plan, the Form 5500-EZ filed for the plan must include all the information that would be required for either a defined benefit plan or a defined contribution plan.

**Note.** The 2024 Schedule MB (Form 5500) and the 2024 Schedule SB (Form 5500) are available only electronically from the Department of Labor website at [www.efast.dol.gov](http://www.efast.dol.gov). You can complete the schedules online and print them out for your records. If you are a Form 5500-EZ filer, **do not** attempt to electronically file the Schedule MB or Schedule SB related to your 2024 Form 5500-EZ filing.

## When To File [Return to top](#)

File the 2024 return for plan years that started in 2024. Form 5500-EZ must be filed by the last day of the 7<sup>th</sup> calendar month after the end of the plan year that began in 2024 (not to exceed 12 months in length).

**Note.** If the filing due date falls on a Saturday, Sunday, or legal holiday, the return may be filed on the next day that is not a Saturday, Sunday, or legal holiday.

## Where To File [Return to top](#)

File the paper Form 5500-EZ at the following address:

Department of the Treasury  
Internal Revenue Service  
Ogden, UT 84201-0020

**Private delivery services (PDSs).** [top](#) You can use certain private delivery services designated by the IRS to meet the "timely mailing as timely filing/paying" rule for tax returns and payments. Go to [IRS.gov/PDS](https://www.irs.gov/PDS) for the current list of designated services.

The PDS can tell you how to get written proof of the mailing date.

Private delivery services use the following address:

Internal Revenue Submission Processing Center  
1973 Rulon White Blvd.  
Ogden, UT 84201

## Who Must Sign [Return to top](#)

The plan administrator or employer (owner) must sign and date paper Form 5500-EZ for the 2024 filing.

## Penalties [Return to top](#)

Code section 6652(e) imposes a penalty of \$250 a day (up to a maximum penalty of \$150,000 per plan year) for not filing returns in connection with pension, profit-sharing, etc., plans by the required due date.

# Specific Instructions [Return to top](#)

## Part I - Annual Return Identification Information [Return to top](#)

Enter the calendar or fiscal year beginning and ending dates of the plan year (not to exceed 12 months in length) for which you are reporting information. Express the date in numerical month, day, and year in the following order "MM/DD/YYYY" (for example, "01/01/2024").

For a plan year of less than 12 months (short plan year), insert the short plan year beginning and ending dates on the line provided at the top of the form. For purposes of this form, the short plan year ends on the date of the change in accounting period or the complete distribution of the plan's assets.

### First Return. [top](#)

Check **box A(1)** if this is the first filing for this plan. Do not check this box if you have ever filed for this plan, even if it was a different form (for example, Form 5500).

### Amended Return. [top](#)

Check **box A(2)** if you are filing an amended Form 5500-EZ to correct errors and/or omissions in a previously filed annual return for the 2024 plan year. The amended Form 5500-EZ must conform to the requirements under the [How To File](#) section, earlier.

If you are filing an amended return for a one-participant plan or a foreign plan that previously filed electronically using Form 5500-SF or Form 5500-EZ, you must submit the 5500-EZ for amending returns originally filed for the prior years or use the current-year Form 5500-EZ for amending returns filed for the current year or returns originally filed older than 3-years. Do Not use Form 5500-SF for an amended return of a one-participant plan or a foreign plan, even if you previously filed using Form 5500-SF.

If you are filing an amended return for a one-participant plan or a foreign plan that was previously filed on a paper Form 5500-EZ, you must submit the amended return using the paper Form 5500-EZ with the IRS.

### Short Plan Year. [top](#)

Check **box A(4)** if this form is filed for a period of less than 12 months. Show the dates at the top of the form.

For a short plan year, file a return by the last day of the 7<sup>th</sup> month following the end of the short plan year. Modify the heading of the form to show the beginning and ending dates of your short plan year and check **box A(4)** for a short plan year. If this is also the first or final return filed for the plan, check the appropriate box (**box A(1)** or **A(3)**).

### Final Return. [top](#)

All one-participant plans and all foreign plans should file a return for their final plan year indicating that all assets have been distributed.



Check **box A(3)** if all assets under the plan(s) (including insurance/annuity contracts) have been distributed to the participants and beneficiaries or distributed or transferred to another plan. The final plan year is the year in which distribution of all plan assets is completed.

## Extension of Time To File. [top](#)

### Using Form 5558

If filing under an extension of time based on the filing of a Form 5558, Application for Extension of Time to File Certain Employee Plan Returns, **do not attach** Form 5558 to your Form 5500-EZ. Check the "Form 5558" box in Part 1, line B. A one-time extension of time to file Form 5500-EZ (up to 2½ months) may be obtained by filing Form 5558 on or before the normal due date (not including any extensions) of the return. A copy of the completed extension request must be retained with the plan's records.

Please see Instructions for Form 5558 for more information on how and where to file.

**Note.** Line A of the Form 5558 asks for "Name of filer, plan administrator, or plan sponsor." The name of the plan sponsor is generally the same as the employer name for a one-participant plan.

### Using Extension of Time to File Federal Income Tax Return

Filers are automatically granted an extension of time to file Form 5500-EZ until the extended due date of the federal income tax return of the employer (and are not required to file Form 5558) if all of the following conditions are met.

1. The plan year and the employer's tax year are the same;
2. The employer has been granted an extension of time to file its federal income tax return to a date later than the normal due date for filing the Form 5500-EZ; and
3. A copy of the application for extension of time to file the federal income tax return is retained with the plan's records.

Be sure to check the "automatic extension" box in Part 1, line B, at the top of the form. An extension granted by using this automatic extension procedure cannot be extended further by filing a Form 5558, nor can it be extended beyond a total of 9½ months beyond the close of the plan year.

### Other Extensions of Time

The IRS may announce special extension of time under certain circumstances, such as extensions for Presidentially-declared disasters or for service in, or in support of, the Armed Forces of the United States in a combat zone. If you are relying on one of these announced special extensions, check the "special extension" box on the Form 5500-EZ, Part 1, line B, and enter a description of the announced authority for the extension.

## Foreign Plan. [top](#)

Check **box C** if the return is filed by a foreign plan. See [Who Must File Form 5500-EZ](#), earlier.

Check **Box D** only if you are filing a paper Form 5500-EZ with the IRS for the late filer penalty relief program. The delinquent return cannot be filed electronically through the EFAST2 System.

