

EFAST2 Guide for Filers & Service Providers

December 15, 2023

FOR THE

**ERISA Filing Acceptance System 2
(EFAST2)**



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Chapter 1. Introduction

1.1 Overview

The Employee Retirement Income Security Act of 1974 (ERISA) and provisions of the Internal Revenue Code generally requires the administrator of an employee benefit plan to submit an annual report (the Form 5500 series) describing the plan's financial status and operations. The Form 5500 series is sponsored by multiple federal agencies that work together to enforce ERISA provisions and other statutes designed to protect the retirement benefits of the nation's workers. Form 5500 filings are the principal source of information for the Employee Benefits Security Administration (EBSA), Internal Revenue Service (IRS), and Pension Benefits Guaranty Corporation (PBGC) concerning the operations, funding, and investments of more than 800,000 pension and welfare benefit plans. This information is essential to the three agencies' enforcement of ERISA and policy formulation programs, and is important for other federal agencies, Congress, and the private sector in assessing employee benefit, tax, and economic trends and policies.

EFAST2 (ERISA Filing Acceptance System II) is a system designed by the Department of Labor, Internal Revenue Service, and Pension Benefit Guaranty Corporation to simplify and expedite the submission, receipt, and processing of the Form 5500 Series and Form PR filings. All ERISA Form 5500 Series filings are created and submitted electronically to EFAST2 using the Government's free internet-based filing application (IFILE) or EFAST2-approved third-party software.

For detailed information on Form 5500 Series filing requirements, instructions, and deadlines, refer to the instructions at <https://www.dol.gov/agencies/ebsa/employers-and-advisers/plan-administration-and-compliance/reporting-and-filing/form-5500>

This guide describes the registration process, user types, EFAST2 credentials, and using the EFAST2 system to fulfill ERISA annual reporting requirements. For the purposes of this guide, those who use either EFAST2-approved third-party software or built-in EFAST2 functionality will be collectively referred to as EFAST2 system users.

1.2 EFAST2 Functionality

The EFAST2 system consists of the following components:

- **EFAST2 Website** – <https://www.efast.dol.gov>
 - **Registration** – a process involving creating an EFAST2 account to access the EFAST2 website and to obtain EFAST2 credentials that can be used to provide an electronic signature
 - **IFILE application** – a free internet-based filing tool designed for individual filers and service providers who do not want to use EFAST2-approved third-party software to complete their Form 5500 filings. (See the [IFILE User Guide](#) for more information)
 - **Filing Search** – an application that supplies filing information to government agencies, other end users, and the general public (See [Form 5500 Search Help](#) for more information)
- **Internet Filing Acceptance System** – an internal application that receives filings and applies business rules to filings submitted through the IFILE application and through EFAST2-approved third-party software
- **Participant Acceptance Testing System** – an application that allows third-party software developers to test and certify software products for use with EFAST2
- **Contact Center** – a support center for EFAST2 users (via phone or email)

1.3 Login.gov

Login.gov is a single sign-in solution used by the public to sign in to participating U.S. Government agencies. Login.gov enables users to securely login to many government agencies services using the same username and password. Login.gov uses two-factor authentication to help keep user information safe.

As of January 1, 2024, EFAST2 users with existing accounts can no longer use their existing User ID and Password to access their account and must sign in through Login.gov. A new or existing Login.gov account can be linked to an existing EFAST2 account.

All new EFAST2 users are required to sign in with Login.gov to be able to create an EFAST2 account, receive EFAST2 User ID and PIN credentials, and access the EFAST2 website.

1.4 Third-Party Software

EFAST2-approved third-party software is the principal method for completing the ERISA filing process for Form 5500 Series Annual Returns/Reports. Those who choose to use third-party software are considered EFAST2 system users and are required to register via EFAST2 Registration to receive credentials that are used to sign or submit Form 5500 Series filings. Approved third-party software can prepare and submit filings to the EFAST2 system and may provide additional features and functionality beyond those provided by IFILE.

EFAST2-approved third-party software, whether developed for internal use or for commercial purposes, can be divided into two categories: filing preparation software and filing transmission software. Both types may be included in a single software product.

Filing Preparation and Transmission Software

Filing preparation software is used to prepare forms and schedules, and to assemble them into filings. The DOL requires filing preparation software to reduce the incidence of non-accepted filings by implementing business rules, checking attachments, protecting the integrity of electronic signatures, and performing pre-validation of filings.

Filing transmission software is used to transmit completed filings, submission and filing status requests, and signature and filing validation requests to EFAST2 via web services protocol. The DOL requires filing transmission software to protect the integrity and security of the filing data.

Software Validation and Authorization

All software used with EFAST2 must be certified and approved by the DOL in strict accordance with government protocols. For this to occur, developers must submit their software for testing every year. Third-party software testing is stringent due to the requirements for pre-validation of data and the security constraints of electronic filing.

To pass this testing, preparation software must allow users to enter form and schedule data, create or import unstructured attachments, resolve errors, and sign the filing by entering the electronic credentials assigned by the DOL. Transmission software must allow the sending of individual or batches of filings in a prescribed format and using the required encryption method. In addition, transmission software can query for status of processed filings, and format/display the results to the end user.

The specific instructions for using the software must be included in the instruction manual provided with the software by the developer.

Once software is certified, it is authorized for use in EFAST2. Approval of third-party software does **NOT** mean that the DOL endorses the computer software or quality of services provided. A current list of approved software companies and products can be viewed at the EFAST2 website: <https://www.efast.dol.gov/software/software.html>

Chapter 2. EFAST2 Registration

The EFAST2 website provides basic public disclosure and access to user guides and other reference information without registering. Registration is required for other functions, including the ability to sign or submit filings electronically.

EFAST2 registration and credentials are not linked to a specific plan or Employer Identification Number. EFAST2 user credentials belong to the individual who obtains them and are not transferrable. A company may have multiple registered users. Each person who may need to electronically sign or submit a Form 5500 Series filing can register using their own name and email address to receive a unique EFAST2 User ID and 4-digit PIN.

Registration begins at the EFAST2 website <https://www.efast.dol.gov> by clicking **Sign In with Login.gov**. The first part of the process is to **Sign in with Login.gov** by creating a new account or signing in with an existing account. The second part of the process is to submit the EFAST2 registration and profile information to receive an EFAST2 User ID and PIN.

2.1 User Types

Each EFAST2 defined user type has specific filing tasks associated with it. Users performing multiple filing tasks should select multiple user types during the EFAST2 registration process. Updates to the selected user types can be made by updating the user profile.

- **Filing Author:** Filing Authors can create, update, import, export, validate, submit, and amend filings in IFILE. Filing Authors can also check filing status. Filing Authors cannot sign filings unless they also have the Filing Signer role. Filers who use EFAST2-approved third-party software instead of IFILE to create and submit filings do not need the Filing Author user type.
- **Filing Signer:** Filing signers are Plan Administrators, Employers/Plan Sponsors, or Direct Filing Entities who electronically sign the Form 5500 Series and/or Form PR filings. This role should also be selected by plan service providers who have written authorization to file on behalf of the plan administrator under the EFAST2 e-signature option. No other filing-related functions may be performed by selecting this user type alone.
- **Schedule Author:** Schedule Authors can use IFILE to complete one or more of the schedules that accompany a Form 5500 Series Return/Report. Schedules created by a Schedule Author are not associated with a filing. For a schedule created by a Schedule Author to be used in a filing, the schedule must be exported. This exported file can be imported by the Filing Author to the correct filing.
- **Transmitter:** Transmitters can transmit Form 5500 Series filings to the EFAST2 system for processing on behalf of others using approved third-party software. Transmitters are responsible for the security of all filing information prior to and during its transmission. A Transmitter can be a company, trade, business, or individual. Check with the third-party software to determine if registration as a Transmitter is necessary.
- **Third Party Software Developer:** Third-party software developers make Form 5500 filing preparation or transmission software for use in the EFAST2 system. They submit test cases using their software to the Participant Acceptance Testing System (PATS) Team. The PATS Certification Team reviews their submissions and provides feedback or approval to certify the software. A third-party software developer can be a company, trade, business, or individual.

EFAST2 users may select as many user types as necessary to complete relevant tasks. The following table illustrates the possibilities:

I want to:	User type if using IFILE on the EFAST web site	User type if using Third-Party Software
Create, import, or amend a filing	Filing Author	n/a
Submit/transmit a filing	Filing Author	Transmitter*
Sign a filing	Filing Signer	Filing Signer
Create a schedule but not a filing	Schedule Author	n/a
Develop and certify third-party software	Third Party Software Developer	n/a
*Depending on the software or website being used		

Table 1. Preparation and Transmission Options and User Types Needed

2.2 Registration

EFAST2 registration requires a sign in through **Login.gov**. Users who do not already have a **Login.gov** account must register with **Login.gov** before creating an EFAST2 account profile.

