

Index

ABSENTEEISM

Participation and vesting, **4:22**

ACCOUNTING, AUDIT, AND ACTUARIAL REQUIREMENTS

Annual report, **3:32**

ACCRUED BENEFIT COST METHOD

Unit Credit Method, this index

ACCUMULATED FUNDING DEFICIENCY

Minimum funding standards, **5:2**

ACTIONS FOR BENEFITS

Administration and Enforcement of
ERISA, this index

ACTUARIAL ASSUMPTIONS

Minimum Funding Standards, this index

ACTUARIAL GUIDELINES HANDBOOK

Minimum funding standards, **5:36**

ACTUARIES AND ACTUARIAL REPORTS

Participation and vesting, **4:32**

ADJUSTED EMPLOYMENT COMMENCEMENT DATE

Participation and vesting, **4:16**

ADMINISTRATION AND ENFORCEMENT OF ERISA

Generally, **8:1 et seq.**

Actions for benefits

generally, **8:14-8:77**

arbitration, **8:77**

attorney-client privilege, **8:69**

attorney's fees, **8:41, 8:42**

claims procedure, **8:73-8:76**

class actions, **8:71**

collateral estoppel, **8:67**

damages, **8:43, 8:44**

discovery, **8:70**

elements of recovery, **8:23-8:26**

entitlement to sue, **8:15-8:21**

exhaustion requirement, **8:75**

ADMINISTRATION AND ENFORCEMENT OF ERISA —Cont'd

Actions for benefits—Cont'd

jury trial, right to, **8:61**

make whole rule, **8:39**

mootness, **8:68**

non-equitable benefits, **8:36**

participant waivers, **8:40**

pendent jurisdiction, **8:63**

plan reimbursement actions, **8:37,**
8:38

procedural considerations, **8:62-8:70**

punitive damages, **8:44**

recovery and damages, **8:43, 8:44**

releases, **8:40**

relief, **8:34, 8:35**

removal, **8:64**

res judicata, **8:67**

service of process, **8:66**

settlement agreements, **8:40**

severance benefits, **8:27-8:33**

standard of court review, **8:45-8:60**

arbitrary and capricious rule, **8:47-**
8:50

statute of limitations, **8:72**

subject to suit, **8:22**

venue, **8:65**

well-pleaded complaint rule, **8:64**

Applicable law, **8:13**

Arbitration, **8:77, 8:85, 8:97**

Attorney-client privilege, **8:69**

Attorney's fees, **8:41, 8:42, 8:107**

Audit of employer records, **8:123**

Breach of fiduciary duty

generally, **8:91-8:111**

arbitration, **8:97**

attorney's fees, **8:107**

burden of proof, **8:102**

class actions, **8:99**

constructive trusts, **8:108**

contribution and indemnity, **8:111**

costs, **8:107**

damages, **8:105**

**ADMINISTRATION AND
ENFORCEMENT OF ERISA
—Cont'd**

Breach of fiduciary duty—Cont'd
 exhaustion of remedies, **8:98**
 injunctive relief, **8:109**
 jurisdiction, **8:94**
 jury trial, **8:100**
 parties, **8:92, 8:93**
 privileges, **8:101**
 relief available, **8:104-8:111**
 removal of fiduciaries, **8:110**
 rescission and restitution, **8:106**
 standard of court review, **8:96**
 statute of limitations, **8:103**
 venue, **8:95**
 Burden of proof, **8:81, 8:102, 8:128**
 Civil actions, generally, **8:112-8:130**
 Civil enforcement, generally, **8:12**
 Claims procedure, **8:73-8:76**
 Class actions, **8:71, 8:99**
 Collateral estoppel, **8:67**
 Collectively bargained trusts, **8:112**
 Compelling disclosure
 generally, **8:85**
 parties, **8:87**
 penalties, **8:89**
 procedural considerations, **8:90**
 request for information, suits based
 on, **8:88**
 Construction and interpretation, **8:13**
 Constructive trusts, **8:108**
 Contribution and indemnity, **8:111**
 Correction procedure, **8:8**
 Costs, **8:107**
 Damages, **8:43, 8:44, 8:105**
 Defenses, **8:117, 8:128**
 Delinquent contributions, actions to
 enforce, **8:113**
 Departments of Labor and Treasury
 generally, **8:1 et seq.**
 fiduciary obligation, **8:5**
 participation, vesting, and funding,
 8:4
 plan expenses, **8:3**
 reporting and disclosure, **8:2**
 Determination letters, **8:6**
 Discovery, **8:70**
 Elements of action, **8:81**
 Elements of recovery, **8:23-8:26**

**ADMINISTRATION AND
ENFORCEMENT OF ERISA
—Cont'd**

Entitlement to sue, **8:15-8:21**
 Exhaustion of remedies, **8:75, 8:84,**
 8:98
 Expiration of collective bargaining
 agreement, **8:121**
 Fiduciary obligation, **8:5**
 Final 401(k) regulations, **8:10**
 HEART Act, **8:9**
 Injunctive relief, **8:109**
 Interference with protected rights, **8:78**
 Internal Revenue Service
 generally, **8:6-8:10**
 correction procedure, **8:8**
 determination letters, **8:6**
 final 401(k) regulations, **8:10**
 HEART Act, **8:9**
 savings initiative, **8:7**
 Jurisdiction, **8:79, 8:94**
 Jury trial, **8:61, 8:100, 8:128**
 Make whole rule, **8:39**
 Mootness, **8:68**
 Non-equitable benefits, **8:36**
 Nonsignatory parties, liability of, **8:120**
 Obligation to contribute, **8:114-8:116**
 Offset of overpayments, **8:124**
 Participant waivers, **8:40**
 Participation, vesting, and funding, **8:4**
 Parties, **8:80, 8:87, 8:92, 8:93, 8:127**
 Penalties, **8:11, 8:89**
 Pendent jurisdiction, **8:63**
 Plan expenses, **8:3**
 Plan reimbursement actions, **8:37, 8:38**
 Prehire agreements, **8:119**
 Privileges, **8:101**
 Procedural considerations, **8:62-8:70,**
 8:82, 8:90, 8:125-8:127
 Prohibited discrimination
 generally, **8:78 et seq.**
 arbitration, **8:85**
 burden of proof, **8:81**
 elements of action, **8:81**
 exhaustion of internal remedies, **8:84**
 interference with protected rights,
 8:78
 jurisdiction over civil actions, **8:79**
 parties to actions, **8:80**
 procedural considerations, **8:82**

INDEX

ADMINISTRATION AND ENFORCEMENT OF ERISA —Cont'd

Prohibited discrimination—Cont'd
relief available, **8:83**
class actions, **8:83**
Punitive damages, **8:44**
Recovery and damages, **8:43, 8:44**
Releases, **8:40**
Relief, **8:34, 8:35, 8:83, 8:104-8:111**
class actions, **8:83**
Remedies, **8:130**
Removal, **8:64**
Removal of fiduciaries, **8:110**
Reporting and disclosure, **8:2**
Reporting and Disclosure Violations,
this index
Request for information, suits based on,
8:88
Rescission and restitution, **8:106**
Res judicata, **8:67**
Savings initiative, **8:7**
Service of process, **8:66**
Settlement agreements, **8:40**
Severance benefits, **8:27-8:33**
Standard of court review, **8:45-8:60,**
8:96
Statute of limitations, **8:72, 8:103, 8:129**
Structure of Employee Retirement
Income Security Act of 1974,
Subchapter II, **1:7**
Subject to suit, **8:22**
Union majority status, **8:118**
Venue, **8:65, 8:95, 8:126**
Well-pleaded complaint rule, **8:64**

ADMINISTRATOR

Plan Administrator, this index

ADOPTION

Participation and vesting, **4:4**

ADVERSE PARTY

Fiduciary responsibility, **6:52**

AGE AND SERVICE REQUIREMENTS

Participation and vesting, **4:3 to 4:7,**
4:34

AGGREGATE COST METHOD

Minimum funding standards, **5:39**

ALERT GUIDELINES

Participation and vesting, **4:4**

ALIENATION

Assignment and Alienation, this index

ALIENS

Nonresident Aliens, this index

ALTERNATIVE MINIMUM FUNDING STANDARDS

Generally, **5:32**

AMENDMENTS

Plan Modifications and Amendments,
this index

AMERICAN ACADEMY OF ACTUARIES

Minimum funding standards, **5:36**

AMORTIZATION

Fiduciary responsibility, **6:71**
Minimum funding standards
actuarial cost method, **5:39**
establishment of funding method and
reasonableness, **5:28**
extension of periods, **5:42**
funding standard account, **5:2**
Omnibus Budget Reconciliation Act
of 1987, **5:33**
quarterly contribution payments, **5:45**
shortfall funding method, **5:29**
special requirements relating to waiv-
ers and extensions, **5:43**
valuation of assets, **5:37**
waiver and relief provisions, **5:40**

ANCILLARY BENEFITS

Minimum funding standards, **5:28**
Participation and vesting, **4:18, 4:21,**
4:26, 4:41

