

## The New Remedial Amendment Period (RAP)

### INDIVIDUALLY DESIGNED PLANS (IDPS)

IDPs are on a 5-year staggered RAP, which is generally based on the last digit of the employer's EIN. This cycle applies to all plans which are not on pre-approved plans (volume submitter or prototype plans). ESOP and cash balance defined benefit plans are always individually designed plans.

Last Digit of Employer's EIN	Plan Cycle	Last Day of EGTRRA RAP Cycle	Last Day of Next 5 Year EGTRRA RAP Cycle
1 or 6	A	Jan 31, 2007	Jan 31, 2012
2 or 7	B	Jan 31, 2008	Jan 31, 2013
3 or 8	C	Jan 31, 2009	Jan 31, 2014
4 or 9	D	Jan 31, 2010	Jan 31, 2015
5 or 0	E	Jan 31, 2011	Jan 31, 2016

### PRE-APPROVED PLANS (PROTOTYPE AND VOLUME SUBMITTER PLANS)

Pre-Approved plans are on a 6-year staggered RAP which is based on whether the employer has a Defined Benefit or Defined Contribution plan. Each plan type is on a separate cycle.

#### Timeline for Defined Contribution Plans:

Year 1	Submission of plans to IRS (Jan 31, 2006)
Year 2 and 3	IRS reviews and approves plans (2006 and 2007)
Year 4 and 5	Employers restate their plans (2008 and 2009)
Year 6	Rest for next 6 year cycle

#### Timeline for Defined Benefit Plans:

Year 1	Submission of plans to IRS (Jan 31, 2008)
Year 2 and 3	IRS reviews and approves plans (2008 and 2009)
Year 4 and 5	Employers restate their plans (2010 and 2011)
Year 6	Rest for next 6 year cycle

#### ©2008 SunGard.

Trademark Information: SunGard and the SunGard logo are trademarks or registered trademarks of SunGard Data Systems Inc. or its subsidiaries in the U.S. and other countries. All other trade names are trademarks or registered trademarks of their respective holders.