On the **EFAST2 Welcome** page, click **Sign In with Login.gov**.

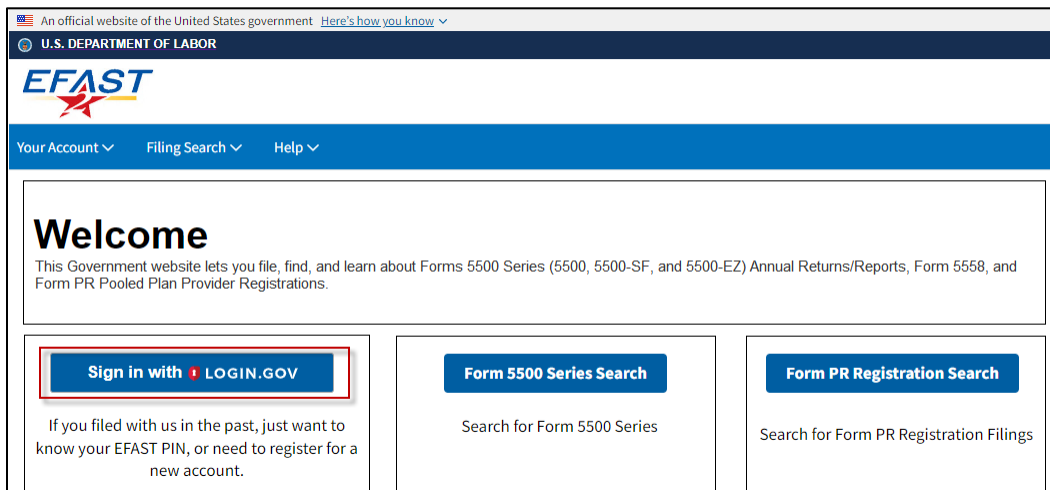


Figure 1. EFAST2 Welcome Page

2.2.1 Login.gov – Create Account (if necessary)

Creating a new Login.gov account is not necessary for someone who already has an existing Login.gov account. Existing Login.gov users can sign in with their email address, password, and authentication method instead of creating a new Login.gov account. If a user does not know if they have a Login.gov account, they can use the **Forgot your password** function and enter their email address. Login.gov will send an email with a link to create a new password (if an account exists), or a message to indicate that an account does not exist for the given email address.

From the EFAST2 website <https://www.efast.dol.gov>, click **Sign In with Login.gov** and follow the instructions to **Create an Account**.

Creating a Login.gov account requires an email address. EFAST2 recommends that users enter the same email address when setting up a Login.gov account that is used for EFAST2, because the Login.gov credentials will be linked with the EFAST2 account by email address. If a different email address is entered for the Login.gov account, users may need to complete an extra step to identify and update an existing EFAST2 account that has a different email address.

Login.gov requires use of a two-factor authentication method, such as using an authenticator application, or receiving a security code by text message (SMS) or phone call. New users must access the provided email address to complete the account creation process, and must use one of the selected authentication methods to sign in each time with Login.gov to access the EFAST2 website.

From the EFAST2 Website, click **Sign In with Login.gov** and follow the steps to Create an Account.

1. On the EFAST2 Welcome page, click **Sign in with Login.gov**.
2. On the Login.gov website, click **Create an Account**.
3. Enter an email address. Use the same email address that you use for EFAST2 if you have an existing EFAST2 account. Click **Submit**.
4. A message will be displayed to indicate that an email was sent to the given email address.
5. From the email, click **Confirm Email Address**.
6. On the Login.gov **password** page, create a strong password of at least 12 characters, and then click **Continue**.
7. On the **Authentication Method Setup** page, select any option from the list. For example, select the Phone method to get Security Codes by text message (SMS) or phone call. Click **Continue**.
8. After adding an authentication method, click **Agree and Continue**.

2.2.2 EFAST2 Account Matching to Login.gov

After signing in or creating a Login.gov account, users will be returned automatically to the EFAST2 website. If the user has not already linked their Login.gov account to an EFAST2 account, the user will have options to create a new EFAST2 account or match to an existing EFAST2 account.

- **Exact match for one email.** If a single email address was used at Login.gov and it is an exact match to an existing EFAST2 account, the EFAST2 account will be automatically identified. The user can click Continue to link the accounts and will be signed in to EFAST2. The EFAST2 User ID and Password will no longer be used to login on the EFAST2 website.
- **Match for one of multiple emails.** If multiple email addresses were entered at Login.gov and they match more than one existing EFAST2 account, the option to select one of the accounts will be provided. A Login.gov account can only be linked to one EFAST2 account.
- **No match found.** If the email address entered at Login.gov does not match an EFAST2 account, the user will have the options to lookup an existing EFAST2 account by User ID and Password, or to create a new EFAST2 account.

- **Lookup an existing EFAST2 account.** Enter the User ID and Password for the existing EFAST2 account. If the EFAST2 account is found, the email address on the account will need to be updated to match the Login.gov account for the accounts to be linked.

Forgot User ID and/or Forgot Password can be used by entering the correct challenge answer. Entry of an incorrect challenge answer three times will result in temporary revocation of the account for up to twenty (20) minutes. The EFAST2 Contact Center does not have access to challenge answers.

- **Create a new EFAST2 account.** Submit a new EFAST registration. See the steps below.

Once a Login.gov account is linked to an EFAST2 account, any previous EFAST2-specific passwords or challenge answers are no longer used for signing in to EFAST2.

An existing EFAST2 account will not be available to link to a Login.gov account if another user has already linked the account to a different Login.gov account. Users who have trouble linking to an existing EFAST2 account may call the EFAST2 Contact Center at 866-463-3278 or email at support@efast.dol.gov.

2.2.3 New EFAST2 Registration

After signing in at Login.gov and returning to the EFAST2 website, click **Create** if an existing EFAST2 account is not automatically identified.

When creating a new EFAST2 account, the **EFAST2 Registration** page describes the process and provides links to user guides and frequently asked questions. On the **EFAST2 Registration** page, click **Continue** and then follow the prompts to complete the process.

1. **Read and accept the Privacy Statement.** Check the box to indicate you have read the agreement, and then click **Accept Agreement** to continue. The full text of the privacy statement can be found in Appendix B.
2. **Enter profile information and select user type(s).** Provide your name, address, phone number, and company name. Select an available email address from the drop-down menu. The menu will display the email address(es) linked to your Login.gov account that are not already linked to an EFAST2 account.

One or more user type(s) must be selected. The Filing Author and Filing Signer types are selected by default. If necessary, the selected user type(s) can be changed after registration by signing in and going to the **Profile & PIN** page.

Note: Third Party Software Developer user type enables components of the website that are intended for third-party developers. If a person is developing software for internal use by a company, that person should select Third Party Software Developer as well as other applicable user types such as Transmitter.

After entering the profile information and selecting the user type(s), the **Next** button validates the entries. A registration form cannot be submitted if required fields are incomplete or contain invalid values.

Upon clicking the **Next** button, if no errors are found, EFAST2 will attempt to determine whether the provided first and last name are a personal or corporate name. If a suspected corporate name is identified, a warning will be displayed to provide a personal name instead of the name of a company or organization. The user may click

the **Edit** button to edit the provided name or may click the **Ignore** button to continue with the registration process using the suspected corporate name.

3. **Verify the registration information.** If any profile information is incorrect, click **Edit** to change the information. Click **Submit** to submit the registration.
4. **PIN and Signature Agreements.** The PIN agreement is for all users. The Signature Agreement is for users who selected the Filing Signer user type during registration. After reading each agreement, check the box and click **Accept Agreement** to proceed. See Appendix C for the full text of the Signature and PIN agreements.
5. **Confirmation that the EFAST2 account is activated.** The User ID and PIN are used to provide an authorized electronic signature in IFILE on the EFAST2 website, on third-party preparer's site, or using EFAST2-approved third-party software. Print the page for your records.

Click **Login** to continue.

2.3 Sign In

As of 1/1/2024, signing in with Login.gov is the only way to sign in to the EFAST2 website. Login.gov is a secure sign-in service with multi-factor authentication.

From the EFAST2 Welcome page, click **Sign In with Login.gov** and follow the steps to sign in.

1. On the EFAST2 Login page, click **Sign in with Login.gov**.
2. On the Login.gov website, enter your Email address and Login.gov Password, and click **Sign In**.
3. Enter the requested information on the authentication page (e.g., the code from your authenticator app, or the one-time security code that is sent to your phone) and click **Submit**.