## Late Filer Penalty Relief Program [top](#)

The IRS Late Filer Penalty Relief Program for late annual reporting for non-Title I retirement plans (one-participant plans and certain foreign plans) provides administrative relief to plan administrators and plan sponsors from the penalties otherwise applicable under sections 6652(e) and 6692 for failing to timely comply with the annual reporting requirements imposed under sections 6047(e), 6058, and 6059. Rev. Proc. 2015-32 requires that an applicant must submit a complete Form 5500-EZ for the delinquent plan year on paper with the IRS. The IRS delinquent return cannot be filed electronically through EFAST2 System.

An applicant under the program must print in red letters in the top margin above the Form 5500-EZ's title on the first page of the return: "Delinquent Return Submitted under Rev. Proc. 2015-32, Eligible for Penalty Relief." A filer who checks **box D** and submits the delinquent 2024 Form 5500-EZ under the program is not required to also mark the return as described in Rev. Proc. 2015-32. However, the return must still be marked as described in Rev. Proc. 2015-32 for delinquent returns for years that have no **box D** available. Please be aware that each submission under the program must include a completed paper copy of Form 14704 attached to the front of the oldest delinquent return in the submission. Form 14704 can be found at [www.irs.gov/pub/irs-pdf/f14704.pdf](http://www.irs.gov/pub/irs-pdf/f14704.pdf). See Rev. Proc. 2015-32, 2015-24 1063, for more information.

## A retroactively adopted plan as permitted by SECURE Act section 201 [top](#)

Check this box E if the plan sponsor adopted the plan during the 2024 plan year (i.e., by the due date, including extension, for filing the plan sponsor's tax return for the 2023 taxable year) and elected to treat the plan as having been adopted before the 2024 plan year began (i.e., at the close as of the last day of the sponsor's taxable year) as permitted by section 201 of the Setting Every Community Up for Retirement Enhancement Act of 2019 (SECURE ACT). Plans in this situation are not required to file a 2023 Form 5500-EZ. However, if the plan is a defined benefit pension plan, the enrolled actuary must complete and sign the 2023 Schedule SB (Form 5500) in addition to the 2024 Schedule SB (Form 5500) and the plan sponsor must retain both Schedule SBs for its records. Please see [Instructions](#) for Schedule SB for more information.

## Part II - Basic Plan Information [Return to top](#)

**Line 1a.** [top](#) Enter the formal name of the plan.

**Line 1b.** [top](#) Enter the three-digit plan number (PN) that the employer assigned to the plan. Plans should be numbered consecutively starting with 001.

Once a plan number is used for a plan, it must be used as the plan number for all future filings of returns for the plan, and this number may not be used for any other plan even after the plan is terminated.

**Line 1c.** [top](#) Enter the date the plan first became effective.

**Line 2a.** [top](#) Each row is designed to contain specific information regarding the employer. Please limit your response to the information required in each row as specified below.

1. Enter in the first row the name of the employer.

2. Enter in the second row the trade name if different from the name entered in the first row.
3. Enter in the third row the in care of ("C/O") name.
4. Enter in the fourth row the street address. A post office box number may be entered if the Post Office does not deliver mail to the employer's street address.
5. Enter in the fifth row the name of the city, the two character abbreviation of the U.S. state or possession and ZIP code.

**Note.** You can use Form 8822-B, Change of Address or Responsible Party - Business, to notify the IRS if you changed your business mailing address, your business location, or the identity of your responsible party.

**Foreign address.** For foreign addresses, enter the information in the order of the city or town, state or province, country, and ZIP or foreign postal code. Follow the country's practice in placing the postal code in the address. Do not abbreviate the country name.

**Line 2b.** [top](#) Enter the employer's nine-digit employer identification number (EIN). For example, 00-1234567. Do not enter a social security number (SSN).

Employers without an EIN must apply for one as soon as possible. EINs are issued by the IRS. You can apply for an EIN:

- **Online - Go to the IRS website at [IRS.gov/Businesses](https://www.irs.gov/Businesses) and click on "Employer ID Numbers." The EIN is issued immediately once the application information is validated.**
- **By mailing or faxing Form SS-4, Application for Employer Identification Number.**

**Caution!** *The online application process is not yet available for plans with addresses in foreign countries. Foreign plans may not apply for an EIN online but must use one of the other methods to apply. However, foreign plans may call 267-941-1099 (not a toll-free number) to apply for an EIN. For more information, see the Instructions for Form SS-4.*

**Line 2c.** [top](#) Enter the employer's telephone number including the area code.

**Line 2d.** [top](#) Enter the six-digit applicable code that best describes the nature of the plan sponsor's business from the list of [principal business activity codes](#) later in these instructions.

**Line 3a.** [top](#) Each row is designed to contain specific information regarding the plan administrator. Please limit your response to the information required in each row of boxes as specified below.

1. Enter in the first row the name of the plan administrator unless the administrator is the employer identified in line 2a. If this is the case, enter the word "Same" on line 3a and leave the remainder of line 3a, and all of lines 3b and 3c, blank.
2. Enter in the second row any in care of ("C/O") name.
3. Enter in the third row the street address. A post office box number may be entered if the Post Office does not deliver mail to the administrator's street address.
4. Enter in the fourth row the name of the city, the two-character abbreviation of the U.S. state or possession and ZIP code.

**Foreign address.** For foreign addresses, enter the information in the order of the city or town, state or province, country, and ZIP or foreign postal code. Follow the country's practice in placing the postal code in the address. Do not abbreviate the country name.

**Line 3b.** [top](#) Enter the plan administrator's nine-digit EIN. A plan administrator must have an EIN for Form 5500-EZ reporting purposes. If the plan administrator does not have an EIN, apply for one as explained in the instructions for line 2b.

**Line 3c.** [top](#) Enter the plan administrator's telephone number including the area code.

**Lines 4a-4d.** [top](#) If the employer's name, the employer's EIN, and/or the plan name has changed since the last return was filed for this plan, enter the employer's name and EIN, the plan name, and the plan number as it appeared on the last return filed for this plan.