ANNUAL REPORT

Generally, **3:31 et seq.**
Accounting, audit, and actuarial require-
ments, **3:32**
Benefit reports, **3:38**
DOL authority to reject incomplete fil-
ings, **3:35**
Filings with Pension Benefit Guaranty
Corporation, **3:39**
Forms and filing requirements, **3:34**
Internal Revenue Code requirements,
3:33

ANNUAL REPORT—Cont'd

Registration statements and individual notices, **3:37**

Summary annual report, generally, **3:36**

ANNUITIES

As pension plans, **2:6**

Joint and Survivor Annuities, this index

Minimum funding standards, **5:1, 5:33**

Participation and vesting, **4:1, 4:25, 4:31, 4:41, 4:44**

Tax sheltered, **2:4**

ANNUITY STARTING DATE

Participation and vesting, **4:44**

APPLICABLE LAW

Administration and enforcement of erisa, **8:13**

APPLICABLE PERCENTAGE

Minimum funding standards, **5:33**

ARBITRATION

Administration and enforcement of erisa, **8:77, 8:85, 8:97**

ARSON

Fiduciary responsibility, prohibition against certain persons holding certain positions, **6:97**

ASSAULT

Fiduciary responsibility, prohibition against certain persons holding certain positions, **6:97**

ASSETS

Residual Assets, this index

ASSIGNMENT AND ALIENATION

Participation and vesting, **4:47**

ATTAINED AGE NORMAL COST METHOD

Minimum funding standards, **5:39**

ATTORNEY-CLIENT PRIVILEGE

Administration and enforcement of erisa, **8:69**

ATTORNEYS

Fiduciary responsibility, advice of counsel as defense, **6:83**

Participation and vesting, **4:47**

ATTORNEY'S FEES

Administration and enforcement of erisa, **8:41, 8:42, 8:107**

AUDIT OF EMPLOYER RECORDS

Administration and enforcement of erisa, **8:123**

AVAILABLE COVERAGE

Plan termination insurance and withdrawal liability, **7:3**

AVERAGE BENEFIT PERCENTAGE TEST

Participation and vesting, **4:6**

BACK PAY

Participation and vesting, **4:4, 4:10, 4:14, 4:17**

BAD BOY CLAUSES

Participation and vesting, **4:22**

BAD FAITH

Participation and vesting, **4:32**

BANK DEPOSITS

Fiduciary responsibility, exemptions from prohibited transactions, **6:72**

BANKING LAWS

Effect of ERISA, **2:34**

State Laws, this index

BANKRUPTCY

Chapter 11, this index

BANKRUPTCY CODE

Effect of ERISA, **2:35**

Participation and vesting, **4:47**

BENEFICIARIES

Definition, **2:8**

Designation, **2:8**

Health services provider, **2:8**

Minimum funding standards, **5:30, 5:33, 5:36, 5:41, 5:45**

Participation and vesting, **4:1, 4:32, 4:44, 4:46 to 4:48**

BENEFIT ACCRUAL RULES

Participation and Vesting, this index

BENEFITS

Annual report, **3:38**

Assignment or alienation domestic relations orders, **2:23**

INDEX

BENEFITS—Cont'd

- Assignment or alienation—Cont'd
 - garnishment and levies, **2:24**
 - prohibition, **2:23**
- Basic Benefits; Nonbasic Benefits;
 - Statement of Benefit Rights;
 - Survivor Benefits, this index
- Death benefits, **2:4, 2:14**
- Dining facilities, **2:5**
- Disability, **2:5, 2:9**
- Education benefits, **2:5**
- First aid, **2:5**
- Hiring hall expenses, **2:5**
- Holiday benefits, **2:5**
- Industry growth plans, **2:5**
- Jury leave, **2:5**
- Life insurance, **2:5**
- Medical and hospital benefits, **2:5**
- Military leave, **2:5**
- Pension benefits, **2:14**
- Recreational facilities, **2:5**
- Remembrance funds, **2:5**
- Sale of goods to employees, **2:5**
- Severance pay, **2:5, 2:14, 2:20, 2:21**
- Sick leave, **2:5**
- Stock bonus, **2:5**
- Strike funds, **2:5**
- Summary plan description, **3:30**
- Training and apprenticeship programs, **2:5**
- Unemployment benefits, **2:9**
- Vacation benefits, **2:5, 2:14**

BLOCK TRADES

- Fiduciary responsibility, **6:59**

BONDS

- Fiduciary responsibility, **6:98**
- Minimum funding standards, **5:37**

BONUS PROGRAMS

- Generally, **2:4**

BREACH OF FIDUCIARY DUTY

- Administration and Enforcement of ERISA, this index
- Liability for breach of fiduciary duty, **6:77**
- Limitation of actions, **6:99**

BREAKS IN SERVICE

- Participation and vesting, **4:10, 4:12, 4:13, 4:16, 4:19, 4:38, 4:42**

BRIBERY

- Fiduciary responsibility, prohibition against certain persons holding certain positions, **6:97**

BROKERS AND DEALERS

- Fiduciary responsibility, who is a fiduciary, **6:5**

BURDEN OF PROOF

- Administration and enforcement of erisa, **8:81, 8:102, 8:128**

BUREAU OF APPRENTICESHIP AND TRAINING

- Participation and vesting, **4:25**

CANADIAN INSTITUTE OF ACTUARIES

- Minimum funding standards, **5:36**

CAREER COMPENSATION

- Participation and vesting, **4:9**

CASUALTY INSURANCE

- Property and Casualty Insurance, this index

CERTIFICATES OF DEPOSIT

- Fiduciary responsibility, **6:18, 6:44, 6:51, 6:64**

CHAPTER 11

- Participation and vesting, **4:32**

CHILDREN

- Participation and vesting, **4:4, 4:12, 4:44**

CIVIL ACTIONS

- Administration and Enforcement of ERISA (this index)

CIVIL ENFORCEMENT, GENERALLY

- Administration and enforcement of erisa, **8:12**

CIVIL REMEDIES

- Administration and Enforcement of ERISA, this index

CLAIMS FOR BENEFITS

- Disclosure Violations, this index

CLAIMS PROCEDURE

- Administration and enforcement of erisa, **8:73-8:76**

CLASS ACTIONS

Administration and enforcement of
erisa, **8:71, 8:99**

Relief available, ERISA, **8:83**

CLASS YEAR PLAN

Participation and vesting, **4:19**

COLLATERAL ESTOPPEL

Administration and enforcement of
erisa, **8:67**

**COLLECTIVE BARGAINING
AGREEMENTS**

Fiduciary responsibility, **6:18 et seq.,
6:49, 6:96, 6:99**

Minimum funding standards, **5:28, 5:29,
5:31, 5:33, 5:36**

Participation and vesting, **4:4 to 4:7,
4:19, 4:24, 4:25, 4:48**

**COLLECTIVELY BARGAINED
PLANS**

Administration and enforcement of
erisa, **8:112**

Minimum funding standards, **5:29, 5:31**

COMMERCE

Requirement for establishment of pen-
sion plan, **2:7**

Requirement for establishment of
welfare plan, **2:7**

**COMMUNITY PROPERTY AND
DOMESTIC RELATIONS
ORDERS**

Alternate payee, **2:23**

Benefits; State Laws, this index

Exception from preemption, **2:23, 2:26**

Garnishment, orders, **2:23**

Joinder of plans to domestic relations
cases, **2:23**

Participation and vesting, **4:44**

Qualified domestic relations orders, **2:23**

COMPUTATION PERIOD

Participation and vesting, **4:9, 4:10**

**CONFERENCE OF ACTUARIES IN
PUBLIC PRACTICE**

Minimum funding standards, **5:36**

CONGRESSIONAL POLICIES

Minimum funding standards, **5:1**

CONGRESSIONAL POLICY

Reporting and disclosure requirements,
3:2

CONSIDERATION

Fiduciary responsibility, prohibited
transactions, **6:53**

**CONSOLIDATED OMNIBUS
BUDGET RECONCILIATION
ACT (COBRA)**

Fiduciary responsibility, **6:18**

Minimum funding standards, **5:33**

Participation and vesting, **4:3**

**CONSTRUCTION AND
INTERPRETATION**

Administration and enforcement of
erisa, **8:13**

CONSTRUCTIVE TRUSTS

Administration and enforcement of
erisa, **8:108**

CONSUMER PRICE INDEX (CPI)

Participation and vesting, **4:34 to 4:36**

CONTENTS

Annual Report, this index

CONTRACTS

Oral and Written Contracts; State Laws,
this index

CONTRIBUTION

Administration and enforcement of
erisa, **8:111**

Fiduciary responsibility, defenses, **6:80**

Minimum funding standards, **5:28, 5:31,
5:45**

Overpayment, applicability of state law,
2:14

CONTROLLED SUBSTANCES

Fiduciary responsibility, **6:97**

CORPORATE LAW

State Laws, this index

CORPORATIONS

Employers, this index

CORRECTION PROCEDURE

Administration and enforcement of
erisa, **8:8**

INDEX

COSTS

Administration and enforcement of
erisa, **8:107**

COUNTING NUMBER OF PARTICIPANTS

Plan termination insurance and with-
drawal liability, **7:16**

COVERAGE

Elements of coverage, **2:2**
Exceptions and exemptions, **2:1, 2:2,
2:9**
Reporting and disclosure requirements,
3:3