After signing in with Login.gov and automatically returning to the EFAST2 website, users will go directly to the **Filing Summary** page if the Login.gov account is already linked to an EFAST2 account.

2.4 EFAST2 Profile & PIN

The EFAST2 User ID, PIN, and profile information can be viewed after signing in to the EFAST2 website. Go to the **Your Account** menu and click **Profile & PIN** to view your EFAST2 User ID and PIN. If necessary, click **Change Profile** or **Change PIN** to make changes.

The email address for the EFAST2 account can only be changed to an email address that is in the user's Login.gov account. Users can go to <https://login.gov> to add or remove email addresses in their Login.gov account, and then can return to the EFAST2 website to sign in and update their email address, if necessary.

Note: Accounts are unique to each user and are not to be shared or transferred.

When a change is made to a user's account, a notification of that change is sent to the email address for that user.

If a person's User ID was used for filings belonging to a single organization and the user is no longer responsible for filings for that organization, see Section 3.2, *Non-transferability of Credentials*.

2.5 Deleting an Account

Users may delete their Login.gov account, if necessary. For users created after 1/1/2023, access to the linked EFAST2 account will be revoked once the Login.gov is deleted. For users who had existing EFAST2 accounts prior to 1/1/2023, the EFAST2 account will still be active after deleting the linked Login.gov account and could be linked to a different Login.gov account, if necessary.

For more information about how to delete a Login.gov account, please go to <https://www.login.gov/help/manage-your-account/delete-your-account/>

Users who want to delete only their EFAST2 account but not their Login.gov account may call the EFAST2 Contact Center at 866-463-3278 or email support@efast.dol.gov to request that access to the EFAST2 account be revoked.

Chapter 3. Electronic Filing Credentials

3.1 Credential Types

EFAST2 electronic filing credentials include the following: User ID, PIN (personal identification number), and ETIN (electronic transmitter identification number).

3.1.1 User ID

The EFAST2 User ID is a unique identifier composed of the letter “A” followed by seven random numbers. EFAST2 User IDs identify transmitters and signers for Form 5500 Series filings. When signed in to the EFAST2 website, users can access filings that were created, signed, or submitted with their EFAST2 User ID.

The EFAST2 User ID is used in conjunction with the PIN to sign filings using IFILE on the EFAST2 website or when using authorized third-party websites, software, or service providers.

As of 1/1/2024, the EFAST2 User ID and password are no longer used to sign in to the EFAST2 website.

3.1.2 PIN

The EFAST2 PIN is a unique identifier (when combined with the User ID) composed of four (4) numbers. A PIN is used to authenticate a user when signing a filing and when transmitting one or more filings via EFAST2-approved third-party software.

Users can change their PIN as described in section 2.4. A PIN **cannot** be any of the following values: 1111, 2222, 3333, 4444, 5555, 6666, 7777, 8888, 9999, 0000, 0123, 1234, 2345, 3456, 4567, 5678, 6789, 7890, 0987, 9876, 8765, 7654, 6543, 5432, 4321, 3210

3.1.3 ETIN

The ETIN is a unique identifier composed of the letter “Y” followed by seven random numbers. An ETIN and PIN are required for preparers to submit filings or batches of filings on behalf of others using EFAST2-approved third-party software. Filers using third-party software may need to register for credentials and check the Transmitter user type, depending on the software or website.

The ETIN does not apply to Filing Authors and Filing Signers using the IFILE application.

3.2 Non-transferability of Credentials

EFAST2 user credentials belong to the individual who obtains them. EFAST2 credentials are personal and are not linked to a specific company, plan, or Employer Identification Number (EIN). Credentials are not transferrable; that is, they cannot be shared by multiple users. Therefore, if different company officers sign the filing, each officer must register and obtain their own credentials.

If an EFAST2 user has submitted or signed filings, but responsibility for those filings has moved to another EFAST2 user, the user credentials may not be shared. Each individual user must register for their own User ID.

On the EFAST2 website <http://www.efast.dol.gov>, filings are linked to the User ID of the Filing Author/Transmitter and Filing Signer. If a filer needs access to filings that were signed or submitted by a different user, a request can be submitted to the EFAST2 Contact Center by email or phone.

In IFILE, if user responsibilities change while filings and/or schedules are in progress, the filings or schedules may be exported and saved by the original Filing Author (or Schedule Author). The filings or schedules may then be imported by the registered EFAST2 user taking over the responsibilities of Filing Author (or Schedule Author). If in-progress filings and/or schedules are not exported by the original author and imported by the new author, new filings or schedules may be created, or a transfer of access to the in-progress filings may be an option. Call the EFAST2 Contact Center for assistance.

3.3 Multiple Credentials

EFAST2 registration allows one active User ID per valid email address. The email address must match an email address in the user’s Login.gov profile.

The EFAST2 registration process does not provide a way to add multiple companies to a profile, nor is it necessary. The EFAST2 credentials can be used for multiple years and on multiple filings. If the Employer/Plan Sponsor and the Plan Administrator are the same person, that person needs to register only once.

3.4 Protecting Your Credentials

The safety and integrity of your filings depend on the security of your electronic credentials.

EFAST2 protects user credentials by displaying the User ID and PIN on the EFAST2 website **Profile & PIN** page only after the user has signed in with Login.gov.

Users must also take responsibility for keeping their credentials secure. Following the guidelines listed below helps to ensure that credentials are not compromised:

- Do not share your credentials with anyone.
- Do not leave any papers containing your credentials where anyone may see them.
- Do not save your credentials in an unsecured computer file.
- Do not file with compromised credentials.
- Do not allow your browser to remember your credentials.

3.5 Compromised Credentials

An EFAST2 User ID and PIN are considered “compromised” if anyone but the user obtains unauthorized access to them. If a PIN or User ID is lost, or stolen, or compromised in any way, users may request the immediate deactivation of the PIN and User ID by calling the EFAST2 Contact Center at 866-463-3278 (866-GO EFAST) or emailing at support@efast.dol.gov. Users must give the reason for the deactivation request and provide their full name and User ID.

In some cases, an account may be deactivated if it is determined that the account may have been compromised due to keystroke logging software or other software on a user’s computer.

On the EFAST2 website, the list of filings on the **Submissions** page is linked to the User ID of the Filing Author (Transmitter) and Filing Signer. If you register for a new User ID and need access to filings that were signed or submitted under a different User ID, call or email the EFAST2 Contact Center for assistance.

3.6 Revocation of Credentials

Users must maintain a high degree of integrity and accuracy to take part in the EFAST2 program. The DOL reserves the right to revoke the electronic filing credentials of any user who does not maintain an acceptable level of quality in their filings or who deviates from the requirements, procedures, and specifications set forth in this publication and in other EFAST2 publications.

The following conditions can lead to suspension of electronic filing credentials:

- Misrepresentation on the user’s registration form
- Deterioration in the format of filing submissions
- Unacceptable cumulative error rate
- Violation of advertising standards
- Unethical practices in filing preparation
- Other actions that would adversely affect the EFAST2 program

During the process of using the **Account Lookup** function to link a Login.gov account to an existing EFAST2 account, users must enter the answer to the challenge question. When a user has reached the limit on the number of consecutive invalid attempts to answer the security challenge question, EFAST2 displays a message alerting the user that they have failed to enter the correct answer to the challenge question. The alert message states that the user account will be temporarily revoked for up to twenty (20) minutes, after which the user will be able to attempt to answer the challenge question again.

If the user repeats the process of reaching the limit of invalid security challenge question answers followed by a temporary revocation five (5) consecutive times, the system will permanently revoke the user account and display a message instructing the user to call the EFAST2 Contact Center at 866-463-3278 (866-GO EFAST) for assistance.

An alternative to entering the correct challenge answer for an existing EFAST2 account is to create a new EFAST2 account. If filings were linked to the previous EFAST2 account, users can call or email the EFAST2 Contact Center to request that filing access be transferred from the previous account to the new account.

Chapter 4. Electronic Filing with EFAST2

4.1 Filing Options

Form 5500 Series filings can be submitted in EFAST2 using EFAST2-approved third-party software or IFILE (DOL's free internet-based filing tool). The methods may be combined, such as exporting a filing prepared using EFAST2-approved third-party software and importing the file into IFILE.

Form PR (pooled plan provider registration) is used to report information for a person or entity that intends to serve as a pooled plan provider to pooled employer plans within the meaning of sections 3(43) and 3(44) of the Employee Retirement Income Security Act of 1974 (ERISA) and section 413(e) of the Internal Revenue Code (the Code). The Form PR must be filed electronically through the IFILE application on the EFAST2 website and cannot be filed using third-party software. The Form PR cannot be filed on paper by mail or other delivery service. See the [IFILE User Guide](#) for more information about filing the Form PR electronically.

