

Form 6045 (Rev. December 1998)	Department of the Treasury – Internal Revenue Service Employee Plan Deficiency Checksheet Coverage and Nondiscrimination Requirements: Defined Contribution Plans (Attachment #5)	Date
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<i>For IRS Use</i>	Please furnish the amendment(s) requested in the section(s) checked below.	
501 I.		Please submit a completed Schedule Q (Form 5300), including all required attachments.
502 II.b.		It must be demonstrated that the plan satisfies the nondiscriminatory classification requirement on an employer-wide basis. IRC section 410(b)(5)(B) and Regs. section 1.414(r)-8(b)(2).
503 II.c.	1.414(r)-1(c)(2)(ii) and 1.414(r)-1(c)(3)(ii).	It must be demonstrated that the plan satisfies the special testing rule for employer-wide plans where the requirements of section 410(b) of the Code are applied on an employer-wide basis. Regs. sections
504 III.b.		Please submit the information required by Schedule Q (Form 5300) regarding plans that are disaggregated, permissively aggregated, or restructured.
506 III.c.		Your application indicates that the plan is (a) permissively aggregated with another plan, (b) mandatorily disaggregated, or (c) restructured into component plans. Therefore, you must submit information concerning coverage and nondiscrimination on the basis of the aggregated plan, if applicable, or separately with respect to the separate disaggregated plans or restructured component plans. Please submit this information in accordance with the instructions for Schedule Q (Form 5300). Regulations sections 1.410(b)-7 and 1.401(a)(4)-1(c)(4).
508 IV.a.		It must be demonstrated that the plan satisfies the "ratio percentage test" described in section 410(b)(1)(B) of the Code with respect to employees. Alternatively, please tell us if you would like our determination to take into account whether the plan satisfies the average benefit test in section 410(b)(2) of the Code. If so, submit a demonstration that the plan satisfies this test. Refer to the guidelines concerning a demonstration of the average benefit test in the instructions for Schedule Q (Form 5300). IRC sections 410(b)(1), and 7701(a)(46), and Regs. sections 1.410(b)-2 through 1.410(b)-10.
510 IV.b.		Please submit a demonstration that the plan satisfies the average benefit test in section 410(b)(2) of the Code. Refer to the guidelines concerning a demonstration of the average benefit test in the instructions for Schedule Q (Form 5300). IRC section 410(b)(2).
511 IV.b.(i)		Please submit a demonstration that the plan satisfies the nondiscriminatory classification test described in section 1.410(b)-4 of the regulations. IRC section 410(b)(2)(A)(i) and Reg. section 1.410(b)-2(b)(3).
512 IV.b.(ii)		Please submit a demonstration that the plan satisfies the average benefit percentage test described in section 1.410(b)-5 of the regulations. Refer to the guidelines concerning a demonstration of the average benefit test in the instructions for Schedule Q (Form 5300). IRC section 410(b)(2)(A)(ii) and Reg. section 1.410(b)-2(b)(3).
513 V.b.		You have requested a determination of whether benefits, rights, or features satisfy the nondiscriminatory current availability requirement under section 1.401(a)(4)-4(b) of the regulations. Please identify each specific benefit, right, or feature you wish considered. Reg. section 1.401(a)(4)-4(b).
514 V.c.		Please submit a demonstration that the benefit, right, or feature described in section _____ of the plan meets the nondiscriminatory current availability requirement under section 1.401(a)(4)-4(b) of the regulations. Reg. section 1.401(a)(4)-4(b).

515		Please submit a demonstration in accordance with the instructions for Schedule Q (Form 5300) that the manner in which service is credited under section _____ of the plan is nondiscriminatory. Regs. section 1.401(a)(4)-11(d).
VI.		
516		Section _____ of the plan should be amended so that the manner in which employees vest in their benefits under the plan is nondiscriminatory. Regs. section 1.401(a)(4)-11(c).
VII.a.		
517		Please demonstrate, with respect to section _____ of the plan, that the plan satisfies the requirement that it be nondiscriminatory with respect to the availability of benefits, rights, or features provided to former employees. Regs. section 1.401(a)(4)-10(c).
VII.b.		
518		Please submit a demonstration that the plan satisfies a general test for nondiscrimination in the amounts of contributions or benefits under the plan. IRC section 401(a)(4); and Reg. sections 1.401(a)(4)-2(c), 1.401(a)(4)-3(c), 1.401(a)(4)-8(b)(2), 1.401(a)(4)-8(c)(2), and 1.401(a)(4)-8(c)(3)(iii)(C).
VIII.b.		
519		Please submit a demonstration that the plan satisfies the safe harbor for plans with uniform points allocation formulas. IRC section 401(a)(4) and Reg. section 1.401(a)(4)-2(b)(3).
VIII.c.		
520		Section _____ of the plan should be amended to provide a uniform allocation formula that will satisfy the safe harbor described in section 1.401(a)(4)-2(b)(2) of the regulations. IRC section 401(a)(4) and Regs. section 1.401(a)(4)-2(b)(2).
IX.a.		
521		Section _____ of the plan should be amended to satisfy the target benefit plan safe harbor described in section 1.401(a)(4)-8(b)(3) of the regulations. IRC section 401(a)(4) and Regs. section 1.401(a)(4)-8(b)(3).
IX.b.		
522		The definition of compensation contained in section _____ of the plan should be amended to conform to one of the definitions described in sections 1.414(s)-1(c)(2) and 1.414(s)-1(c)(3) of the regulations. Alternatively, submit a demonstration that the plan's definition of compensation is nondiscriminatory. IRC section 414(s) and Reg. section 1.414(s)-1.
X.a.		
523		Section _____ of the plan should be amended to define compensation for self-employed individuals in the manner described in section 1.414(s)-1(g)(1) of the regulations. IRC section 414(s) and Reg. section 1.414(s)-1(g)(1).
X.b.		