**Line 5a(1).** [top](#) Enter the total number of participants at the beginning of the plan year.

**Line 5a(2).** [top](#) Enter the total number of active participants at the beginning of the plan year.

**Line 5b(1).** [top](#) Enter the total number of participants at the end of the plan year.

**Line 5b(2).** [top](#) Enter the total number of active participants at the end of the plan year.

"Participant" for purpose of lines 5a(1)-5b(2) means any individual who is included in one of the categories below.

1. Active participants (for example, any individuals who are currently in employment covered by the plan and who are earning or retaining credited service under the plan) including:
  - Any individuals who are eligible to elect to have the employer make payments under a section 401(k) qualified cash or deferred arrangement, and
  - Any nonvested individuals who are earning or retaining credited service under the plan.

This category does not include (a) nonvested former employees who have incurred the break in service period specified in the plan or (b) former employees who have received a "cash-out" distribution or deemed distribution of their entire nonforfeitable accrued benefit.

2. Retired or separated participants receiving benefits (for example, individuals who are retired or separated from employment covered by the plan and who are receiving benefits under the plan). This category does not include any individual to whom an insurance company has made an irrevocable commitment to pay all the benefits to which the individual is entitled under the plan.
3. Other retired or separated participants entitled to future benefits (for example, any individuals who are retired or separated from employment covered by the plan and who are entitled to begin receiving benefits under the plan in the future). This category does not include any individual to whom an insurance company has made an irrevocable commitment to pay all the benefits to which the individual is entitled under the plan.
4. Deceased individuals who had one or more beneficiaries who are receiving or are entitled to receive benefits under the plan. This category does not include any individual to whom an insurance company has made an irrevocable commitment to pay all the benefits to which the beneficiaries of that individual are entitled under the plan.

**Line 5c.** [top](#) Include any individual who terminated employment during this plan year, whether or not he or she (a) incurred a break in service, (b) received an irrevocable commitment from an insurance company to pay all the benefits to which he or she is entitled under the plan, and/or (c) received a cash distribution or deemed cash distribution of his or her nonforfeitable accrued benefit.

## Part III - Financial Information [Return to top](#)

**Note.** The cash, modified cash, or accrual basis accounting methods may be used for recognition of transactions in Part III, as long as you use one method consistently. Amounts reported on lines 6a, 6b, and 6c for the beginning of the plan year must be the same as reported for the end of the plan year on the return for the preceding plan year. Use whole dollars only.

**Line 6a. [top](#)** "Total plan assets" include rollovers and transfers received from other plans, unrealized gains and losses such as appreciation/depreciation in assets. It also includes specific assets held by the plan at any time during the plan year (for example, partnership/joint venture interests, employer real property, real estate (other than employer real property), employer securities, loans (participant and non-participant loans), and tangible personal property).

Enter the total amount of plan assets at the beginning of the plan year in column (1). Do not include contributions designated for the 2024 plan year in column (1). Enter the total amount of plan assets at the end of the plan year in column (2).

**Line 6b. [top](#)** Liabilities include but are not limited to benefit claims payable, operating payables, acquisition indebtedness, and other liabilities. Do not include the value of future distributions that will be made to participants.

**Lines 7a and 7b. [top](#)** Enter the total cash contributions received and/or receivable by the plan from employers and participants during the plan year.

**Line 7c. [top](#)** Enter the amount of all other contributions including transfers or rollovers received from other plans valued on the date of contribution.

## Part IV - Plan Characteristics [Return to top](#)

**Line 8. [top](#)** Do not leave blank. Enter all applicable two-character plan characteristics codes that applied during the reporting year from the [List of Plan Characteristics Codes](#) shown later that describe the characteristics of the plan being reported.

**Note.** In the case of an eligible combined plan under section 414(x) and ERISA section 210(e), the codes entered in the boxes on line 8 must include any codes applicable for either the defined benefit pension features or the defined contribution pension features of the plan.

## Part V - Compliance and Funding Questions [Return to top](#)

**Line 9. [top](#)** You must check "Yes" if the plan had any participant loans outstanding at any time during the plan year and enter the amount outstanding as of the end of the plan year.

Enter on this line all loans to participants, including residential mortgage loans that are subject to section 72(p). Include the sum of the value of the unpaid principal balances, plus accrued but unpaid interest, if any, for participant loans made under an individual account plan with investment experience segregated for each account made in accordance with 29 CFR 2550.408b-1 and which are secured solely by a portion of the participant's vested accrued benefit. When applicable, combine this amount with the current value of any other participant loans. Do not include a participant loan that has been deemed distributed.

**Line 10.** [top](#) Check "Yes" if this plan is a defined benefit plan subject to the minimum funding standard requirements of Code section 412.

**Line 10a.** [top](#) Enter the unpaid minimum required contribution for all years from line 40 of Schedule SB (Form 5500).

If the plan is a defined benefit plan, the enrolled actuary must complete and sign the 2024 Schedule SB (Form 5500) and forward it no later than the filing due date to the person responsible for filing Form 5500-EZ. The completed Schedule SB is subject to the records retention provisions of the Code. See the 2024 [Instructions](#) for Form 5500 for more information about Schedule SB.

**Line 11a.** [top](#) If a waiver of the minimum funding standard for a prior year is being amortized in the current plan year, enter the month, day, and year (MM/DD/YYYY) the letter ruling was granted.

If a money purchase defined contribution plan (including a target benefit plan) has received a waiver of the minimum funding standard, and the waiver is currently being amortized, complete lines 3, 9, and 10 of Schedule MB (Form 5500). See the [Instructions](#) for Schedule MB in the Instructions for Form 5500. **Do not attach** Schedule MB to the Form 5500-EZ. Instead, keep the completed Schedule MB in accordance with the applicable records retention requirements.

**Line 12.** [top](#) If a plan sponsor or an employer adopted a Pre-approved Plan that had received a favorable Opinion Letter, enter the date of the most recent favorable Opinion Letter issued by the IRS and the Opinion Letter serial number listed on the letter. A "Pre-approved Plan" is a plan approved by the IRS with a favorable opinion letter that is made available by a Provider for adoption by employers, including a standardized plan or a nonstandardized plan. A Pre-approved Plan may utilize either of two forms: a basic plan document with an adoption agreement or a single plan document. The employer is permitted to make minor modifications to the plan. An "Adopting Employer" is an employer that adopts a Pre-approved Plan offered by a Provider, including a plan that is word-for-word identical to, or a minor modification of, a plan of a Mass Submitter. If a plan was modified in such a way that negates the Opinion Letter, then the plan sponsor is no longer an Adopting Employer of a Pre-approved Plan, and the plan is treated as an individually designed plan. An "Opinion Letter" is a written statement issued by the IRS to a Provider or Mass Submitter as an opinion on the qualification in form of a plan under Code section 401(a), Code section 403(a), or both Code sections 401 or 403(a) and 4975(e)(7). See Revenue Procedure 2017-41 for more information. The opinion letter serial number is a unique combination of a capital letter and a series of six numbers assigned to each opinion letter.