4.1.1 Delinquent or Amended Filings

Form 5500 and 5500-SF

EFAST2 supports three active form years: the current form year, and the previous two form years. For plan years prior to available active form years, delinquent and/or amended returns/reports use the current year Form 5500 Series form, schedules, and instructions. However, use the correct plan year schedules and instructions found on the [Form 5500 Series page](#) for the following schedules: Schedule B, SB, or MB (Actuarial Information), Schedule E (ESOP Annual Information), Schedule P (Annual Return of Fiduciary of Employee Benefit Trust), Schedule R (Retirement Plan Information) and Schedule T (Qualified Pension Plan Coverage Information). After printing and completing these schedules, attach them to the Form 5500 submission as PDFs and tag them as "Other Attachments."

For all delinquent or amended filings, filers must indicate in the appropriate space at the beginning of the form and/or schedules the plan year for which the filing is being submitted.

Do not attach a Schedule SSA to any filing submitted to EFAST2. Rather, submit the most current year Form 8955-SSA to the IRS.

Do not send any penalty payments associated with a delinquent filing to EFAST2. Penalty payments to the IRS or made under the Department's Delinquent Filer Voluntary Compliance Program (DFVCP) must be submitted separately in accordance with the applicable requirement. For answers to DFVC Frequently Asked Questions, access the following URL: <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/faqs/dfvcp.pdf>

For more information, refer to the [EFAST2 Online FAQs](#).

Form 5500-EZ (for "one-participant" plans and certain foreign plans)

To amend a one-participant or foreign plan originally filed electronically through EFAST2 using Form 5500-SF (2019 and prior) or Form 5500-EZ, use the current Form 5500 EZ through EFAST2 if the correct year form is no longer available.

To amend a one-participant or foreign plan originally filed on paper Form 5500-EZ, continue to file on paper Form 5500-EZ with the IRS on the form year that corresponds to the original filing.

To file a late or delinquent one-participant or foreign plan, generally use the form year corresponding to the plan year and mail it to the IRS. See the Form 5500-EZ instructions and Rev. Proc. 2015-32 for more information about the IRS Late Filer Penalty Relief Program.

4.1.2 Filing and Submission Identification Numbers

AckId. The Acknowledgement ID is generated by the EFAST2 system to identify that a filing is eligible for processing. An AckId is used to link an amended filing to an original filing submitted through EFAST2.

FilingId. The Filing ID is created by the filing preparation software and uniquely identifies the filing.

RequestId. Request ID is created by the transmission software and uniquely identifies the submission.

ResponseId. The EFAST2 system generates and provides a Response ID for each processable submission.

4.1.3 Form 5500 Series Due Dates and Extensions

The due date to file a Form 5500 Series is the last day of the seventh month after the close of the plan year.

A plan may obtain a one-time extension of time (up to 2½ months) to file a Form 5500 Series by filing IRS Form 5558, Application for Extension of Time to File Certain Employee Plan Returns, on or before the normal due date (not including any extensions) of the return/report. The Form 5558 can be filed on paper with the IRS. A copy of the completed extension request must be retained with the filer's records. Filers are not required to attach a copy of the submitted IRS Form 5558 with their completed Form 5500.

An automatic extension of time to file Form 5500 Series until the due date of the federal income tax return of the employer will be granted if certain conditions are met. Refer to the Form 5500 Series instructions under the heading "Using Extension of Time to File Federal Income Tax Return."

The IRS, DOL, and PBGC may announce special extensions of time under certain circumstances, such as extensions for Presidentially declared disasters or for service in, or in support of, the Armed Forces of the United States in a combat zone. If you are relying on one of these announced special extensions, check the appropriate box on Form 5500 (line D) or Form 5500-SF (line C), and enter a description of the announced authority for the extension.

If a filing is late, a filer may choose to attach an explanation for filing late in the "Reasonable Cause" attachment. If Government review finds that the filer had a reasonable explanation for filing late, filing penalties may be waived.

4.2 Form 5500 Series Filing Composition

The composition of an EFAST2 filing consists of a Form 5500, Form 5500-SF, or Form 5500-EZ, and may include one or more schedules, structured data attachments, and/or unstructured PDF or plain text (TXT) attachments, if required.

4.2.1 Forms and Schedules

Certain schedules and attachments are allowed with each Form 5500, 5500-SF, and 5500-EZ.

- **Form 5500** filings may contain schedule(s) and/or attachment(s), if necessary. Some schedules (for example, SB and MB) are mutually exclusive.
- **Form 5500-SF** filings may contain Schedule MB or SB and attachment(s), if necessary. All other schedules are invalid for Form 5500-SF.
- **Form 5500-EZ** filings have no schedules that are filed electronically. Refer to Form 5500-EZ instructions for information regarding Schedule MB or Schedule SB retention.

Except for Schedule A and Schedule DCG, all forms and schedules can have only one occurrence within the filing. A maximum of 999 Schedules A or Schedules DCG may be included in a single filing. Note that the size of the filing may also limit the number of schedules that a filing may contain (maximum size of a filing is 300 MB).

Some forms and schedules have repeating blocks of information (e.g., Schedule A, Line 3, "Persons receiving commission and fees"). There is no limit to the number of instances of each block within the form or schedule other than the filing size limit.

4.2.2 Structured Data Attachments

Beginning with the 2022 form year, certain required information that is not provided directly on the Schedule MB and Schedule SB can be submitted as structured data attachments with a Form 5500 or 5500-SF. Filers can choose to provide information using a structured data format instead of adding a PDF attachment. The structured attachments can be used to provide required information for Schedule MB lines 3(d), 8b(1), 8b(2), and 8b(3), and Schedule SB lines 26a and 26b.

Filers can upload raw data from a CSV (comma separated value) file or manually input values directly into a blank form. A CSV file is a text file in which information is separated by commas. CSV files can be opened using applications such as Microsoft Excel or Google Sheets or using a text editing application such as Notepad.

The ability to import a CSV file or to manually enter data for a structured data attachment depends on the software being used. When using IFILE on the EFAST2 website, one or more structured attachment(s) can be added once the Form 5500 or 5500-SF has been created, with options to create a new blank attachment or import data from a CSV file.

If importing data from a CSV file, the file must contain individual rows, each with a specific sequence of data that is separated by commas. The expected format of information will form a table with specific columns of data.

For example, the rows of data for **Schedule MB Line 3(d) – Withdrawal Liability Amounts** include four values per line, each separated by a comma: Payment Date, Periodic Amount, Lump Sum Amount, Total Amounts. Here is an example of what the CSV file may look like:

```
2022-01-03,200,590,790
2022-03-15,200,300,500
2022-05-31,200,450,650
2022-07-31,200,256,456
2022-10-31,200,54,254
2022-12-15,200,123,323
```

The imported or manually entered values will be mapped to a structured format that can be transmitted to EFAST2 the same way as other form and schedule structured XML data. The transformed data will be displayed to filers to verify the contents before submitting the filing.

Third-party software vendors who support Schedule MB and Schedule SB are required to offer the functionality for filers to utilize structured data attachments in addition to PDF attachment options, which are still supported. Filers can choose which format to use for the attachments. The user interface for this functionality or other input methods is up to the software developer. The structured attachment data must be converted by the software to XML that meets EFAST2 data element and schema requirements.

When viewing a PDF of a processed filing, the structured attachment data will appear on a Government form using a simple table structure, with columns and rows of values that were provided in the structured filing XML data.

The following examples describe the CSV layout for each of the structured data attachments.

Schedule MB Line 3(d) – Withdrawal Liability Amounts:

- Fields: Payment Date, Periodic Amount, Lump Sum Amount, Total Amount
- Example: 2022-03-31,200,500,700

Schedule MB Line 8b(1) – Schedule of Projection of Expected Benefit Payments

- Fields: Plan Year, Active Participants, Terminated Vested Participants, Retired Participants, Total Participants
- Example: 2022,750,200,25,975

Schedule MB Line 8b(2) – Schedule of Active Participant Data

- Fields: Attained Age, Years of Service, Number, Compensation, Accrued Monthly Benefit
- Example: Under25,1to4,20,1000,6000

Schedule MB Line 8b(3) – Schedule of Projection of Employer Contributions and Withdrawal Liability Payments

- Fields: Plan Year, Employer Contributions, Withdrawal Liability Payments, Withdrawal Liability Total
- Example: 2022,5000,1000,6000

Schedule SB Line 26a – Schedule of Active Participant Data

- Fields: Attained Age, Years of Service, Number, Compensation, Cash Balance
- Example: Under25,1to4,20,1000,6000

Schedule SB Line 26b – Schedule of Projection of Expected Benefit Payments

- Fields: Plan Year, Active Participants, Terminated Vested Participants, Retired Participants, Total Participants
- Example: 2022,750,200,25,975

For the Schedules of Active Participant Data (Schedule MB Line 8b(2) and Schedule SB Line 26a), the combination of values for attained Age and Years of Service must be unique. IFILE will indicate an error if the same combination is used.

