

## LIST OF PLAN CHARACTERISTICS CODES FOR LINE 8

CODE	Defined Benefit Pension Features	CODE	Other Pension Benefit Features
1A	Benefits are primarily pay related.	2E	Profit-sharing.
1B	Benefits are primarily flat dollar (includes dollars per year of service).	2J	Section 401(k) feature – A cash or deferred arrangement described in 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.
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 percent of final average pay times years of service, or the amount of the employee’s hypothetical account balance).	2K	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) with only QNECs and/or QMACs. Also not applicable if section 403(b)(1), 403(b)(7), or 408 arrangement/accounts annuities.
1D	Floor-offset plan – Plan benefits are subject to offset for retirement benefits provided by an employer-sponsored defined contribution plan.	2R	Participant-directed brokerage accounts provided as an investment option under the plan.
1E	Section 401(h) arrangement – Plan contains separate accounts under code section 401(h) to provide employee health benefits.	2S	Plan provides for automatic enrollment in plan that has employee contributions deducted from payroll.
1F	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).	2T	Total or partial participant-directed account plan – plan uses default investment account for participants who fail to direct assets in their account.
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).	3A	Non-U.S. plan – Pension plan maintained outside the United States primarily for nonresident aliens.
2B	Target benefit plan.	3B	Plan covering self-employed individuals.
2C	Money Purchase (other than target benefit).	3C	Plan not intended to be qualified – A plan not intended to be qualified under sections 401, 403, or 408.
2D	Offset plan – Plan benefits are subject to offset for retirement benefits provided in another plan or arrangement of the employer.	3D	Pre-approved pension plan – A master, prototype, or volume submitter plan that is the subject of a favorable opinion or advisory letter from the IRS.
		3E	A one-participant plan that satisfies minimum coverage requirements of section 410(b) only when combined with another plan of the employer.
		3F	Plan sponsor(s) received services of leased employees, as defined in section 414(n), during the plan year.
		3H	Plan sponsor(s) is (are) a member(s) of a controlled group (sections 414(b), (c), or (m)).
		3J	U.S.-based plan that covers residents of Puerto Rico and is qualified under both section 401 and section 1165 of Puerto Rico Code.