CRAFT

Trade or Craft, this index

CREDITED HOURS

Participation and vesting, **4:9**

CREDITING HOURS OF SERVICE

Participation and Vesting, this index

CREDITING SERVICE FOR PARTICIPATION

Participation and Vesting, this index

CREDITOR'S RIGHTS

State Laws, this index

CRIMINAL PENALTIES FOR VIOLATIONS

Reporting and disclosure requirements,
3:47

CROSS TRADING

Fiduciary responsibility, **6:62**

CUSTODIAL ACCOUNTS

Generally, **2:6**

DAMAGES

Administration and enforcement of
erisa, **8:43, 8:44, 8:105**
Compensatory Damages; Punitive Dam-
ages, this index
Fiduciary responsibility, **6:77, 6:78 et
seq., 6:95, 6:96, 6:98**
Participation and vesting, **4:14**

DEATH OR DISABILITY

Minimum funding standards, **5:28, 5:33**
Participation and vesting, **4:4, 4:9, 4:10,
4:14, 4:16, 4:17, 4:21, 4:23, 4:30,
4:33, 4:44**

DEFAULT

Fiduciary responsibility, **6:24, 6:70,
6:71, 6:74**

DEFENSE OF MARRIAGE ACT

Generally, **1:11**

DEFENSES

Administration and enforcement of
erisa, **8:117, 8:128**
Fiduciary responsibility, **6:78 et seq.**

DEFICIT REDUCTION CONTRIBUTION

Minimum funding standards, **5:33**

DELINQUENT CONTRIBUTIONS, ACTIONS TO ENFORCE

Administration and enforcement of
erisa, **8:113**

DEPARTMENT OF LABOR

Administration and Enforcement of
ERISA; Secretary of Labor, this
index
Annual report, **3:35**
Checklist of pension issues and errors,
1:17
Minimum funding standards, **5:1, 5:36,
5:41, 5:45**
Participation and vesting, **4:2, 4:4, 4:10,
4:13 to 4:15, 4:17, 4:18, 4:25**
Reporting and disclosure requirements,
3:8

DEPARTMENT OF TREASURY

Administration and Enforcement of
ERISA, this index

DETERMINATION LETTERS

Administration and enforcement of
erisa, **8:6**

DISABILITY

Death or Disability, this index

DISABILITY INSURANCE LAWS

Participation and vesting, **4:1**

DISCLAIMERS

Summary plan description, **3:23**

DISCLOSURE VIOLATIONS

Claims for benefits
bad faith in processing, **2:16**
mishandling, **2:16, 2:28**

DISCLOSURE VIOLATIONS—Cont'd

Claims for benefits—Cont'd
punitive damages, availability, **2:16**
Secretary of Labor, this index

DISCOVERY

Administration and enforcement of
erisa, **8:70**

DISCRIMINATION

Age Discrimination; Sexual Discrimina-
tion, this index
Participation and vesting, **4:6, 4:15,**
4:30, 4:41

DOMESTIC PARTNER BENEFITS

Generally, **1:12**

DOMESTIC RELATIONS ORDERS

Community Property and Domestic
Relations Orders, this index

DOUBLE CREDIT

Participation and vesting, **4:14**

EARLIEST RETIREMENT AGE

Participation and vesting, **4:44**

ELAPSED TIME METHOD

Participation and vesting, **4:9, 4:10,**
4:12, 4:16

ELECTRONIC COMMUNICATIONS

Fiduciary responsibility, **6:60**

ELEMENTS OF ACTION

Administration and enforcement of
erisa, **8:81**

ELEMENTS OF RECOVERY

Administration and enforcement of
erisa, **8:23-8:26**

EMBEZZLEMENT

Fiduciary responsibility, prohibition
against certain persons holding
certain positions, **6:97**
Participation and vesting, **4:22, 4:47**

EMPLOYEE BENEFIT PLANS

Definition, **2:2, 2:3**
Minimum funding standards, **5:1, 5:41**

**EMPLOYEE PENSION BENEFIT
PLANS**

Benefits, method of payment, **2:4**
Coverage of ERISA, **2:2**

**EMPLOYEE PENSION BENEFIT
PLANS—Cont'd**

Death benefits, **2:4**
Defined benefit plans, **2:3, 2:4**
Defined contribution plans, **2:4**
Definition, **2:3 to 2:5**
Effect of federal securities laws, **2:33**
Establishment, **2:6**
Health and accident benefits, **2:4**
Incidental benefits, **2:4**
Minimum funding standards, **5:1 et seq.,**
5:30, 5:31, 5:33, 5:35 to 5:40, 5:45
Money purchase plan, **2:4**
Participation and vesting, **4:2 to 4:4,**
4:6, 4:7, 4:9, 4:10, 4:15, 4:16,
4:18, 4:19, 4:21, 4:22, 4:24, 4:28
to 4:30, 4:44 to 4:47

EMPLOYEES

Definition, **2:6**
Fiduciary responsibility, **6:76**
Minimum funding standards, **5:1, 5:33**
Participation and Vesting, this index
Partner, **2:3, 2:6**
Sole proprietor, **2:3, 2:6**

**EMPLOYEE STOCK OWNERSHIP
PLAN (ESOP)**

Fiduciary responsibility, **4:6, 4:44**

**EMPLOYEE WELFARE BENEFIT
PLANS**

Coverage by ERISA, **2:2**
Definition, **2:3, 2:5**
Dining facilities, **2:5**
Disability programs, **2:5**
Education benefits, **2:5**
Establishment, **2:6**
First aid facilities, **2:5**
Hiring hall expenses, **2:5**
Holiday benefits, **2:5**
Industry growth programs, **2:5**
Insurance, purchase, **2:5**
Jury leave, **2:5**
Life insurance benefits, **2:5**
Medical, hospital and surgical benefits,
2:5
Military leave, **2:5**
Multiple employer trusts, **2:5**
Participation and vesting, **4:1, 4:22,**
4:26, 4:33, 4:44, 4:47
Payroll practices, **2:5**

INDEX

EMPLOYEE WELFARE BENEFIT

PLANS—Cont'd

- Recreational facilities, **2:5**
- Remembrance funds, **2:5**
- Sale of goods to employees, **2:5**
- Sick leave, **2:5**
- Stock bonus plans, **2:5**
 - effect of federal securities laws, **2:33**
- Strike funds, **2:5**
- Training and apprenticeship programs, **2:5**
- Unfunded programs, **2:5**
- Vacation benefits, **2:5**

EMPLOYER CONTRIBUTION LIMITATIONS

- Minimum funding standards, **5:30**

EMPLOYER REAL PROPERTY

- Fiduciary responsibility, **6:55**

EMPLOYERS

- Corporations
 - alter ego, **2:6**
 - piercing corporate veil, **2:6**
- Definition, **2:6**
- Liability for termination of single employer plans, **7:48-7:58**
- Minimum funding standards, **5:1, 5:31, 5:33, 5:44 to 5:46**
- Officer of corporation, **2:6**
- Participation and vesting, **4:1, 4:3 to 4:7, 4:10, 4:14, 4:19, 4:29, 4:32, 4:36, 4:45**
- Partnership, **2:3**
- Shareholder of corporation, **2:6**
- Sole proprietorship, **2:3**
- Surety, **2:6**
- Withdrawal liability under multiemployer plans, **7:59-7:91**

EMPLOYER WITHDRAWAL LIABILITY

- Multiemployer Plans, this index

EMPLOYMENT COMMENCEMENT DATE

- Participation and vesting, **4:16, 4:17**

EMPLOYMENT TRAINING ADMINISTRATION

- Participation and vesting, **4:25**

ENFORCEMENT

- Administration and Enforcement of ERISA, this index
- Summary plan description, **3:25**

ENTITLEMENT TO SUE

- Administration and enforcement of erisa, **8:15-8:21**

ENTRY AGE NORMAL COST METHOD

- Minimum funding standards, **5:39**

EQUITY

- Participation and vesting, **4:47**

EQUIVALENCIES

- Participation and vesting, **4:15, 4:16**

ESCAPE CLAUSES

- Fiduciary responsibility, **6:25**

ESTABLISHMENT OF PBGC

- Plan termination insurance and withdrawal liability, **7:2**

ESTATES

- Trusts and Estates, this index

ESTOPPEL

- Effect of ERISA on state law, **2:15**
- Summary plan description, **3:28**

EXCEPTIONS, EXEMPTIONS, AND COMPLIANCE

- Reporting and disclosure requirements, **3:40-3:43**

EXCISE TAXES

- Fiduciary responsibility, **6:18, 6:54, 6:77**
- Minimum funding standards, **5:1, 5:44, 5:45**