- **Valid values for Attained Age:** Under25, 25to29, 30to34, 35to39, 40to44, 45to49, 50to54, 55to59, 60to64, 65to69, 70Up
- **Valid values for Years of Service:** Under1, 1to4, 5to9, 10to14, 15to19, 20to24, 25to29, 30to34, 35to39, FortyPlus

4.2.3 PDF and TXT Attachments

Additional information that is not contained on the 5500 Series forms, schedules, or structured data attachments may be submitted as a PDF or TXT attachment in EFAST2. Acceptable formats vary by attachment type:

- The report of the Independent Qualified Public Accountant (IQPA), image of the signed Schedule MB or SB, and image of the signed Form 5500 Series for those using the e-signature option must be attached as a PDF file. The EFAST2 system does not accept PDF files that have been encrypted or password protected to restrict editing, printing, or viewing.
- Other attachments may be either a PDF file or a plain text (TXT) file. The EFAST2 system does not accept files that have been encrypted or password protected to restrict editing, printing, or viewing. No other file formats are accepted. For a complete list of possible attachments that can be included in EFAST2 filings, see the IFILE User Guide.

For filings other than Defined Contribution Groups (DCG), only one Accountant's Opinion can be attached. Other than the file size limit, there are no restrictions on the number of times each attachment type can be used within a filing.

For a Defined Contribution Group (DCG) reporting arrangement, each of the individual plans participating in the DCG must attach the report of an independent qualified public accountant (IQPA) identified on Schedule DCG, line 14a unless the plan is eligible for the waiver of the annual examination and report of an IQPA (see Form 5500 instructions).

Do not include any Personally Identifiable Information (PII) in the filing or attachments except as instructed. Do not attach a copy of Form 8955-SSA, Annual Registration Statement Identifying Separated Participants With Deferred Vested Benefits, or a previous years' Schedule SSA to the Form 5500 annual return/report. Form 8955-SSA must be filed directly with the IRS and cannot be attached to a Form 5500 submission.

4.3 Filing Validation

EFAST2 preparers are encouraged to validate each filing before it is signed. Prior to signing and submission in IFILE, validation is performed automatically. Whether the filer uses third-party software or IFILE, messages alert the preparer to inconsistent data, omissions, or other barriers to their submission. By validating each filing and making necessary corrections before signing and submission, the preparer can avoid amendment, and potential for correspondence, rejection, and penalties.

4.4 Signing Filings

All Form 5500 Series filings submitted to EFAST2 must be signed electronically and contain at least one valid signature. EFAST2 provides registered users with a User ID and PIN, which represent the user's signature on electronic filings.

The signing roles are: **Plan Administrator**, **Employer/Plan Sponsor**, **DFE** (Direct Filing Entity – Form 5500 only), and **Service Provider** using E-signature alternative option (for a service provider who is authorized to sign on behalf of the administrator, employer/sponsor, or DFE). If the same person serves as both the Employer/Plan Sponsor and Plan Administrator, that person only needs to sign on the Plan Administrator line.

The signature role for a service provider using the E-Signature alternative option includes additional required fields to enter the Plan Administrator's, Plan Sponsor's, or DFE's Name (i.e., the person who manually signed the filing) and the Signed Date (i.e., the date the filing was manually signed).

By using the PIN and User ID as an electronic signature, the Filing Signer certifies that the required signatures are on all the applicable filing components, including the Form 5500 Series Annual Return/Report, Accountant's Opinion (signed document attached as a PDF), and signed Schedule MB/SB (completed electronically and attached as a signed PDF).

Upon signing the filing, filing preparation software (either IFILE or EFAST2-approved third-party software) applies the signer's electronic filing credentials (User ID and PIN), name, and date to the annual return/report file. A filing must contain at least one valid electronic signature for it to be processed by the EFAST2 system.

Upon submission to the Government, the signatures are authenticated by comparing the submitted credentials to the registration credentials in EFAST2. Errors result if a required signature is missing or invalid.

Once a filing has been signed electronically, the signature(s) must be removed to allow for editing of the filing. Submitted and accepted filings require the submission of an amendment to make modifications.

4.5 Filing Submission / Transmission

After filings have been verified and signed, they may be transmitted to the EFAST2 system for acceptance processing. Filings may be submitted individually or in a batch. EFAST2-approved third-party software and IFILE ensure that the XML format of filings and batches matches what is expected by the EFAST2 system.

A submission may consist of a single filing or batches of multiple filings. The maximum allowable size of a batch filing submission is 100 filings up to a total of 300 megabytes (MB). Note that each transmission cannot exceed the 300 MB limit. When preparing a large submission, separate the batch filing into individual filings. Reduce the size of attachments by lowering the resolution or optimizing the attachment files to the smallest size. If those steps have been taken and the file is still larger than 300 MB, call the EFAST2 Contact Center at 866-463-3278 (866-GO EFAST) for assistance with the filing.

Submission through EFAST2-approved third-party software requires either a User ID/PIN or ETIN/PIN combination for verification. Those preparing their own filing would use their User ID, whereas preparers transmitting on behalf of others would use their ETIN. Some third-party software acts as the Transmitter. In these cases, the user does not need to enter EFAST2-issued transmission credentials. For questions regarding the use of Transmitter User ID and PIN with third-party software, contact the third-party software provider.

Within 20 minutes after transmission, EFAST2 sends a system-generated email to the email account on file for the User ID that was listed as the Transmitter of the filing. Some filers using EFAST2-approved third-party software may receive notification from the software instead of from EFAST2. The submitter is sent an email indicating that processing has been completed and to access the EFAST2 website to determine the status of the filing. A receipt acknowledgement does not indicate that submitted filings have been processed with no errors.

4.6 Encryption

All data transmitted to the EFAST2 web server must be encrypted using HTTPS (Hypertext Transfer Protocol with SSL/TLS (Secure Socket Layer / Transport Layer Security)).

EFAST2 requires an active internet connection that supports Secure Socket Layer (SSL) encryption and an internet browser such as Google Chrome, Microsoft Edge, Mozilla Firefox, or Apple Safari.

When accessing the EFAST2 website, a secure encrypted channel is established between the user's Internet browser (web browser) and the EFAST2 web server. All data sent to and from the web server is encrypted until the user terminates the session with the EFAST2 server. While a user is retrieving, editing, or submitting filings or components of filings, encryption ensures that no unauthorized user can see filing data or interject malicious data into the session.

Chapter 5. View Submitted Filings

After Form 5500 Series filings are successfully submitted to the EFAST2 system using IFILE on the EFAST2 website or using EFAST2-approved third-party software, filings undergo processing to check for errors and/or omissions. Within minutes, the status of each filing is available, along with a list of errors or warnings found during processing.

Generally, filers check the status of a filing using the same software used to submit the filing data to EFAST2. Therefore, users of EFAST2-approved third-party software may use their software to check the status of a filing, while users of IFILE on the EFAST2 website may go to the **Submissions** page to check the status of a filing.

It is important to check the filing status and to check for errors or warnings. Filings that contain errors are subject to rejection and penalties. Filings containing errors and/or warnings can be corrected through an amended filing.

Anyone wishing to view the PDF of processed Form 5500 or 5500-SF filings (without checking the status or performing functions unique to the Submissions page) may use the [Form 5500 Filing Search](#) page on the EFAST2 website. The public search page does not require registration or sign-in to the EFAST2 site. Nearly all Form 5500 and 5500-SF filings submitted electronically through EFAST2 are posted on the Form 5500 Search page, with the exception of filings that contain sensitive information, filings for plan years prior to 2009, original filings that have been amended, and one-participant plans and foreign plans using Form 5500-EZ. For more information, see the [Form 5500 Search Help](#) page.

5.1 EFAST2 Website Form 5500 Submissions Page

The EFAST2 **Submissions** page is used to access and check the status of Form 5500 Series filings for which a user was the **Filing Author** (when using IFILE), **Filing Signer** (when using either IFILE or third-party software) or **Transmitter** (when using third-party software). The **Submissions** page provides the filing status, received date, and a list of filing errors and warnings. For users with the Filing Author user type, the Submissions page includes the options to amend or replicate the filing through IFILE.

Users of EFAST2-approved third-party software can check the filing status using their software. However, some Transmitters using third-party software may also be able to check the filing status using the EFAST2 website's **Submissions** page, even if the filing was not submitted on the EFAST2 website using IFILE. The ability to do so depends on whether the software allowed the preparer of the filing to enter their own EFAST2 credentials as Transmitter of the filing. Some third-party software may not require users to have registered for EFAST2 credentials, and those users may not be able to check the status on the EFAST2 website **Submissions** page.