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**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to carry out the Internal Revenue laws of the United States. This form is required to be filed under section 6058(a). Section 6109 requires you to provide your identification number. If you fail to provide this information in a timely manner or if you provide false or fraudulent information, you may be subject to penalties. Section 6104(b) makes the information contained in this form publicly available. Therefore, the information will be given to anyone who asks for it and may be given to the Pension Benefit Guaranty Corporation (PBGC) for administration of ERISA, the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a treaty, to federal and state agencies to enforce federal non-tax criminal laws, and to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of the Internal Revenue Code. Generally,

the Form 5500 series return/reports and some of the related schedules are open to public inspection.

The time needed to complete and file this form will vary depending on individual circumstances. The estimated average time is:

Recordkeeping	19 hr., 07 min.
Learning about the law or the form	3 hr., 01min.
Preparing the form.	5 hr., 19 min.
Copying, assembling, and sending the form	32 min.

If you have suggestions for making this form simpler, we would be happy to hear from you. You can send us comments from [IRS.gov/FormComment](https://www.irs.gov/FormComment). Or you can write to the Internal Revenue Service, Tax Forms and Publications Division, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send this form to this address. Instead, see [Where To File](#), earlier.

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LIST OF PLAN CHARACTERISTICS CODES FOR LINES 9a AND 9b	
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 (for example, personal 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 (for example, 10% of final average pay times years of service, or the amount of the employee's hypothetical account balance).
1D	Floor-offset plan - to offset for retirement benefits provided by an employer-sponsored defined contribution plan.
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).
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

**LIST OF PLAN CHARACTERISTICS CODES FOR LINES 9a AND 9b**

2A	<p>Use this code if employer contributions in the return year were based on one of the following allocation types:</p> <p>Age/service weighted or new comparability or similar plan - Age/service weighted plan: Allocations are based on age, service, or age and service.</p> <p>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 Code section 401(l).</p>
2B	Target benefit plan.
2C	Money purchase (other than target benefit) plan.
2D	Offset plan - Plan benefits are subject to offset for retirement benefits provided in another plan or arrangement of the employer.
2E	Profit-sharing plan.
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 Code section 401(k) plan with only QNECs and/or QMACs. Also not applicable if a plan is a Code section 403(b)(1), 403(b)(7), or 408 arrangement/ accounts annuities.
2L	An annuity contract purchased by Code section 501(c)(3) organization or public school as described in Code section 403(b)(1) arrangement.
2M	Custodial accounts for regulated investment company stock as described in Code section 403(b)(7).
2N	Code section 408 accounts and annuities - See Limited Pension Plan Reporting instructions for pension plan utilizing Code section 408 individual retirement accounts or annuities as the funding vehicle for providing benefits.
2O	ESOP other than a leveraged ESOP.
2P	Leveraged ESOP - An ESOP that acquires employer securities with borrowed money or other debt-financing techniques.
2Q	The employer maintaining this ESOP is an S corporation.
2R	Participant-directed brokerage accounts provided as an investment option under the plan.
2S	401(k) plan or 403(b) plan that provides for automatic enrollment in plan that has elective contributions deducted from payroll.



LIST OF PLAN CHARACTERISTICS CODES FOR LINES 9a AND 9b	
2T	Total or partial participant-directed account plan - plan uses default investment account for participants who fail to direct assets in their account.
2U	Multiple-employer pension plan sponsored by a bona fide group or association of employers that is an Association Retirement Plan that meets all the conditions under 29 CFR 2510.3-55(b).
2V	Multiple-employer pension plan that is a Professional Employer Organization Plan (PEO Plan) that meets all the conditions under 29 CFR 2510.3-55(c).
2X	Multiple-employer defined contribution pension plan that does not fall under characteristics codes 2U or 2V and is not a pooled employer plan as defined in ERISA section 3(43).
CODE	Other Pension Benefit Features
3B	Use this code if the plan covered self-employed individuals in the return year.
3C	Plan not intended to be qualified - A plan not intended to be qualified under Code sections 401, 403, or 408.
3D	Pre-approved pension plan - A pre-approved plan under sections 401, 403(a), 403(b) and 4975(e)(7) of the Code that is subject to a favorable opinion letter from the IRS.
3F	Plan sponsor(s) received services of leased employees, as defined in Code section 414(n), during the plan year.
3H	Plan sponsor(s) is (are) a member(s) of a controlled group (Code sections 414(b), (c), or of an affiliated service group under section 414(m)).
3J	U.S.-based plan that covers residents of Puerto Rico and is qualified under both Code section 401 and section 1165 of the Internal Revenue Code of Puerto Rico.
CODE	Welfare Benefit Features
4A	Health (other than vision or dental).
4B	Life insurance.
4C	Supplemental unemployment.
4D	Dental.
4E	Vision.
4F	Temporary disability (accident and sickness).
4G	Prepaid legal.
4H	Long-term disability.
4I	Severance pay.
4J	Apprenticeship and training.
4K	Scholarship (funded).
4L	Death benefits (include travel accident but not life insurance).
4P	Taft-Hartley Financial Assistance for Employee Housing Expenses.
4Q	Other.
4R	Unfunded, fully insured, or combination unfunded/fully insured welfare plan that will not file an annual report for next plan year pursuant to 29 CFR 2520.104-20.
4S	Unfunded, fully insured, or combination unfunded/fully insured welfare plan that stopped filing annual reports in an earlier plan year pursuant to 29 CFR 2520.104-20.
4T	10 or more employer plan under Code section 419A(f)(6).

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# Forms 5500, 5500-SF, and 5500-EZ Codes for Principal Business Activity

This list of principal business activities and their associated codes is designed to classify an enterprise by the type of activity in which it is engaged.

These principal activity codes are based on the North American Industry Classification System.