EXCLUSIVE PURPOSE RULE

- Fiduciary responsibility, **6:25 et seq.**

EXEMPTIONS FROM PROHIBITED TRANSACTIONS

- Fiduciary Responsibility, this index

EXHAUSTION OF REMEDIES

- Administration and enforcement of erisa, **8:75, 8:84, 8:98**

**EXPIRATION OF COLLECTIVE
BARGAINING AGREEMENT**

Administration and enforcement of
erisa, **8:121**

FAIR LABOR STANDARDS ACT

Participation and vesting, **4:14, 4:15**

FAMILY MEMBERS

Fiduciary responsibility, **6:76**

FEDERAL BANKING LAWS

ERISA, effect, **2:34**

FEDERAL BANKRUPTCY LAWS

Chapter 11, this index

ERISA, effect, **2:35**

**FEDERAL DEPOSIT INSURANCE
COMPANY (FDIC)**

Fiduciary responsibility, **6:98**

Participation and vesting, **4:47**

FEDERAL GOVERNMENT FILINGS

**Reporting and Disclosure Require-
ments** (this index)

**FEDERAL INSURANCE
CONTRIBUTION ACT**

Participation and vesting, **4:30**

FEDERAL LABOR LAW

ERISA, effect, **2:31 to 2:35**

Labor Management Relations, this index

FEDERAL PATENT LAW

Effect of ERISA, **2:36**

**FEDERAL REGULATION OF
EMPLOYEE BENEFIT PLANS**

Generally, **1:2 to 1:4**

FEDERAL SECURITIES LAWS

ERISA, effect, **2:33**

FIDUCIARIES

Administration and enforcement of
erisa, **8:5**

Fiduciary Responsibility, this index

Minimum funding standards, **5:36, 5:45**

FIDUCIARY RESPONSIBILITY

Generally, **6:1 et seq.**

Adverse party, acting for as prohibited
transaction, **6:52**

Allocation of responsibilities, **6:47**

Amendment of plan, **6:37**

FIDUCIARY RESPONSIBILITY

—Cont'd

Amortization, **6:71**

Ancillary services provided by bank,
6:73

Bank deposits, **6:72**

Benefits, **6:38**

Block trades, **6:59**

Bonding of fiduciaries, **6:98**

Breach of Fiduciary Duty, this index

Collective bargaining agreements, **6:18
et seq., 6:49, 6:96, 6:99**

Consideration, prohibited transactions,
6:53

Contribution, **6:80**

Damages, **6:77, 6:78 et seq., 6:95, 6:96,
6:98**

Default, **6:24, 6:70, 6:71, 6:74**

Defenses, **6:78 et seq.**

Definition of fiduciary, **6:2 et seq.**

Diversification of investments, **6:45**

Dual capacities, serving in, **6:75**

Electronic communications, **6:56**

Employer securities, **6:27**

Employer securities, acquisition or sale
of qualifying, **6:74**

Employment of others, **6:88**

ERISA plans, generally, **6:40**

Escape clauses, **6:25**

Excise taxes, **6:18, 6:54, 6:77**

Exclusive purpose rule, **6:25 et seq.**

Exculpatory provisions and insurance,
6:96

Exemptions, **6:93**

Exemptions from prohibited transac-
tions, **6:56 et seq.**

acquisition or sale of qualifying
employer securities, **6:74**

ancillary services provided by bank,
6:73

bank deposits, **6:72**

loans to employee stock ownership
plans, **6:71**

loans to participants, **6:70**

receipt of benefits, reasonable
compensation and serving in
dual capacities, **6:75**

services or office space, **6:64 et seq.**

Failure to provide information to partici-
pant, **6:39**

Funding issues, **6:43**

INDEX

FIDUCIARY RESPONSIBILITY

—Cont'd

Fund management requirements, **6:24 et seq.**
diversification of investments, **6:45**
exclusive purpose rule, **6:25**
plan documents, administration in accordance with, **6:46**
prudent man rule, **6:44**
Good faith, **6:44, 6:64, 6:71, 6:74, 6:79, 6:95**
Handling of records clause, **6:96**
Health insurance, **6:56**
Insurance, **6:5, 6:18 et seq., 6:47, 6:49, 6:56, 6:64, 6:77**
Interpretation of plan, **6:36**
Investment of plan assets, **6:26**
Legal requirements as to plan content, **6:16 et seq.**
exceptions, **6:19**
failure of qualification, **6:22**
plan, establishment of, **6:17**
procedural questions, **6:23**
refunds, **6:20**
reversion on plan termination, **6:21**
trust, establishment of, **6:18**
Liability for breach of fiduciary duty, **6:77**
Liability of nonfiduciaries, **6:95**
Limitations of actions, **6:94, 6:99**
Loans, **6:25 et seq., 6:49, 6:54, 6:70, 6:71, 6:77**
Ministerial functions, **6:15**
Misrepresentations, **6:25, 6:35**
Negligence, **6:25, 6:46, 6:96**
Net investment performance, **6:91**
Office space, **6:64**
Own account, use of plan assets for, **6:51**
Owner-employees, family members, and shareholder employees, **6:76**
Participation and vesting, **4:22, 4:25, 4:26, 4:32, 4:44, 4:47**
Party in interest, transactions between plan and, **6:49**
Passive and active conduct, **6:81**
Persons who are fiduciaries, **6:2 et seq.**
Plan losses, **6:28**
Political issues or union organization, **6:31**

FIDUCIARY RESPONSIBILITY

—Cont'd

Prohibited transactions, **6:48 et seq.**
adverse party, acting for, **6:52**
consideration, receipt of, **6:53**
own account, use of plan assets for, **6:51**
self-dealing or acting adversely to trust's interests, **6:50**
transactions between plan and party in interest, **6:49**
Prohibition against certain persons holding certain positions, **6:97**
Prudent man rule, **6:1, 6:24, 6:44, 6:55, 6:77**
Qualified domestic relations orders, duties, **2:23**
Quantum meruit, **6:84**
Reasonable compensation, **6:75**
Receipt of benefits, **6:75**
Retention or transfer of assets, **6:33**
Selection of service providers, **6:34**
Self-dealing or acting adversely to trust's interests, **6:50**
Social security benefits, **6:99**
State law, applicability, **2:14 to 2:16, 2:20**
Statute of limitations, **6:94, 6:99**
Tangential benefit to other parties, **6:41**
Tax penalties, **6:54**
Technical defenses, **6:92**
Ten per cent limitation on acquisition and retention of employer securities and real property, **6:55**
Third parties, responsibility for acts of, **6:47**
Transfer of fiduciary obligation, **6:42**
Valuation, **6:29**
Voting of shares, **6:30**
Welfare and Pension Plans Disclosure Act, **6:97, 6:98**

FILING WITH IRS

Annual Report, this index

FINAL 401(K) REGULATIONS

Administration and enforcement of erisa, **8:10**

FOREIGN EXCHANGE TRANSACTIONS

Fiduciary responsibility, **6:61**

FORFEITURES

Participation and Vesting, this index

FORMS

Annual report, 3:34

FRACTIONAL RULE BENEFIT

Participation and vesting, 4:36

FRAUD

Fiduciary responsibility, 6:48, 6:96 et seq.

Participation and vesting, 4:47

FROZEN INITIAL LIABILITY COST METHOD

Minimum funding standards, 5:39

FUNDING METHOD, CHANGES

Minimum funding standards, 5:34

FUNDING METHOD AND REASONABLENESS

Minimum funding standards, 5:28, 5:39

FUNDING STANDARD ACCOUNT (FSA)

Minimum funding standards, 5:2, 5:33

GARNISHMENT

Participation and vesting, 4:47

GEOGRAPHICAL AREA

Participation and vesting, 4:6, 4:25, 4:32

GOOD FAITH

Fiduciary responsibility, 6:44, 6:64, 6:71, 6:74, 6:79, 6:95

Participation and vesting, 4:6, 4:7

GRAND LARCENY

Fiduciary responsibility, prohibition against certain persons holding certain positions, 6:97

GUARANTEED BENEFITS

Plan termination insurance and withdrawal liability aggregate limit, 7:9
basic benefits, multiemployer plans, 7:7
nonbasic benefits, multiemployer plans, 7:8
reduction and recoupment of benefit payments, 7:5

HANDLING OF RECORDS CLAUSE

Fiduciary responsibility, 6:96

HEALTH AND MEDICAL CARE COVERAGE

Participation and vesting, 4:1

HEALTH CARE REFORM

Generally, 1:9

HEALTH INSURANCE

Fiduciary responsibility, 6:56

HEALTH INSURANCE PORTABILITY ACT AND ACCOUNTABILITY ACT OF 1996 (HIPAA)