EFAST2 registered users must be signed in to the EFAST2 website <https://www.efast.dol.gov> to access a list of filings on the **Submissions** page. The filings displayed on the **Submissions** page are unique to the user who is signed in to the EFAST2 website. The Submissions list is comprised of filings for which the User ID was used as the transmitter or signer. Users who have registered multiple times in EFAST2 and have submitted or signed filings under different User IDs will only see the list of filings associated to the User ID used to sign in.

1. To access a list of submitted filings, click the **5500 Series Submissions** button at the bottom of the **Filing Summary** page.
2. The number of filings linked to the EFAST2 User ID is displayed in the **Records Found** count.
3. The filings are listed in descending order by Acknowledgement ID (AckID). Click any column name to sort.
Name: The name of the plan as it appears on line 1a of the Form 5500, 5500-SF, or 5500-EZ.
Plan Year: The plan year begin date found on the filing.
Status: If errors or warnings exist, the filing status can be clicked to see a list.
Submit Date: The date and time that the filing was submitted.
Acknowledgement ID: The AckId is an EFAST2 system-generated identifier that uniquely identifies a filing and is used to link an amended filing to an original filing submitted through EFAST2.
EIN: The Employee Identification Number (EIN) provided on the Form 5500, 5500-SF, or 5500-EZ.
Filing Role: Indicates whether this is a filing you signed, submitted, or signed and submitted.
4. Use the Page Count (1 of #) buttons to go to additional pages of Submissions. Thirty (30) submissions are listed on a single page. Use the arrow buttons to go to first, last, previous, and next pages.
5. A description of each filing status is provided at the bottom of the **Submissions** page.
6. Use the horizontal scroll bar at the bottom of the list to view additional columns to the right.
7. Click **View/Print Records** for a list of submissions in PDF format.

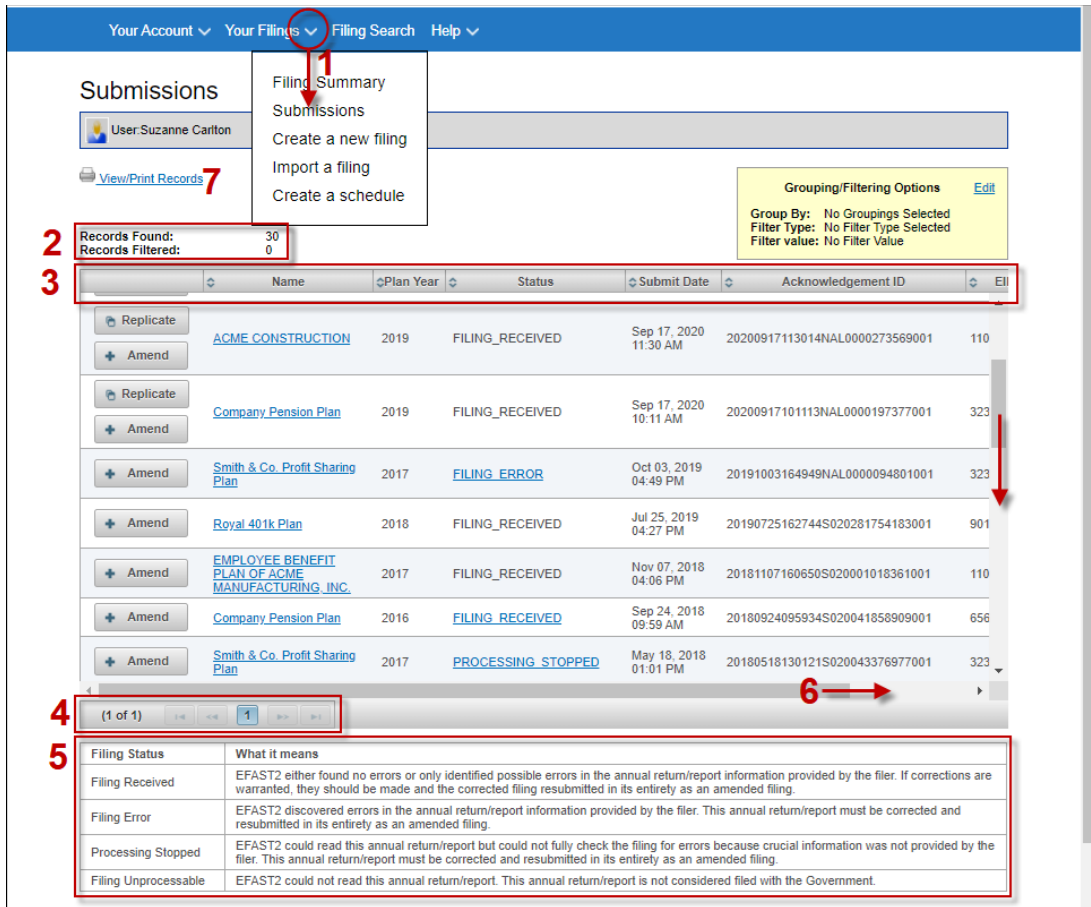


Figure 2. Submissions Page

5.2 Form 5500 Series Filing Status, Errors, and Warnings

A filing status is displayed for each filing that was submitted to EFAST2 successfully. Submissions that were unsuccessful are not listed. To view the list of filing errors, click the **Status** link. A pop-up window will display a list of errors. The number of errors is indicated as "Records Found." If the FILING_RECEIVED status is not a link that can be clicked, it means that EFAST2 found no errors or warnings from the submitted filing data. EFAST2 has no status better than Filing Received.

Even after being received by the EFAST2 system, a filing may be subject to further detailed review by DOL, IRS, and/or PBGC, and your filing may be deemed deficient based upon this further review.

Status	What it means	Considered A Filing?	What needs to be done
Filing Received	EFAST2 either found no errors or only identified possible errors in the annual return/report information provided by the filer. If corrections are warranted, they should be made, and the corrected filing resubmitted in its entirety as an amended filing.	Yes	If you need to correct anything, do so and resubmit the entire form as an amended filing.
Filing Error	EFAST2 discovered errors in the annual return/report information provided by the filer. This annual return/report must be corrected and resubmitted in its entirety as an amended filing.	Yes	Correct and resubmit the entire form as an amended filing.
Processing Stopped	EFAST2 could read this annual return/report but could not fully check the filing for errors because crucial information was not provided by the filer. This annual return/report must be corrected and resubmitted in its entirety as an amended filing.	Yes	Correct and resubmit the entire form as an amended filing.
Filing Unprocessable	EFAST2 could not read this annual return/report. This annual return/report is not considered filed with the Government.	No	Correct and resubmit the submission.

Table 2. Filing Status Explanations

EFAST2 filing errors are categorized by severity. The overall filing status correlates to the highest severity in the filing errors list. For each error found, an error code is given, along with a brief description of the error.

Warning. Click the **Filing Received** link to view the possible error(s) in the filing, the highest severity being "Warning." If corrections are warranted, they should be made, and the corrected filing should be resubmitted in its entirety as an amended filing. If the **Filing Received** status is not a link that can be clicked, it means that EFAST2 found no errors or warnings.

Error. Click the **Filing Error** link to view a list of errors or warnings, the highest severity being "Error." Multiple errors and/or warnings may have been found when the filing status is **Filing Error**. Filings with a status of **Filing Error** must be corrected through an amended filing.

Stop. When an error is found with the severity of "Stop" (such as a signature error), the EFAST2 system stops checking for other possible errors. Filings with a status of **Processing Stopped** must be corrected through an amended filing.

Unprocessable. A filing that is unprocessable could not be read by the EFAST2 system and is not considered accepted by the Government. The filing must be corrected and resubmitted. For unprocessable filings, the plan name field is blank and the Amend and Replicate functions are not available.

5.3 Open or Save a Filing in PDF

Click the **Name** link of the filing to open or save it in PDF (Portable Document Format). A file download dialog box or other type of notification in the browser window may provide options such as Open, Save, or Cancel, depending on the browser.

5.4 Replicate or Amend Buttons

Users with user type **Filing Author** will see buttons for **Replicate** and **Amend** on the **Submissions** page.

Filing Signers who do not also have the Filing Author user type in their profile will not see the options to replicate and amend. However, all users may add user types to their profile by clicking the **Profile & PIN** link and making the necessary changes.

Filings may exist on an *active form year* (the current form year and the previous form year) or an *inactive form year* (form years that were available prior to the current active form years).

Replicate. The replicate function can be used as a starting point to copy basic filing data (such as plan demographics) into a form for the next filing year. The **Replicate** function is not available for filings that exist on an *inactive form year*.