Agriculture, Forestry, Fishing and Hunting	
Crop Production	
111100	Oilseed & Grain Farming
111210	Vegetable & Melon Farming (including potatoes & yams)
111300	Fruit & Tree Nut Farming
111400	Greenhouse, Nursery, & Floriculture Production
111900	Other Crop Farming (including tobacco, cotton, sugarcane, hay, peanut, sugar beet, & all other crop farming)
Animal Production	
112111	Beef Cattle Ranching & Farming
112112	Cattle Feedlots
112120	Dairy Cattle & Milk Production
112210	Hog & Pig Farming
112300	Poultry & Egg Production
112400	Sheep & Goat Farming
112510	Aquaculture (including shellfish & fish farms & hatcheries)
112900	Other Animal Production
Forestry and Logging	
113110	Timber Tract Operations
113210	Forest Nurseries & Gathering of Forest Products
113310	Logging
Fishing, Hunting and Trapping	
114110	Fishing
114210	Hunting & Trapping
Support Activities for Agriculture and Forestry	
115110	Support Activities for Crop Production (including cotton ginning, soil preparation, planting, & cultivating)
115210	Support Activities for Animal Production
115310	Support Activities for Forestry
Mining	
211120	Crude Petroleum Extraction
211130	Natural Gas Extraction
212110	Coal Mining
212200	Metal Ore Mining
212310	Stone Mining & Quarrying
212320	Sand, Gravel, Clay, & Ceramic & Refractory Minerals Mining, & Quarrying
212390	Other Nonmetallic Mineral Mining & Quarrying
213110	Support Activities for Mining
Utilities	
221100	Electric Power Generation, Transmission & Distribution
221210	Natural Gas Distribution
221300	Water, Sewage & Other Systems

221500	Combination Gas & Electric
<b>Construction</b>	
<b>Construction of Buildings</b>	
236110	Residential Building Construction
236200	Nonresidential Building Construction
<b>Heavy and Civil Engineering Construction</b>	
237100	Utility System Construction
237210	Land Subdivision
237310	Highway, Street, & Bridge Construction
237990	Other Heavy & Civil Engineering Construction
<b>Specialty Trade Contractors</b>	
238100	Foundation, Structure, & Building Exterior Contractors including framing carpentry, masonry, glass, roofing, & siding)
238210	Electrical Contractors
238220	Plumbing, Heating, & Air Conditioning Contractors
238290	Other Building Equipment Contractors
238300	Building Finishing Contractors (including drywall, insulation, painting, wallcovering, flooring, tile, & finish carpentry)
238900	Other Specialty Trade Contractors (including site preparation)
<b>Manufacturing</b>	
<b>Food Manufacturing</b>	
311110	Animal Food Mfg
311200	Grain & Oilseed Milling
311300	Sugar & Confectionary Product Mfg
311400	Fruit & Vegetable Preserving & Specialty Food Mfg
311500	Dairy Product Mfg
311610	Animal Slaughtering and Processing
311710	Seafood Product Preparation & Packaging
311800	Bakeries, Tortilla & Dry Pasta Mfg
311900	Other Food Mfg (including coffee, tea, flavorings & seasonings)
<b>Beverage and Tobacco Product Manufacturing</b>	
312110	Soft Drink & Ice Mfg
312120	Breweries
312130	Wineries
312140	Distilleries
312200	Tobacco Manufacturing
<b>Textile Mills and Textile Product Mills</b>	
313000	Textile Mills
314000	Textile Product Mills
<b>Apparel Manufacturing</b>	
315100	Apparel Knitting Mills
315210	Cut & Sew Apparel Contractors
315220	Men's & Boys' Cut & Sew Apparel Mfg.
315240	Women's, Girls' and Infants' Cut & Sew Apparel Mfg.
315280	Other Cut & Sew Apparel Mfg
315990	Apparel Accessories & Other Apparel Mfg
<b>Leather and Allied Product Manufacturing</b>	

316110	Leather & Hide Tanning, & Finishing
316210	Footwear Mfg (including rubber & plastics)
316990	Other Leather & Allied Product Mfg
<b>Wood Product Manufacturing</b>	
321110	Sawmills & Wood Preservation
321210	Veneer, Plywood, & Engineered Wood Product Mfg
321900	Other Wood Product Mfg
<b>Paper Manufacturing</b>	
322100	Pulp, Paper, & Paperboard Mills
322200	Converted Paper Product Mfg
<b>Printing and Related Support Activities</b>	
323100	Printing & Related Support Activities
<b>Petroleum and Coal Products Manufacturing</b>	
324110	Petroleum Refineries (including integrated)
324120	Asphalt Paving, Roofing, & Saturated Materials Mfg
324190	Other Petroleum & Coal Products Mfg
<b>Chemical Manufacturing</b>	
325100	Basic Chemical M
325200	Resin, Synthetic Rubber, & Artificial & Synthetic Fibers & Filaments Mfg
325300	Pesticide, Fertilizer, & Other Agricultural Chemical Mfg
325410	Pharmaceutical & Medicine Mfg
325500	Paint, Coating, & Adhesive Mfg
325600	Soap, Cleaning Compound, & Toilet Preparation Mfg
325900	Other Chemical Product & Preparation Mfg
<b>Plastics and Rubber Products Manufacturing</b>	
326100	Plastics Product Mfg
326200	Rubber Product Mfg
<b>Nonmetallic Mineral Product Manufacturing</b>	
327100	Clay Product & Refractory Mfg
327210	Glass & Glass Product Mfg
327300	Cement & Concrete Product Mfg
327400	Lime & Gypsum Product Mfg
327900	Other Nonmetallic Mineral
<b>Product Mfg Primary Metal Manufacturing</b>	
331110	Iron & Steel Mills & Ferroalloy Mfg
331200	Steel Product Mfg from Purchased Steel
331310	Alumina & Aluminum Production & Processing
331400	Nonferrous Metal (except Aluminum) Production & Processing
331500	Foundries
<b>Fabricated Metal Product Manufacturing</b>	
332110	Forging & Stamping
332210	Cutlery & Handtool Mfg
332300	Architectural & Structural Metals Mfg
332400	Boiler, Tank, & Shipping Container Mfg
332510	Hardware Mfg
332610	Spring & Wire Product Mfg
332700	Machine Shops; Turned Product; & Screw, Nut, & Bolt Mfg
332810	Coating, Engraving, Heat Treating, & Allied Activities

