

Form 5500 Annual Reporting Requirements



United States DEPARTMENT OF LABOR: Employee Benefits Security Administration

The Form 5500 Series is part of ERISA's overall reporting and disclosure framework, which is intended to ensure that employee benefit plans are operated and managed according to certain standards and that participants and beneficiaries, as well as regulators, are provided or have access to sufficient information to protect the rights and benefits of participants and beneficiaries.

Who Must Comply

The Form 5500 requirements vary according to the type of filer. Certain employee benefit plans may be [exempt from annual reporting or eligible for limited reporting options](#). **A welfare benefit plan (including a group health plan) that covered fewer than 100 participants as of the beginning of the plan year and is unfunded, fully insured, or a combination of the two, is generally not required to file Form 5500.**

What Is Required

Document	Form 5500-Annual Return/Report of Employee Benefit Plan and Schedules to Form 5500 (click on the link above for access to the form and schedules)
Type of Information	Used to report various information about a plan, its finances, and its operation (requirements vary depending on the particular type of plan and its size)
Provide To	Filed electronically with the U.S. Department of Labor through the ERISA Filing Acceptance System (EFAST2), using either EFAST2-approved vendor software or the IFILE web-based filing system (Even though Form 5500 is filed electronically, the administrator must keep a copy on file, and must make a paper copy available upon request to participants, beneficiaries, and the DOL.)
Provided By	Plan administrator (depending on the number of participants covered and plan design, certain plans may be exempt from filing requirements)
When Due	Generally by the last day of the 7th calendar month after the end of the plan year (not to exceed 12 months in length) A plan may obtain a one-time extension of time to file (up to 2½ months) by filing Form 5558 with the IRS on or before the date the Form 5500 would otherwise be due, without extension