Amend. The amend function is used to amend a filing using IFILE on the EFAST2 website. It is recommended that filers use the same software to amend the filing as was used to submit the original filing. However, it is possible to use IFILE to amend any filing found on the **Submissions** page if the user type of Filing Author has been selected in the user's profile.

For filings on an *active form year*, the Amend function creates an exact copy of the entire filing – including the form and all schedules and attachments (if any). The information on this copy can be corrected as necessary. For filings on an *inactive form year*, the Amend function populates demographic information only. In both cases, the filing is automatically marked amended and is automatically linked to the original filing. Once corrections are made, if necessary, the amended filing must be electronically signed and submitted.

After submitting an amended filing, both the original and amended filings are displayed on the **Submissions** page. The status for each filing does not change; the original filing retains the original status, and the amended filing is displayed with a new status (depending on any errors found).

5.5 Filter or Group Submission Results

The list of filings on the **Submissions** page can be grouped or filtered to display filings that match certain criteria.

Grouping. Filings in the Submissions list can be grouped by EIN, Plan Year, Filing Status, and Filing Role (e.g., Signer, Transmitter, or both). To group the filings list on the **Submissions** page:

1. Click **Edit** in the **Grouping/Filtering Options** section.
2. Select one option from the **Group By** drop-down menu.
3. Click the **Submit Filter/Group** button to filter the list of filings or click **Reset** to reset the selected grouping/filtering selections.
4. Filings will be grouped based on the user-specified criteria. Within each group, the filings are listed in descending order by AckID. **Records Found** displays the total number of filings that met the criteria. **Records Filtered** displays the number of filings that did not meet the filter criteria (if any).

Filtering. Filings in the Submissions list can be filtered to display filings that match a plan year, EIN, status, date range, or filings that the user signed and/or transmitted. To filter the filings list on the **Submissions** page:

1. Click **Edit** in the **Grouping/Filtering Options** section.
2. Select one of five filtering options. Filter options include:
 - a. **Filing Role.** Select an option from the drop-down menu.
 - b. **Plan Year.** Enter a full or partial plan year.
 - c. **EIN.** Enter a full or partial EIN.
 - d. **Filing Status.** Select one or more statuses from the drop-down list.
 - e. **Filing Receipt Date Range.** Click the calendar icons to select a **Start Date** and **End Date**.
3. Click the **Submit Filter/Group** button to filter the list of filings or click **Reset** to reset the selected grouping/filtering selections.
4. The filings will be filtered based on the user-specified criteria and listed in descending order by AckID. **Records Found** displays the number of filings that met the filter criteria. **Records Filtered** displays the number of filings that did not meet the filter criteria (if any).

Reset Grouping/Filtering Results. Reset the filter or grouping to view the full list of filings on the **Submissions** page.

1. Click **Edit** in the **Grouping/Filtering Options** section.
2. Click the **Reset** button to remove the selected grouping/filtering options.
3. Without making additional grouping or filtering selections, click the **Submit Filter/Group** button.
4. With no grouping or filtering selections, all filings will be listed in descending order by AckID. **Records Found** displays the total number of filings. **Records Filtered** displays “0” to indicate that no filings have been filtered from the list.

5.6 Number of Submissions Exceeds Maximum to Display

The maximum number of filings that can be displayed is 10,000. An error occurs when the number of filings associated with a User ID exceeds 10,000. To limit the number of records returned, enter additional search criteria. Filings can be filtered by Plan Year, EIN, Filing Status, or Filing Receipt Date Range. If the filtered search results exceed 10,000 records, another error will indicate that more restrictive criteria must be used.

5.7 Form 5500 Search Page (for general public users)

The Form 5500 Search tool can be accessed from the EFAST2 website by clicking Form 5500 Series Search from the Filing Search menu in the main navigation menu, or by going directly to <https://www.efast.dol.gov/5500Search>

The Form 5500 Search tool allows anyone to search for Form 5500 or Form 5500-SF returns/reports filed since January 1, 2010. The search tool is available to the public and does not require EFAST2 registration or signing in to the EFAST2 website. Posting of filings on the Form 5500 Search page does not constitute acceptance of the filing by the U.S. Department of Labor, the Pension Benefit Guaranty Corporation, or the Internal Revenue Service.

In the middle of the page will be a search box. The search defaults to Plan Name, but can be changed to select Plan Name, Plan Sponsor, EIN (Employer Identification Number), PN (Plan Number), or AckID (Acknowledgment ID). Multiple criteria filters can be added or removed as necessary to refine the query.

Some filings are not disclosed on the website, such as one-participant plans and foreign plans, filings containing sensitive information, and filings for plan years before 2009 that were submitted on paper.

Only the latest filing for each plan year will be provided in the search results. If an amended or duplicate filing is submitted for the same plan year, the previous filing(s) will not be included in the search results.

Click the [Help](#) link on the Form 5500 Search page for more information.

Chapter 6. User Responsibilities

6.1 Document Retention

Document retention periods are specified in the Internal Revenue Code and ERISA. The Plan Administrators and Direct Filing Entities must retain a copy of the filing signed by the Filing Signer(s) and any acknowledgements received from the DOL, along with all other documents required by the Internal Revenue Code and ERISA. Filers may use electronic media for record maintenance and retention, as long as they meet the applicable requirements. For more information, see the instructions to the Form 5500.

6.2 Submitter Responsibilities

Communications on filing errors and statuses are directed to the submitter. In the case that the submitter is not also the plan sponsor or administrator, the submitter is responsible for ensuring that accurate communication is directed to those responsible for filing the Form 5500 Series Annual Return/Report.

6.3 EFAST2-Approved Third-Party Software Vendor Responsibilities

As the Government does not endorse any specific software product, any advertising that goes beyond the accurate reflection of approved status is a misrepresentation.

Chapter 7. Resources

7.1 Online Instructions

A variety of guides and resources are available to help EFAST2 users. The resources include the IFILE Quick Start Guide, IFILE User Guide, and FAQs. These resources are available on the EFAST2 website on the pages in the Help menu, or at <https://www.efast.dol.gov/fip/publications.html>.

To assist filers in completing the necessary forms, schedules, and attachments associated with ERISA filings, the Department of Labor provides instructions for each form year at <https://www.dol.gov/agencies/ebsa/employers-and-advisers/plan-administration-and-compliance/reporting-and-filing/form-5500>.

Other resources, including the Software Developer Specification, are available to registered third-party software developer users.

7.2 Customer Support

Assistance is available for filers by telephone, email, and online.

- Live Customer Service: 866-463-3278 (866-GO EFAST)
- Email: support@efast.dol.gov
- Online: <https://www.efast.dol.gov>

Hours of operation for live customer service are from 8:00 a.m. to 8:00 p.m., Eastern Time, Monday through Friday, except for Federal Holidays (excluding Columbus Day). Email and online requests can be submitted at any time and will be answered during regular business hours.

The following is the Federal Holiday Schedule:

- New Year's Day
- Birthday of Martin Luther King, Jr.
- President's Day
- Memorial Day
- Juneteenth National Independence Day
- Independence Day
- Labor Day
- Veterans Day
- Thanksgiving Day
- Christmas Day

The Contact Center can help users with the following types of inquiries:

- General information about the EFAST2 website and electronic filing
- Registration process, electronic filing credentials, forgotten, lost, or compromised credentials
- Preparation of Form 5500 Series filings and accompanying components (who must complete the form, how to complete the form, what must be included in the filing). Contact Center representatives can guide callers to the appropriate information within the form instructions and refer callers to the appropriate agency when necessary.
- Transmission of filing, receipt of acknowledgements, status of filing, acknowledgement messages received in response to edit test failures
- Questions or problems with the ERISA Filing Data Search (searching for filings)
- System performance, availability, or functionality (problems are immediately reported to EFAST2 processing and system maintenance staff for resolution)

If users have questions or problems related to the use of EFAST2-approved third-party software that the Contact Center cannot address, they should use the technical support offered by the software provider.