332900	Other Fabricated Metal Product Mfg
<b>Machinery Manufacturing</b>	
333100	Agriculture, Construction, & Mining Machinery Mfg
333200	Industrial Machinery Mfg
333310	Commercial & Service
<b>Industry Machinery Mfg</b>	
333410	Ventilation, Heating, Air Conditioning, & Commercial Refrigeration Equipment Mfg
333510	Metalworking Machinery Mfg
333610	Engine, Turbine & Power Transmission Equipment Mfg
333900	Other General Purpose Machinery Mfg
<b>Computer and Electronic Product Manufacturing</b>	
334110	Computer & Peripheral Equipment Mfg
334200	Communications Equipment Mfg
334310	Audio & Video Equipment Mfg
334410	Semiconductor & Other Electronic Component Mfg
334500	Navigational, Measuring, Electromedical, & Control Instruments Mfg
334610	Manufacturing & Reproducing Magnetic & Optical Media
<b>Electrical Equipment, Appliance, and Component Manufacturing</b>	
335100	Electric Lighting Equipment Mfg
335200	Household Appliance Mfg
335310	Electrical Equipment Mfg
335900	Other Electrical Equipment & Component Mfg
<b>Transportation Equipment Manufacturing</b>	
336100	Motor Vehicle Mfg
336210	Motor Vehicle Body & Trailer Mfg
336300	Motor Vehicle Parts Mfg
336410	Aerospace Product & Parts Mfg
336510	Railroad Rolling Stock Mfg
336610	Ship & Boat Building
336990	Other Transportation
<b>Equipment Mfg Furniture and Related Product Manufacturing</b>	
337000	Furniture & Related Product Manufacturing
<b>Miscellaneous Manufacturing</b>	
339110	Medical Equipment & Supplies Mfg
339900	Other Miscellaneous Mfg
<b>Wholesale Trade</b>	
<b>Merchant Wholesalers, Durable Goods</b>	
423100	Motor Vehicle, & Motor Vehicle Parts & Supplies
423200	Furniture & Home Furnishings
423300	Lumber & Other Construction Materials
423400	Professional & Commercial Equipment & Supplies
423500	Metal & Mineral (except petroleum)
423600	Household Appliances and Electrical & Electronic Goods
423700	Hardware, Plumbing, & Heating Equipment & Supplies
423800	Machinery, Equipment, & Supplies
423910	Sporting & Recreational Goods & Supplies
423920	Toy, & Hobby Goods, & Supplies
423930	Recyclable Materials

423940	Jewelry, Watch, Precious Stone, & Precious Metals
423990	Other Miscellaneous Durable Goods
<b>Merchant Wholesalers, Nondurable Goods</b>	
424100	Paper & Paper Products
424210	Drugs & Druggists' Sundries
424300	Apparel, Piece Goods, & Notions
424400	Grocery & Related Products
424500	Farm Product Raw Materials
424600	Chemical & Allied Products
424700	Petroleum & Petroleum Products
424800	Beer, Wine, & Distilled Alcoholic Beverages
424910	Farm Supplies
424920	Book, Periodical, & Newspapers
424930	Flower, Nursery Stock, & Florists' Supplies
424940	Tobacco & Tobacco Products
424950	Paint, Varnish, & Supplies
424990	Other Miscellaneous Nondurable Goods
<b>Wholesale Electronic Markets and Agents and Brokers</b>	
425110	Business to Business Electronic Markets
425120	Wholesale Trade Agents & Brokers
<b>Retail Trade</b>	
<b>Motor Vehicle and Parts Dealers</b>	
441110	New Car Dealers
441120	Used Car Dealers
441210	Recreational Vehicle Dealers
441222	Boat Dealers
441228	Motorcycle, ATV, and All Other Motor Vehicle Dealers
441300	Automotive Parts, Accessories, & Tire Stores
<b>Furniture and Home Furnishings Stores</b>	
442110	Furniture Stores
442210	Floor Covering Stores
442291	Window Treatment Stores
442299	All Other Home Furnishings Stores
<b>Electronics and Appliance Stores</b>	
443141	Household Appliance Stores
443142	Electronics Stores (including Audio, Video, Computer, and Camera Stores)
<b>Building Material and Garden Equipment and Supplies Dealers</b>	
444110	Home Centers
444120	Paint & Wallpaper Stores
444130	Hardware Stores
444190	Other Building Material Dealers
444200	Lawn & Garden Equipment & Supplies Stores
<b>Food and Beverage Stores</b>	
445110	Supermarkets and Other Grocery (except Convenience) Stores
445120	Convenience Stores
445210	Meat Markets
445220	Fish & Seafood Markets
445230	Fruit & Vegetable Markets

445291	Baked Goods Stores
445292	Confectionery & Nut Stores
445299	All Other Specialty Food Stores
445310	Beer, Wine, & Liquor Stores Health and Personal Care Stores
446110	Pharmacies & Drug Stores
446120	Cosmetics, Beauty Supplies, & Perfume Stores
446130	Optical Goods Stores
446190	Other Health & Personal Care Stores
<b>Gasoline Stations</b>	
447100	Gasoline Stations (including convenience stores with gas)
<b>Clothing and Clothing Accessories Stores</b>	
448110	Men's Clothing Stores
448120	Women's Clothing Stores
448130	Children's & Infants' Clothing Stores
448140	Family Clothing Stores
448150	Clothing Accessories Stores
448190	Other Clothing Stores
448210	Shoe Stores
448310	Jewelry Stores
448320	Luggage & Leather Goods Stores
<b>Sporting Goods, Hobby, Book, and Music Stores</b>	
451110	Sporting Goods Stores
451120	Hobby, Toy, & Game Stores
451130	Sewing, Needlework, & Piece Goods Stores
451140	Musical Instrument & Supplies Stores
451211	Book Stores
451212	News Dealers & Newsstands
<b>General Merchandise Stores</b>	
452200	Department Stores
452300	General Merchandise Stores, incl. Warehouse Clubs & Supercenters
<b>Miscellaneous Store Retailers</b>	
453110	Florists
453210	Office Supplies & Stationery Stores
453220	Gift, Novelty, & Souvenir Stores
453310	Used Merchandise Stores
453910	Pet & Pet Supplies Stores
453920	Art Dealers
453930	Manufactured (Mobile) Home Dealers
453990	All Other Miscellaneous Store Retailers (including tobacco, candle, & trophy shops)
<b>Nonstore Retailers</b>	
454110	Electronic Shopping & Mail Order Houses
454210	Vending Machine Operators
454310	Fuel Dealers (including Heating Oil and Liquefied Petroleum)
454390	Other Direct Selling Establishments (including door to door retailing, frozen food plan providers, party plan merchandisers, & coffee break service providers)
<b>Transportation and Warehousing</b>	
<b>Air, Rail, and Water Transportation</b>	
481000	Air Transportation

