

# 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 waivers 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 requirements, **3:32**  
Benefit reports, **3:38**  
DOL authority to reject incomplete filings, **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 fidu-  
ciary, 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 Discrimination, 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 Requirements** (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 Withdrawal 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 withdrawal 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 enforcement 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 retirement 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 requirements  
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 with-  
drawal liability, **7:92**

**REPORTING AND DISCLOSURE  
REQUIREMENTS**

Generally, **3:1 et seq.**

Actuaries and Actuarial Reports; Annual  
Reports; Records and Recordkeep-  
ing; Registration Statements; Rem-  
edies 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 compli-  
ance, **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 Corpora-  
tion, **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 with-  
drawal 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**

**RESCINSSION**

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 with-  
drawal 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

<b>UNEMPLOYMENT COMPENSATION</b>	<b>WAIVER AND RELIEF PROVISIONS</b>
Participation and vesting, <b>4:1, 4:29</b>	Minimum Funding Standards, this index
<b>UNIFORM GLOSSARY</b>	<b>WAIVERS</b>
Summary plan description, <b>3:30</b>	Participation and vesting, <b>4:2, 4:26, 4:44</b>
<b>UNIONS</b>	Plan termination insurance and withdrawal liability, <b>7:18</b>
Fiduciary responsibility, who is a fiduciary, <b>6:10</b>	
Majority status, <b>8:118</b>	
Participation and vesting, <b>4:1, 4:5</b>	
<b>UNIT CREDIT METHOD</b>	<b>WELFARE AND PENSION PLANS</b>
Minimum funding standards, <b>5:29, 5:32, 5:39</b>	<b>DISCLOSURE ACT</b>
Participation and vesting, <b>4:3, 4:9</b>	Fiduciary responsibility, <b>6:97, 6:98</b>
<b>VACATION</b>	<b>WELFARE BENEFIT PLANS</b>
Participation and vesting, <b>4:4, 4:14, 4:15</b>	Employee Welfare Benefit Plans, this index
<b>VALUATION</b>	<b>WELL-PLEADED COMPLAINT RULE</b>
Minimum funding standards, <b>5:37, 5:39, 5:44</b>	Administration and enforcement of erisa, <b>8:64</b>
<b>VENUE</b>	<b>WITHDRAWAL LIABILITY</b>
Administration and enforcement of erisa, <b>8:65, 8:95, 8:126</b>	Plan Termination Insurance and Withdrawal Liability, this index
<b>VESTING</b>	<b>WITHHOLDING</b>
Participation and Vesting, this index	Participation and vesting, <b>4:47</b>
<b>VESTING STANDARDS</b>	<b>WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998</b>
Participation and Vesting, this index	Generally, <b>1:18</b>
<b>VIOLATIONS</b>	<b>WORKER'S COMPENSATION</b>
Minimum funding standards, <b>5:44</b>	Participation and vesting, <b>4:1, 4:14, 4:17, 4:29, 4:30</b>
<b>WAGES</b>	<b>WRITTEN CONTRACTS</b>
Garnishment, this index	Oral and Written Contracts, this index
Minimum funding standards, <b>5:2</b>	
Participation and vesting, <b>4:29, 4:30</b>	
<b>WAIVER</b>	<b>YEARS OF SERVICE</b>
Fiduciary responsibility, defenses, <b>6:86</b>	Participation and vesting, <b>4:9 to 4:13, 4:16, 4:19 to 4:21, 4:30, 4:33, 4:38, 4:40, 4:48</b>