Generally, 1:9

HEALTH MAINTENANCE ORGANIZATIONS

Fiduciary responsibility, who is a fiduciary, 6:6

HEART ACT

Administration and enforcement of erisa, 8:9

HIGHLY COMPENSATED EMPLOYEES

Participation and vesting, 4:6

HOLIDAYS

Participation and vesting, 4:4, 4:14, 4:17

HOURS OF SERVICE

Participation and vesting, 4:14 to 4:17

HR 10 PLANS

Keogh Plans, this index

HUSBAND AND WIFE

Fiduciary responsibility, 6:96
Participation and vesting, 4:22, 4:29, 4:44, 4:47

ILLNESSES

Participation and vesting, 4:4, 4:14, 4:17

IMPLEMENTATION GUIDELINES

Fiduciary responsibility, 6:18

IMPRISONMENT

Fiduciary responsibility, 6:97

INDEX

INCOME

Participation and vesting, **4:6**

INDEMNITY

Fiduciary responsibility, **6:80, 6:96**

INDIVIDUALIZED DISCLOSURES

Summary plan description, **3:27**

INDIVIDUAL RETIREMENT

ACCOUNTS (IRAS)

Generally, **2:4**

Fiduciary responsibility, **6:18, 6:54, 6:55, 6:76**

INJUNCTIVE RELIEF

Administration and enforcement of
erisa, **8:109**

INJURIES

Participation and vesting, **4:4**

INSOLVENCY

Notice of Insolvency, this index

INSURANCE

Fiduciary responsibility, **6:5, 6:18 et seq., 6:47, 6:49, 6:56, 6:64, 6:77**

Health Insurance; Life Insurance; Plan
Termination Insurance and With-
drawal Liability, this index

Minimum funding standards, **5:1, 5:31, 5:41**

Participation and vesting, **4:14, 4:18, 4:21, 4:29, 4:30, 4:39**

INSURANCE LAW

Deemer clause, **2:27 to 2:29**

Savings clause, **2:27 to 2:29**

State Laws, this index

INTERFERENCE WITH PROTECTED RIGHTS

Administration and enforcement of
erisa, **8:78**

Applicability of state law, **2:18**

INTERNAL INCONSISTENCIES

Summary plan description, **3:20**

INTERNAL REVENUE CODE

Annual report, **3:33**

Annual Report, this index

Minimum funding standards, **5:1 et seq., 5:36, 5:37, 5:40, 5:42, 5:43**

INTERNAL REVENUE CODE

—Cont'd

Participation and vesting, **4:1, 4:3, 4:4, 4:6, 4:9 to 4:12, 4:14, 4:16, 4:18 to 4:33, 4:35, 4:36, 4:39, 4:40, 4:42 to 4:48**

INTERNAL REVENUE SERVICE

Fiduciary responsibility, **6:54, 6:77**

Minimum funding standards, **5:1, 5:29, 5:31, 5:36, 5:41, 5:44 to 5:46**

Participation and vesting, **4:4, 4:6, 4:26, 4:29, 4:41, 4:47**

INTERNATIONAL ORGANIZATIONS IMMUNITIES ACT

Participation and vesting, **4:1**

INVESTMENT ADVISERS ACT OF 1940

Fiduciary responsibility, **6:47**

INVESTMENT ADVISORS

Fiduciary responsibility, who is a fiduciary, **6:3**

INVOLUNTARY TERMINATION BY PBGC

Plan termination insurance and with-
drawal liability, **7:47**

JOINT AND SURVIVOR ANNUITIES

Participation and vesting, **4:44**

JOINT BOARD FOR ENROLLMENT OF ACTUARIES

Minimum funding standards, **5:36**

JOINT COMMITTEE ON PENSION TERMINOLOGY

Minimum funding standards, **5:36**

JOINT PENSION TASK FORCE

Structure of Employee Retirement
Income Security Act of 1974,
Subchapter II, **1:7**

JURISDICTION

Administration and enforcement of
erisa, **8:79, 8:94**

Structure of Employee Retirement
Income Security Act of 1974,
Subchapter II, **1:7**

JURY DUTY

Participation and vesting, **4:4, 4:14, 4:17**

JURY TRIAL

Administration and enforcement of
erisa, **8:61, 8:100, 8:128**

KEOGH PLANS

Generally, **2:3**
Participation and vesting, **4:47**

KICKBACKS

Fiduciary responsibility, **6:95, 6:97**
Participation and vesting, **4:22**

KIDNAPPING

Fiduciary responsibility, prohibition
against certain persons holding
certain positions, **6:97**

LABOR LAWS

Federal labor laws, ERISA effect, **2:32**
State labor laws, preemption, **2:17**

**LABOR MANAGEMENT
RELATIONS**

Effect of ERISA, **2:10, 2:32**

**LABOR MANAGEMENT
RELATIONS ACT OF 1947**

Fiduciary responsibility, **6:25, 6:97**

**LABOR MANAGEMENT
REPORTING AND DISCLOSURE
ACT OF 1959**

ERISA, effect, **2:32**
Fiduciary responsibility, **6:97**

LAWSUITS

Participation and vesting, **4:22**

LAWYERS

Attorneys, this index

LAYOFFS

Participation and vesting, **4:4, 4:10,
4:14, 4:16, 4:17, 4:32**

LEAVE OF ABSENCE

Participation and vesting, **4:4, 4:10,
4:12, 4:14, 4:17**

LEGAL REQUIREMENTS

Fiduciary Responsibility, this index

LIABILITY

Attributable Liability; Plan Termination
Insurance and Withdrawal
Liability; Redetermination
Liability, this index

LIABILITY—Cont'd

Fiduciary responsibility, **6:77, 6:99**
Minimum funding standards, **5:1 et seq.,
5:33, 5:34, 5:36, 5:38 to 5:40, 5:43
to 5:46**
Participation and vesting, **4:19, 4:47,
4:48**

LIENS

Mechanic's Liens, this index
Minimum funding standards, **5:45**

LIFE INSURANCE

Fiduciary responsibility, **6:25, 6:56,
6:64, 6:96**
Minimum funding standards, **5:1**

LIMITATION OF ACTIONS

Statute of Limitations, this index

LITIGATION ISSUES

Summary plan description, **3:16-3:28**

LOANS

Fiduciary responsibility, **6:25 et seq.,
6:49, 6:54, 6:70, 6:71, 6:77**
Participation and vesting, **4:39, 4:47**

MAKE WHOLE RULE

Administration and enforcement of
erisa, **8:39**

MANDATORY CONTRIBUTIONS

Participation and vesting, **4:27, 4:41,
4:46**

MARITIME INDUSTRY

Participation and vesting, crediting ser-
vice, **4:17**

MARRIED PERSONS

Husband and Wife, this index

MATERIAL MODIFICATIONS

Summary plan description, **3:29**

**MATERNITY AND PATERNITY
LEAVE**

Participation and vesting, **4:4, 4:12,
4:42**

MECHANIC'S LIENS

State Laws, this index

**MENTAL HEALTH PARITY ACT OF
1996**

Generally, **1:15**

INDEX

MERGERS AND CONSOLIDATIONS OF PLANS

- Participation and vesting, **4:48**
- Plan termination insurance and withdrawal liability, **7:93**

METHODS OF DISCLOSURE

- Reporting and disclosure requirements, **3:6**

MILITARY DUTY

- Participation and vesting, **4:4, 4:14, 4:17**

MINIMUM FUNDING STANDARDS

- Generally, **5:1 et seq.**
- Actuarial assumptions, **5:36**
 - cost method, **5:39**
 - plan liabilities, gains and losses, **5:38**
 - valuation of assets, **5:37**
- Alternative minimum funding standard, **5:32**
- At-risk single-employer plans, **5:18**
- Changes in funding method, **5:34**
- Charges to funding standard account, **5:3**
- Combining and offsetting, **5:6**
- Congressional policy coverage, **5:1**
- Credits to funding standard account, **5:4**
- Deferred compensation benefit limitations, **5:23**
- Department of Labor requirements, **5:47**
- Employer contribution limitations, **5:30**
- Funding balances, use of, **5:15**
- Funding-based benefit limitations, **5:22**
- Funding method and reasonableness, **5:28**
- Funding standard account, **5:2**
- Interest rates, **5:7**
- Interest rates used to determine present value, **5:12**
- Liability for payment, **5:21**
- Liquidity shortfalls, **5:16**
- Lump sum benefits, **5:20**
- Maximum deductible contributions, **5:19**
- Minimum required contribution, **5:10 et seq.**
- Modification and relief provisions, **5:24**
- Multiemployer plans, **5:5, 5:25**
- Omnibus Budget Reconciliation Act of 1987, **5:33**

MINIMUM FUNDING STANDARDS

—Cont'd

- Plans of more than one employer and controlled groups, collectively bargained plans, **5:31**
- Post 2007 requirements, **5:8**
- Quarterly contribution payments, **5:45**
- Remedies and penalties for violation of funding requirements, **5:44**
- Reporting obligations, **5:46**
- Security for plan amendments, **5:35**
- Shortfall funding method, **5:29**
- Single-employer plans, generally, **5:9, 5:22**
- Taxes on failure to meet minimum, **5:17**
- Waiver and relief provisions, **5:40**
 - extensions of amortization periods, **5:42**
 - special requirements relating to waivers and extensions, **5:43**
 - variance from minimum funding standard, **5:41**
- Worker, Retiree, and Employer Recovery Act of 2008, **5:27**