482110	Rail Transportation
483000	Water Transportation
<b>Truck Transportation</b>	
484110	General Freight Trucking, Local
484120	General Freight Trucking, Long distance
484200	Specialized Freight Trucking Transit and Ground Passenger Transportation
485110	Urban Transit Systems
485210	Interurban & Rural Bus Transportation
485310	Taxi Service
485320	Limousine Service
485410	School & Employee Bus Transportation
485510	Charter Bus Industry
485990	Other Transit & Ground Passenger Transportation
<b>Pipeline Transportation</b>	
486000	Pipeline Transportation
<b>Scenic &amp; Sightseeing Transportation</b>	
487000	Scenic & Sightseeing Transportation
<b>Support Activities for Transportation</b>	
488100	Support Activities for Air Transportation
488210	Support Activities for Rail Transportation
488300	Support Activities for Water Transportation
488410	Motor Vehicle Towing
488490	Other Support Activities for Road Transportation
488510	Freight Transportation Arrangement
488990	Other Support Activities for Transportation
<b>Couriers and Messengers</b>	
492110	Couriers
492210	Local Messengers & Local Delivery
<b>Warehousing and Storage</b>	
493100	Warehousing & Storage (except lessors of miniwarehouses & self storage units)
<b>Information</b>	
<b>Publishing Industries (except Internet)</b>	
511110	Newspaper Publishers
511120	Periodical Publishers
511130	Book Publishers
511140	Directory & Mailing List Publishers
511190	Other Publishers
511210	Software Publishers
<b>Motion Picture and Sound Recording Industries</b>	
512100	Motion Picture & Video Industries (except video rental)
512200	Sound Recording Industries Broadcasting (except Internet)
515100	Radio & Television Broadcasting
515210	Cable & Other Subscription Programming
<b>Telecommunications</b>	
517000	Telecommunications (including paging, cellular, satellite, cable & other program distribution, resellers, other telecommunications, & internet service providers)
<b>Data Processing Services</b>	
518210	Data Processing, Hosting, & Related Services



Other Information Services	
519100	Other Information Services (including news syndicates, libraries, internet publishing & broadcasting)
Finance and Insurance Depository Credit Intermediation	
522110	Commercial Banking
522120	Savings Institutions
522130	Credit Unions
522190	Other Depository Credit Intermediation
Nondepository Credit Intermediation	
522210	Credit Card Issuing
522220	Sales Financing
522291	Consumer Lending
522292	Real Estate Credit (including mortgage bankers & originators)
522293	International Trade Financing
522294	Secondary Market Financing
522298	All Other Nondepository Credit Intermediation
Activities Related to Credit Intermediation	
522300	Activities Related to Credit Intermediation (including loan brokers, check clearing, & money transmitting)
523110	Securities, Commodity Contracts, and Other Financial Investments and Related Activities
523110	Investment Banking & Securities Dealing
523120	Securities Brokerage
523130	Commodity Contracts Dealing
523140	Commodity Contracts Brokerage
523210	Securities & Commodity Exchanges
523900	Other Financial Investment Activities (including portfolio management & investment advice)
Insurance Carriers and Related Activities	
524130	Reinsurance Carriers
524140	Direct Life, Health, & Medical Insurance Carriers
524150	Direct Insurance (except Life, Health & Medical) Carriers
524210	Insurance Agencies & Brokerages
524290	Other Insurance Related Activities (including third party administration of Insurance and pension funds)
Funds, Trusts, and Other Financial Vehicles	
525100	Insurance & Employee Benefit Funds
525910	Open End Investment Funds (Form 1120 RIC)
525920	Trusts, Estates, & Agency Accounts
525990	Other Financial Vehicles (including mortgage REITs & closed end investment funds) "Offices of Bank Holding Companies" and "Offices of Other Holding Companies" are located under Management of Companies (Holding Companies).
Real Estate and Rental and Leasing	
Real Estate	
531110	Lessors of Residential Buildings & Dwellings (including equity REITs)
531120	Lessors of Nonresidential Buildings (except Miniwarehouses) (including equity REITs)
531130	Lessors of Miniwarehouses & Self Storage Units (including equity REITs)
531190	Lessors of Other Real Estate
531210	Offices of Real Estate Agents & Brokers
531310	Real Estate Property Managers
531320	Offices of Real Estate Appraisers
531390	Other Activities Related to Real Estate
Rental and Leasing Services	

532100	Automotive Equipment Rental & Leasing
532210	Consumer Electronics & Appliances Rental
532281	Formal Wear & Costume Rental
532282	Video Tape & Disc Rental
532283	Home Health Equipment Rental
532284	Recreational Goods Rental
532289	All Other Consumer Goods Rental
532310	General Rental Centers
532400	Commercial & Industrial Machinery & Equipment Rental & Leasing
<b>Lessors of Nonfinancial Intangible Assets (except copyrighted works)</b>	
533110	Lessors of Nonfinancial Intangible Assets (except copyrighted works)
<b>Professional, Scientific, and Technical Services</b>	
<b>Legal Services</b>	
541110	Offices of Lawyers
541190	Other Legal Services
<b>Accounting, Tax Preparation, Bookkeeping, and Payroll Services</b>	
541211	Offices of Certified Public Accountants
541213	Tax Preparation Services
541214	Payroll Services
541219	Other Accounting Services
<b>Architectural, Engineering, and Related Services</b>	
541310	Architectural Services
541320	Landscape Architecture Services
541330	Engineering Services
541340	Drafting Services
541350	Building Inspection Services
541360	Geophysical Surveying & Mapping Services
541370	Surveying & Mapping (except Geophysical) Services
541380	Testing Laboratories
<b>Specialized Design Services</b>	
541400	Specialized Design Services (including interior, industrial, graphic, & fashion design)
<b>Computer Systems Design and Related Services</b>	
541511	Custom Computer Programming Services
541512	Computer Systems Design Services
541513	Computer Facilities Management Services
541519	Other Computer Related Services
<b>Other Professional, Scientific, and Technical Services</b>	
541600	Management, Scientific, & Technical Consulting Services
541700	Scientific Research & Development Services
541800	Advertising & Related Services
541910	Marketing Research & Public Opinion Polling
541920	Photographic Services
541930	Translation & Interpretation Services
541940	Veterinary Services
541990	All Other Professional, Scientific, & Technical Services
<b>Management of Companies (Holding Companies)</b>	

551111	Offices of Bank Holding Companies
551112	Offices of Other Holding Companies
<b>Administrative and Support and Waste Management and Remediation Services</b>	
<b>Administration and Support Services</b>	
561110	Office Administrative Services
561210	Facilities Support Services
561300	Employment Services
561410	Document Preparation Services
561420	Telephone Call Centers
561430	Business Service Centers (including private mail centers & copy shops)
561440	Collection Agencies
561450	Credit Bureaus
561490	Other Business Support Services (including repossession services, court reporting, & stenotype services)
561500	Travel Arrangement & Reservation Services
561600	Investigation & Security Services
561710	Exterminating & Pest Control Services
561720	Janitorial Services
561730	Landscaping Services
561740	Carpet & Upholstery Cleaning Services
561790	Other Services to Buildings & Dwellings
561900	Other Support Services (including packaging & labeling services, & convention & trade show organizers)
<b>Waste Management and Remediation Services</b>	
562000	Waste Management and Remediation Services
<b>Educational Services</b>	
611000	Educational Services (including schools, colleges, & universities)
<b>Health Care and Social Assistance Offices of Physicians and Dentists</b>	
621111	Offices of Physicians (except mental health specialists)
621112	Offices of Physicians, Mental Health Specialists
621210	Offices of Dentists
<b>Offices of Other Health Practitioners</b>	
621310	Offices of Chiropractors
621320	Offices of Optometrists
621330	Offices of Mental Health Practitioners (except Physicians)
621340	Offices of Physical, Occupational & Speech Therapists, & Audiologists
621391	Offices of Podiatrists
621399	Offices of all Other Miscellaneous Health Practitioners
<b>Outpatient Care Centers</b>	
621410	Family Planning Centers
621420	Outpatient Mental Health & Substance Abuse Centers
621491	HMO Medical Centers
621492	Kidney Dialysis Centers
621493	Freestanding Ambulatory Surgical & Emergency Centers
621498	All Other Outpatient Care Centers
<b>Medical and Diagnostic Laboratories</b>	
621510	Medical & Diagnostic Laboratories
<b>Home Health Care Services</b>	
621610	Home Health Care Services

<b>Other Ambulatory Health Care Services</b>	
621900	Other Ambulatory Health Care Services (including ambulance services & blood & organ banks)
<b>Hospitals</b>	
622000	Hospitals Nursing and Residential Care Facilities
623000	Nursing & Residential Care Facilities
<b>Social Assistance</b>	
624100	Individual & Family Services
624200	Community Food & Housing, & Emergency & Other Relief Services
624310	Vocational Rehabilitation Services
624410	Child Day Care Services
<b>Arts, Entertainment, and Recreation Performing Arts, Spectator Sports, and Related Industries</b>	
711100	Performing Arts Companies
711210	Spectator Sports (including sports clubs & racetracks)
711300	Promoters of Performing Arts, Sports, & Similar Events
711410	Agents & Managers for Artists, Athletes, Entertainers, & Other Public Figures
711510	Independent Artists, Writers, & Performers Museums, Historical Sites, and Similar Institutions
712100	Museums, Historical Sites, & Similar Institutions Amusements, Gambling, and Recreation Industries
713100	Amusement Parks & Arcades
713200	Gambling Industries
713900	Other Amusement & Recreation Industries (including golf courses, skiing facilities, marinas, fitness centers, & bowling centers)
<b>Accommodation and Food Services</b>	
<b>Accommodation</b>	
721110	Hotels (except Casino Hotels) & Motels
721120	Casino Hotels
721191	Bed & Breakfast Inns
721199	All other Traveler Accommodation
721210	RV (Recreational Vehicle)
<b>Parks &amp; Recreational Camps</b>	
721310	Rooming & Boarding Houses
<b>Food Services and Drinking Places</b>	
722300	Special Food Services (including food service contractors & caterers)
722410	Drinking Places (Alcoholic Beverages)
722511	Full Service Restaurants
722513	Limited Service Restaurants
722514	Cafeterias and Buffets
722515	Snack and Non alcoholic Beverage Bars
<b>Other Services Repair and Maintenance</b>	
811110	Automotive Mechanical, & Electrical Repair & Maintenance
811120	Automotive Body, Paint, Interior, & Glass Repair
811190	Other Automotive Repair & Maintenance (including oil change & lubrication shops & car washes)
811210	Electronic & Precision Equipment Repair & Maintenance
811310	Commercial & Industrial Machinery & Equipment (except Automotive & Electronic) Repair & Maintenance
811410	Home & Garden Equipment & Appliance Repair & Maintenance
811420	Reupholstery & Furniture Repair
811430	Footwear & Leather Goods Repair
811490	Other Personal & Household Goods Repair & Maintenance

Personal and Laundry Services	
812111	Barber Shops
812112	Beauty Salons
812113	Nail Salons
812190	Other Personal Care Services (including diet & weight reducing centers)
812210	Funeral Homes & Funeral Services
812220	Cemeteries & Crematories
812310	Coin Operated Laundries & Drycleaners
812320	Dry cleaning & Laundry Services (except Coin Operated)
812330	Linen & Uniform Supply
812910	Pet Care (except Veterinary) Services
812920	Photofinishing
812930	Parking Lots & Garages
812990	All Other Personal Services
Religious, Grantmaking, Civic, Professional, and Similar Organizations	
813000	Religious, Grantmaking, Civic, Professional, & Similar Organizations (including condominium and homeowners associations)
813930	Labor Unions and Similar Labor Organizations
921000	Governmental Instrumentality or Agency