MINIMUM PARTICIPATION

- Participation and Vesting, this index

MINISTERIAL FUNCTIONS

- Fiduciary responsibility, who is a fiduciary, **6:15**

MONEY PURCHASE PENSION PLAN

- Participation and vesting, **4:19, 4:32**

MOOTNESS

- Administration and enforcement of ERISA, **8:68**

MULTIEMPLOYER PENSION PLAN AMENDMENTS ACT

- Minimum funding standards, **5:2, 5:30, 5:36, 5:41**

MULTIEMPLOYER PLANS

- Fiduciary responsibility, **6:12, 6:25**
- Minimum funding standards, **5:5, 5:25, 5:26**

MURDER

- Fiduciary responsibility, prohibition against certain persons holding certain positions, **6:97**

**NATIONAL LABOR RELATIONS
ACT**

Participation and vesting, **4:19**

NEGLIGENCE

Fiduciary responsibility, **6:25, 6:46,
6:96**

**NEWBORN'S AND MOTHER'S
HEALTH PROTECTION ACT OF
1996**

Generally, **1:16**

NON-EQUITABLE BENEFITS

Administration and enforcement of
erisa, **8:36**

NONFIDUCIARIES

Fiduciary responsibility, **6:95**

NONFORFEITABILITY

Participation and vesting, **4:18 to 4:23,
4:27, 4:29 to 4:31, 4:33, 4:41,
4:42, 4:44, 4:49**

NONRESIDENT ALIENS

Participation and vesting, **4:1, 4:6, 4:7**

**NONSIGNATORY PARTIES,
LIABILITY OF**

Administration and enforcement of
erisa, **8:120**

NOTARY PUBLIC

Participation and vesting, **4:44**

NOTICE OF DEFICIENCY

Minimum funding standards, **5:44, 5:45**

OBLIGATION TO CONTRIBUTE

Administration and enforcement of
erisa, **8:114-8:116**

OFFSET RULES

Administration and enforcement of
erisa, **8:124**

Participation and vesting, **4:25, 4:29,
4:30, 4:47**

**OMNIBUS BUDGET
RECONCILIATION ACT OF 1987**

Minimum Funding Standards, this index

OVERTIME

Participation and vesting, **4:15**

OWNERSHIP

Fiduciary responsibility, **6:76**

OWNERSHIP—Cont'd

Participation and vesting, **4:5, 4:6**

**PARENT-SUBSIDIARY
CONTROLLED GROUP**

Minimum funding standards, **5:31**

PAROLE

Fiduciary responsibility, **6:97**

PARTICIPANT

Active employee, **2:8**

Deceased employee, **2:8**

Definition, **2:8, 4:2**

Inactive employee, **2:8**

Spouse of employee, **2:8**

Waivers, administration and enforce-
ment of erisa, **8:40**

PARTICIPATION AND VESTING

Administration and enforcement of
erisa, **8:4**

Assignment or alienation of pension
benefits, prohibitions, **4:47**

Benefit accrual rules, **4:33**
accruals for service before effective
date, **4:37**

allocation rules, **4:41**

certain insured plans, **4:39**

determination of accrued benefit,
years of service disregarded,
4:42

First Two Years of Service Rule, **4:38**

Fractional Rule, **4:36**

133 and one third Percent Rule, **4:35**
reductions due to age and continued
accrual beyond normal retire-
ment age, **4:40**

3 Percent Rule, **4:34**

Congressional policy and concepts, **4:1**

Crediting hours of service, **4:13**

counting of hours, **4:14**

elapsed time method, **4:16**

equivalencies, **4:15**

Crediting service for participation, **4:8**

breaks in service and rule of parity,
4:11

computation periods, **4:9**

effect of maternity or paternity leave,
4:12

years of service and one-year breaks
in service, **4:10**

INDEX

PARTICIPATION AND VESTING

—Cont'd

- Crediting service in maritime industry, **4:17**
- Forfeitures, **4:21**
 - bad boy clauses and anticompetition provisions, **4:22**
 - cessation of contributions under multiemployer plan, **4:28**
 - death of participant, **4:24**
 - offset provisions, **4:29**
 - permitted forfeitures, **4:23**
 - reduction and suspension of benefits by multiemployer plan, **4:28**
 - retroactive plan amendments affecting benefits, **4:26**
 - suspension of benefits upon employment or reemployment, **4:25**
 - withdrawal of mandatory employee contributions, **4:27**
- Form and payment of benefits, **4:45**
- Joint and survivor annuity and preretirement survivor annuity, **4:44**
- Mandatory distribution restrictions, **4:31**
- Mergers and consolidation of plans and transfers of plan assets, **4:48**
- Minimum participation, **4:2**
 - additional participation requirements, **4:7**
 - coverage requirements, **4:6**
 - minimum age and service requirements, **4:3**
 - multiemployer plans, predecessor plans, and plans maintained by employer groups, **4:5**
 - years and hours of service for participation, **4:4**
- Plan amendments affecting accrued benefits, **4:43**
- Plan termination, vesting requirements, **4:32**
- Recordkeeping and reporting requirements, **4:49**
- Social security, integration of plan benefits, **4:30**
- Tax treatment of distributions from qualified pension plans, **4:46**
- Vesting standards, **4:18**
 - plan amendments changing vesting schedules, **4:20**
 - schedules, **4:19**

PARTICIPATION COMMENCEMENT DATE

- Participation and vesting, **4:16**

PARTIES

- Administration and enforcement of erisa, **8:80, 8:87, 8:92, 8:93, 8:127**

PARTNERS

- Employees, this index

PARTNERSHIPS

- Employers, this index
- Fiduciary responsibility, **6:48, 6:76**

PASSIVE AND ACTIVE CONDUCT

- Fiduciary responsibility, **6:81**

PATENT LAW

- Effect of ERISA, **2:36**

PATERNITY LEAVE

- Maternity and Paternity Leave, this index

PAY-AS-YOU-GO METHOD

- Terminal Funding Method, this index

PAYROLL PERIODS

- Participation and vesting, **4:9, 4:14, 4:25**

PENALTIES

- Administration and enforcement of erisa, **8:11, 8:89**

PENDENT JURISDICTION

- Administration and enforcement of erisa, **8:63**

PENSION BENEFIT GUARANTY CORPORATION

- Reporting and disclosure requirements, **3:10**

PENSION BENEFIT GUARANTY CORPORATION (PBGC)

- Fiduciary responsibility, **6:12, 6:99**
- Minimum funding standards, **5:33, 5:36, 5:41, 5:43, 5:45**
- Participation and vesting, **4:19, 4:28, 4:31, 4:48**

PENSION BENEFIT PLANS

- Employee Pension Benefit Plans, this index

PENSION SIMPLIFICATION AND REFORM

Small Business Job Protection Act of 1996, **1:10**

PERCENTAGE TEST

Participation and vesting, **4:6**

PERIOD OF SERVICE

Participation and vesting, **4:16, 4:42**

PERIOD OF SEVERANCE

Breaks in Service, this index

PERJURY

Fiduciary responsibility, prohibition against certain persons holding certain positions, **6:97**

PERSONAL PROPERTY

Real and Personal Property, this index

PLAN ADMINISTRATOR

Fiduciary responsibility, who is a fiduciary, **6:8**

Minimum funding standards, **5:36**

Participation and vesting, **4:12, 4:25, 4:49**

Plan Modifications and Amendments; Records and Recordkeeping; Registration Statements; Summary Plan Description, this index

Recordkeeping obligations, **4:49**

PLAN EXPENSES

Administration and enforcement of erisa, **8:3**

PLAN MODIFICATIONS AND AMENDMENTS

Minimum funding standards, **5:35**

PLAN REIMBURSEMENT ACTIONS

Administration and enforcement of erisa, **8:37, 8:38**

PLAN TERMINATION INSURANCE AND WITHDRAWAL LIABILITY

Generally, **7:1 et seq.**

Available coverage, **7:3**

Counting number of participants, **7:16**

Employer liability for termination of single employer plans, **7:48-7:58**

Employer withdrawal liability under multiemployer plans, **7:59-7:91**

Establishment of PBGC, **7:2**

PLAN TERMINATION INSURANCE AND WITHDRAWAL LIABILITY

—Cont'd

Guaranteed benefits

aggregate limit, **7:9**

available coverage, **7:3**

basic benefits, multiemployer plans, **7:7**

basic benefits, single employer plans, **7:4**

nonbasic benefits, multiemployer plans, **7:8**

nonbasic benefits, single employer plans, **7:6**

reduction and recoupment of benefit payments, **7:5**

Involuntary termination by PBGC, **7:47**

Mergers of plans and transfer of assets and liabilities, **7:93**

Premium payments and schedules, **7:10-7:15**

Reorganization of multiemployer plans, **7:92**

Reportable events, **7:19**

Responsibility for payment and filing requirements, **7:17**

Structure of Employee Retirement Income Security Act of 1974, Subchapter III, **1:8**

Termination of multiemployer plans, generally, **7:44-7:46**

Termination of single employer plans, generally, **7:20-7:44**

Waivers and late charges, **7:18**

PREDECESSOR PLAN

Participation and vesting, **4:19**

PREHIRE AGREEMENTS

Administration and enforcement of erisa, **8:119**

PREMIUM PAYMENTS AND SCHEDULES

Plan termination insurance and withdrawal liability, **7:10-7:15**

PRERETIREMENT

Participation and vesting, **4:44**

PRESENT VALUE

Participation and vesting, **4:31**

INDEX

PRIVILEGES

Administration and enforcement of
erisa, **8:101**

PROCEDURAL CONSIDERATIONS

Administration and enforcement of
erisa, **8:62-8:70, 8:82, 8:90, 8:125-
8:127**

PROFIT SHARING PLANS

Definition, **2:4**
Features, **2:4**
Participation and vesting, **4:19, 4:32,
4:33, 4:44**

PROHIBITED TRANSACTIONS

Fiduciary Responsibility, this index

PROPERTY

Real and Personal Property, this index

PROPRIETORSHIPS

Minimum funding standards, **5:31**
Participation and vesting, **4:5**

PROTECTION OF EMPLOYEE BENEFITS RIGHTS

Structure of Employee Retirement
Income Security Act of 1974,
Subchapter I, **1:5**

PRUDENT MAN RULE

Fiduciary responsibility, **6:1, 6:24, 6:44,
6:55, 6:77**

PUNITIVE DAMAGES

Administration and enforcement of
erisa, **8:44**
Availability, **2:16**

PUT OPTIONS

Fiduciary responsibility, **6:71**

QUALIFIED DOMESTIC RELATIONS ORDERS

Community Property and Domestic
Relations Orders, this index

QUALIFIED PRERETIREMENT SURVIVOR ANNUITY

Participation and vesting, **4:44**

QUANTUM MERUIT

Fiduciary responsibility, **6:84**

QUARTERLY CONTRIBUTION PAYMENTS

Minimum funding standards, **5:45**

RAILROAD RETIREMENT ACT

Participation and vesting, **4:30**

RAILWAY LABOR ACT

ERISA, effect, **2:32**

RAPE

Fiduciary responsibility, prohibition
against certain persons holding
certain positions, **6:97**

RATIO TEST

Participation and vesting, **4:6**

REAL AND PERSONAL PROPERTY

Minimum funding standards, **5:45**
Participation and vesting, **4:47**

REASONABLENESS

Funding Method and Reasonableness,
this index

RECORDS AND RECORDKEEPING

Participation and vesting, **4:9, 4:14**

RECOVERY

Administration and enforcement of
erisa, **8:43, 8:44**

REFUNDS

Fiduciary responsibility, legal require-
ments as to plan content, **6:18**

REGISTRATION STATEMENTS AND INDIVIDUAL NOTICES

Annual report, **3:37**

RELEASES

Administration and enforcement of
erisa, **8:40**

RELIANCE BY OR PREJUDICE TO PARTICIPANTS

Summary plan description, **3:22**

RELIEF

Administration and enforcement of
erisa, **8:34, 8:35, 8:83, 8:104-8:111**

RELIEF PROVISIONS

Minimum Funding Standards, this index

REMEDIES

- Administration and enforcement of erisa, **8:130**
- Reporting and disclosure requirements, **3:44-3:47**

REMOVAL OF ACTION

- Administration and enforcement of erisa, **8:64**

REMOVAL OF FIDUCIARIES

- Administration and enforcement of erisa, **8:110**

**REORGANIZATION OF
MULTIEMPLOYER PLANS**

- Plan termination insurance and withdrawal liability, **7:92**

**REPORTING AND DISCLOSURE
REQUIREMENTS**

- Generally, **3:1 et seq.**
- Actuaries and Actuarial Reports; Annual Reports; Records and Recordkeeping; Registration Statements; Remedies for Violations; Summary Plan Description, this index
- Administration and enforcement of erisa, **8:2**
- Annual Report** (this index)
- Congressional policy, **3:2**
- Coverage and scope of requirements, **3:3**
- Criminal penalties for violations, **3:47**
- Department of Labor, **3:8**
- Exceptions, exemptions, and compliance, **3:40-3:43**
- Federal government filings
 - generally, **3:7-3:10**
 - Department of Labor, **3:8**
 - Internal Revenue Service, **3:9**
 - Pension Benefit Guaranty Corporation, **3:10**
- Internal Revenue Service, **3:9**
- Methods of disclosure, **3:6**
- Minimum funding standards, **5:46**
- Pension Benefit Guaranty Corporation, **3:10**
- Persons entitled to reports, **3:4**
- Persons who must report, **3:3**
- Plan termination insurance and withdrawal liability, **7:19**
- Remedies for violations, **3:44-3:47**

**REPORTING AND DISCLOSURE
REQUIREMENTS—Cont'd**

- Retention of records, **3:48**
- Sarbanes-Oxley Act, **3:11**
- Summary of disclosure to participants and beneficiaries, **3:5**
- Summary Plan Description** (this index)

**REQUEST FOR INFORMATION,
SUITS BASED ON**

- Administration and enforcement of erisa, **8:88**

RESCISSION

- Administration and enforcement of erisa, **8:106**
- Fiduciary responsibility, **6:77**

**RESERVATION OF RIGHTS TO
AMEND**

- Summary plan description, **3:26**

RES JUDICATA

- Administration and enforcement of erisa, **8:67**

**RESPONSIBILITY FOR PAYMENT
AND FILING REQUIREMENTS**

- Plan termination insurance and withdrawal liability, **7:17**

RETENTION OF RECORDS

- Reporting and disclosure requirements, **3:48**

RETIREMENT

- Minimum funding standards, **5:1, 5:28, 5:39**
- Participation and vesting, **4:1, 4:6, 4:7, 4:10, 4:16, 4:18, 4:19, 4:21, 4:22, 4:24 to 4:26, 4:29, 4:33 to 4:36, 4:39 to 4:41, 4:45**
- Preretirement, this index

RETIREMENT EQUITY ACT

- Minimum funding standards, **5:36**
- Participation and vesting, **4:3, 4:4, 4:11, 4:12, 4:44, 4:47**

RICO

- ERISA's effect on other federal laws, **2:37**

ROTH IRAS

- Taxpayer Relief Act, **1:13**

INDEX

ROYALTIES

Generally, **2:4**

RULE OF PARITY

Participation and vesting, **4:11, 4:12, 4:16**

SAFE HARBOR

Participation and vesting, **4:6, 4:12**

SALARY SCALE

Minimum funding standards, **5:28**

SARBANES-OXLEY ACT

Reporting and disclosure requirements, **3:11**

SAVINGS ARE VITAL TO EVERYONE RETIREMENT ACT OF 1997

Generally, **1:14**

SAVINGS INITIATIVE

Administration and enforcement of
erisa, **8:7**

SCHEDULES

Premium Payments and Schedules, this
index

SEASONAL INDUSTRIES

Participation and vesting, **4:4**

SECRETARY OF LABOR

Department of Labor, this index
Minimum funding standards, **5:31, 5:36, 5:42, 5:44**
Participation and vesting, **4:49**
Rulemaking authority, **2:3**

SECRETARY OF TREASURY

Internal Revenue Service, this index
Minimum funding standards, **5:2, 5:28, 5:31, 5:33 to 5:37, 5:41 to 5:44**
Participation and vesting, **4:2, 4:5, 4:6, 4:10, 4:12, 4:19, 4:20, 4:26, 4:30, 4:31, 4:35, 4:37, 4:41, 4:42, 4:45, 4:47**

SECURITIES AND EXCHANGE COMMISSION (SEC)

Minimum funding standards, **5:41**

SECURITIES EXCHANGE ACT OF 1934

Fiduciary responsibility, **6:18, 6:24, 6:70**

SECURITIES LAWS

ERISA effect, **2:33**
State Laws, this index

SECURITY INTEREST

Minimum funding standards, **5:1, 5:2, 5:30, 5:35**

SELF-DEALING

Fiduciary responsibility, prohibited
transactions, **6:50**

SERVICE COSTS

Minimum funding standards, **5:1, 5:2, 5:39**

SERVICE OF PROCESS

Administration and enforcement of
erisa, **8:66**

SERVICE REQUIREMENTS

Age and Service Requirements, this
index

SERVICE SPANNING

Participation and vesting, **4:16**

SETTLEMENT AGREEMENTS

Administration and enforcement of
erisa, **8:40**
Fiduciary responsibility, **6:82**

SEVERANCE, PERIODS OF

Breaks in Service, this index

SEVERANCE BENEFITS

Administration and enforcement of
erisa, **8:27-8:33**

SEVERANCE PAY

Welfare plan, **2:4**

SEXUAL DISCRIMINATION

Participation and vesting, **4:4**

SHAREHOLDERS

Fiduciary responsibility, **6:76**
Participation and vesting, **4:3, 4:6, 4:30**

SHIFTS

Participation and vesting, **4:15**

SHORTFALL FUNDING METHOD

Minimum funding standards, **5:29**

SILENCE

Summary plan description, **3:19**

SINGLE EMPLOYER PLANS

Minimum Funding Standards, this index

SMALL BUSINESS JOB

PROTECTION ACT OF 1996

Pension simplification and reform, **1:10**

SOCIAL SECURITY ACT

Minimum funding standards, **5:2**

SOCIAL SECURITY BENEFITS

Fiduciary responsibility, **6:99**

Minimum funding standards, **5:28**

Participation and vesting, **4:30, 4:34 to 4:36**

SOCIETY OF ACTUARIES

Minimum funding standards, **5:36**

SOLE PROPRIETORS

Employees, this index

SOLE PROPRIETORSHIP

Employers, this index

SPENDTHRIFT TRUSTS

Participation and vesting, **4:47**

SPONSORS

Plan Sponsor, this index

SPOUSES

Husband and Wife, this index

STANDARD METROPOLITAN

STATISTICAL AREA

Participation and vesting, **4:25**

STANDARD OF COURT REVIEW

Administration and enforcement of erisa, **8:45-8:60, 8:96**

STATE LAWS

Agencies, decisions, **2:21**

Banking law, preemption, **2:10, 2:11, 2:26, 2:27**

Community property and domestic relations, effect on employee benefit plans, **2:22, 2:26**

Community Property and Domestic Relations Orders, this index

Contract law, preemption, **2:10, 2:14, 2:20**

Corporate law

effect on employee benefit plans, **2:22**
preemption, **2:10, 2:25**

STATE LAWS—Cont'd

Creditor's rights

effect on employee benefit plans, **2:22**

garnishment or levy of employee benefit interest, **2:24**

Criminal law, preemption, **2:10, 2:11, 2:26, 2:30**

Definition, **2:11**

Effect, **2:11 et seq.**

Estoppel, **2:15**

Hawaii Prepaid Health Care Act, preemption, **2:26**

Health care laws, preemption, **2:13**

Human rights laws, preemption, **2:12**

Insurance law

deemer clause, **2:27 to 2:29**

preemption, **2:10, 2:11, 2:26**

saving clause, **2:27**

Labor laws, preemption, **2:10, 2:17**

Mechanic's lien laws, preemption, **2:24**

Regulation of benefit plans, **2:20**

Securities laws, preemption, **2:10, 2:26, 2:33**

Tax laws, preemption, **2:19**

Tort laws, preemption, **2:16**

Wage collection laws, preemption, **2:17**

Waiver, **2:15**

Worker's compensation laws, preemption, **2:20**

Wrongful discharge, preemption, **2:18**

STATUTE OF LIMITATIONS

Administration and enforcement of erisa, **8:72, 8:103, 8:129**

Fiduciary responsibility, **6:94, 6:99**

Minimum funding standards, **5:44**

STOCK BONUS PLANS

Employee Welfare Benefit Plans, this index

STOCKS

Minimum funding standards, **5:31**

Participation and vesting, **4:1, 4:5, 4:19**

STRAIGHT TIME

Participation and vesting, **4:15**

STRUCTURE OF EMPLOYEE RETIREMENT INCOME SECURITY ACT OF 1974

Generally, **1:5 to 1:8**

Administration, Subchapter II, **1:7**

INDEX

STRUCTURE OF EMPLOYEE

RETIREMENT INCOME

SECURITY ACT OF 1974—Cont'd

Enforcement, Subchapter II, **1:7**

Joint Pension Task Force, Subchapter II, **1:7**

Jurisdiction, Subchapter II, **1:7**

Plan Termination Insurance, Subchapter III, **1:8**

Protection of Employee Benefits Rights, Subchapter I, **1:5**

STYLE AND FORMAT

Summary plan description, **3:14**

SUBJECT TO SUIT

Administration and enforcement of *erisa*, **8:22**

SUMMARY ANNUAL REPORT

Annual Report, this index

SUMMARY PLAN DESCRIPTION

Generally, **3:12-3:30**

Benefits and coverage, **3:30**

Content requirements, **3:12, 3:13**

Disclaimers, **3:23**

Enforcement, **3:25**

Estoppel, **3:28**

Individualized disclosures, **3:27**

Internal inconsistencies, **3:20**

Litigation issues, **3:16-3:28**

Material modifications, **3:29**

Non-disclosure, **3:17**

Plan terms, summary plan descriptions as, **3:18**

Reliance by or prejudice to participants, **3:22**

Reservation of rights to amend, **3:26**

Silence of summary plan description, **3:19**

Style and format, **3:14**

Time for distribution, **3:15**

Uniform glossary, **3:30**

SURETIES

Fiduciary responsibility, **6:98**

Minimum funding standards, **5:35**

Participation and vesting, **4:47**

TAXES

Excise Taxes, this index

Federal tax law, **1:3**

Fiduciary responsibility, **6:54, 6:77**

TAXES—Cont'd

Minimum funding standards, **5:1, 5:41, 5:44, 5:45**

Participation and vesting, **4:1, 4:4 to 4:6, 4:30, 4:32, 4:44, 4:46, 4:47**

TAXPAYER RELIEF ACT

Roth IRAs, **1:13**

TERMINAL FUNDING METHOD

Minimum funding standards, **5:39**

TERMINATION OF PLANS

Multiemployer plans, **7:44-7:46**

Plan Termination Insurance and Withdrawal Liability (this index)

Reversion, **6:18**

Single employer plans, **7:20-7:44**

TERMINATIONS

Participation and vesting, **4:32, 4:48**

Spin-Off/Terminations, this index

TESTING

Participation and vesting, **4:6**

TIME FOR DISTRIBUTION

Summary plan description, **3:15**

TIMING OF FIDUCIARY STATUS

Who is a fiduciary, **6:13**

TOP HAT PLANS

Fiduciary responsibility, **6:1**

TO THE EXTENT RULE

Fiduciary responsibility, who is a fiduciary, **6:14**

TRADE OR CRAFT

Participation and vesting, **4:25**

TREASURY SECURITIES

Minimum funding standards, **5:30**

TRUSTEES

Minimum funding standards, **5:1, 5:36**

Participation and vesting, **4:22, 4:25, 4:26**

TRUST LAW

State Laws, this index

TRUSTS AND ESTATES

Common or Collective Trusts; Spendthrift Trusts, this index

Minimum funding standards, **5:1, 5:31**

Participation and vesting, **4:1, 4:5, 4:14**

UNEMPLOYMENT COMPENSATION

Participation and vesting, **4:1, 4:29**

UNIFORM GLOSSARY

Summary plan description, **3:30**

UNIONS

Fiduciary responsibility, who is a fiduciary, **6:10**

Majority status, **8:118**

Participation and vesting, **4:1, 4:5**

UNIT CREDIT METHOD

Minimum funding standards, **5:29, 5:32, 5:39**

Participation and vesting, **4:3, 4:9**

VACATION

Participation and vesting, **4:4, 4:14, 4:15**

VALUATION

Minimum funding standards, **5:37, 5:39, 5:44**

VENUE

Administration and enforcement of erisa, **8:65, 8:95, 8:126**

VESTING

Participation and Vesting, this index

VESTING STANDARDS

Participation and Vesting, this index

VIOLATIONS

Minimum funding standards, **5:44**

WAGES

Garnishment, this index

Minimum funding standards, **5:2**

Participation and vesting, **4:29, 4:30**

WAIVER

Fiduciary responsibility, defenses, **6:86**

WAIVER AND RELIEF PROVISIONS

Minimum Funding Standards, this index

WAIVERS

Participation and vesting, **4:2, 4:26, 4:44**

Plan termination insurance and withdrawal liability, **7:18**

WELFARE AND PENSION PLANS DISCLOSURE ACT

Fiduciary responsibility, **6:97, 6:98**

WELFARE BENEFIT PLANS

Employee Welfare Benefit Plans, this index

WELL-PLEADED COMPLAINT RULE

Administration and enforcement of erisa, **8:64**

WITHDRAWAL LIABILITY

Plan Termination Insurance and Withdrawal Liability, this index

WITHHOLDING

Participation and vesting, **4:47**

WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998

Generally, **1:18**

WORKER'S COMPENSATION

Participation and vesting, **4:1, 4:14, 4:17, 4:29, 4:30**

WRITTEN CONTRACTS

Oral and Written Contracts, this index

YEARS OF SERVICE

Participation and vesting, **4:9 to 4:13, 4:16, 4:19 to 4:21, 4:30, 4:33, 4:38, 4:40, 4:48**