Appendix A. Acronyms and Abbreviations

CFR	Code of Federal Regulations
DCG	Defined Contribution Group
DFE	Direct Filing Entities
DOL	Department of Labor
EBSA	Employee Benefits Security Administration
EFAST2	ERISA Filing Acceptance System 2
EIN	Employer Identification Number
ERISA	Employee Retirement Income Security Act
ETIN	Electronic Transmitter Identification Number
HTML	Hyper Text Markup Language
HTTPS	Hypertext Transfer Protocol over Secure Sockets Layer
IFILE	Internet Based Filing Application
IQPA	Independent Qualified Public Accountant (e.g., IQPA Report or “Accountant’s Opinion”)
IRS	Internal Revenue Service
MFA	Multi-factor authentication
PATS	Participant Acceptance Testing System
PBGC	Pension Benefit Guaranty Corporation
PDF	Portable Document Format
PIN	Personal Identification Number
SMS	Short Message Service (aka phone text message)
SSL	Secure Sockets Layer
URL	Uniform Resource Locator (aka web address)
USC	United States Code
XML	Extensible Markup Language

Appendix B. Privacy and Security Statement

Below is the complete text of the privacy statement that users must read and accept to complete EFAST2 registration and obtain EFAST2 electronic filing credentials. The Privacy and Security Statement is located here:

<https://www.efast.dol.gov/privacystatement/privacystatement.html>

Privacy and Security Statement

Thank you for visiting the Department of Labor (DOL) Web site and reviewing our privacy and security statement. DOL is strongly committed to maintaining the privacy of your personal information and the security of DOL computer systems. With respect to the collection, use and disclosure of personal information, DOL makes every effort to ensure compliance with applicable federal law, including, but not limited to, [The Privacy Act of 1974](#), [The Paperwork Reduction Act of 1995](#), and [The Freedom of Information Act](#).

As a general rule, DOL does not collect personally-identifying information about you when you visit our site, unless you choose to provide such information to us. The information we receive depends upon what you do when visiting our site.

If you respond to an online request for personal information

The information requested by the Department will be used to respond to your inquiry or to provide you with the service associated with the request. When this information is requested, a customized "Privacy Notice" will describe fully the reasons for collecting it and will provide a description of the Department's intended use of the information. This Privacy Notice will appear in one of two places. It will either be on the webpage where the information is collected or it will be accessible through a link prominently displayed immediately preceding the information request.

Privacy Notice:

The Privacy Act of 1974 requires that when we ask you for information we tell you our legal right to ask for the information, why we are asking you for it, and how it will be used. We must also tell you what could happen if we do not receive it and whether your response is voluntary, required to obtain a benefit, or mandatory. Our legal right to ask for the information is section 104 of the Employee Retirement Income Security Act (ERISA), 29 U.S.C. § 1024, which imposes certain annual reporting and filing requirements on pension and welfare benefit plans. All pension and welfare plans and direct filing entities that are required to submit an annual return/report under Title I of ERISA (Form 5500 Series) must file electronically. To do so, filers must register for electronic credentials through this website. If you do not register, you will not be able to meet your obligation to file the annual report.

Generally, the information you provide for EFAST2 registration will be used to facilitate your registration, communicate with you about your credentials, and deliver official correspondence regarding your Form 5500 Series filing. DOL may also use it to inform you about any changes related to the Form 5500 Series filing, general education and outreach on ERISA, or for other official communications (including enforcement) regarding ERISA compliance. DOL may also share it with other federal agencies, if it determines by careful review that the records or information are both relevant and necessary to any enforcement, regulatory, investigative or prosecutive responsibility of the receiving entity, and that the use of such records or information is for a purpose that is compatible with the purposes for which the agency collected the records.

We use contractors to perform various website and database functions. When we do, we make sure that the agreement language with the contractor ensures the security, confidentiality and integrity of any personal information.

We may disclose to you and others the information you give us if authorized or required by Federal law, such as the Privacy Act. Also, if you provide false or fraudulent information, you may be subject to criminal prosecution. See section 1027, Title 18, U.S. Code (False statements and concealment of facts in relation to documents required by ERISA) and section 1001, Title 18, U.S. Code (Fraud and False Statements-Statements or entries generally). Other penalties may also apply.

If you visit our site to read or download information, we collect and store the following information

- The name of the domain from which you access the Internet (for example, dol.gov, if you are connecting from the Department of Labor's computer account).
- The date and time you access our site.
- The Internet address of the Web site from which you linked directly to our site.
- Internet Protocol (IP) address.
- Type of browser and operating system you use to access our site.

This information is used by software programs on our Web site to create summary statistics which allow us to assess the number of visitors to the different sections of our site, identify what information is of most and least interest, determine technical design specifications, monitor system performance, and help us make our site more useful to visitors.

If you identify yourself by sending an e-mail containing personal information

You may send us personally identifiable information in an electronic mail message – for example you may send us your mailing address when requesting that information be mailed to you. This information is used solely for responding to your requests for information or records. We may forward your e-mail to other government employees at other Government agencies (e.g., Treasury Department/IRS, Pension Benefit Guaranty Corporation) who are better able to fulfill your requests. Should you wish to file a request under the Freedom of Information Act (FOIA), instructions are provided at <http://www.dol.gov/general/foia>.

If you link to other sites outside DOL

Our website has many links to other sites. When you link to any of these sites, you are no longer on our site and are subject to the privacy policy of the new site.

Social Media and Third-Party Sites

In addition to the Department's official websites, the Department uses social media and third-party sites to provide DOL content in a different format that may be useful or interesting to you. When we use these sites, the information we provide is consistent with the intended purpose of the DOL website. No PII may be requested from or collected by DOL on social media sites. The privacy protection provided on social media and third-party sites that are not a part of DOL websites may not be the same as the privacy protection given by the DOL and described here.

Cookie Use Notice

Cookies are small files that web servers place on a user's hard drive. They can serve several functions, depending upon how they are designed:

- They allow the website to identify you as a previous visitor each time you access a site;
- They track what information you view at a site (important to commercial sites trying to determine your buying preferences);
- In the more advanced cases they track your movements through many websites but not the whole web;
- Businesses use them for customer convenience to allow them to produce a list of items to buy and pay for them all at one time and to garner information about what individuals are buying at their sites;
- Advertisers use them to determine the effectiveness of their marketing and offer insights into consumer preferences and tastes by collecting data from many websites; and
- They can be used to help a website tailor screens for each customer's preference.

Some DOL pages have "session cookies," to facilitate use of that particular page. These disappear when the web user terminates a web session and closes the browser. DOL also permits the use of persistent cookies for the collection of web metrics; however, DOL does not collect any personally identifiable information about visitors to our webpages. Please see our [DOL Persistent Cookie Notice](#) that details the types of information collected and how to opt-out by changing the cookie settings in your browsers.

If you are concerned about the potential use of the information gathered from your computer by cookies, you can set your browser to prompt you before it accepts a cookie. Most internet browsers have settings that let you identify and/or reject cookies.

For security purposes and to ensure that this service remains available to all users, our Web site also employs software programs to monitor network traffic to identify unauthorized attempts to upload or change information, or otherwise cause damage.

Unauthorized attempts to upload information or change information on this service are strictly prohibited and may be punishable under the Computer Fraud and Abuse Act of 1986 and The National Information Infrastructure Protection Act of 1996.

This statement is about your privacy when using this website. For information about the Department's privacy program and our Senior Agency Official for Privacy (SAOP), visit our [Department of Labor Privacy Program page](#).

Appendix C. Registration Agreements

Signature Agreement

Below is the complete text of the signature agreement that users must read and accept to complete EFAST2 registration with the Filing Signer user type:

I understand and agree that the electronic signature is not transferable and that the inclusion of such electronic signature in a Form 5500 Series Annual Return/Report filed in electronic form shall have the same legal force and effect as my handwritten signature. If I am not the Transmitter, I also agree that my electronic signature on a Form 5500 Series Annual Return/Report constitutes consent for EFAST2 personnel to send my Transmitter an acknowledgment of receipt of transmission and to communicate with my Transmitter about the success or failure of the transmission and specific reason(s) for any failure(s).

If I am an EFAST2 Software Developer or EFAST2 Transmitter, I declare that I am authorized to make and sign this statement on behalf of the applicant. The applicant agrees that it and its employees will comply with all provisions of the EFAST2 procedures for the electronic filing of Form 5500 Series Annual Return/Report for each year in which the applicant participates. Noncompliance will result in the applicant no longer being allowed to participate as an EFAST2 Software Developer or Transmitter. The applicant understands that acceptance as an EFAST2 Software Developer or Transmitter is not transferable. If applying to be an EFAST2 Transmitter, the applicant further agrees that a copy of all returns/reports that the applicant transmits electronically to the Department of Labor will be provided to the plan administrator, employer or direct filing entity on whose behalf the return/report was transmitted.

Under penalties of perjury, I declare that I have examined this agreement, and to the best of my knowledge and belief the information provided in my request for access to the EFAST2 system is true, correct, and complete. I agree that this application can be made public information.

I declare that I am authorized to make and sign this statement.

PIN Agreement

Below is the complete text of the PIN Agreement that users must read and accept to complete EFAST2 registration and obtain EFAST2 electronic filing credentials:

By activating your PIN, you agree not to share your PIN with anyone. The security of your PIN is important because it can be used to:

- Electronically sign documents, and
- Access your personal records

If your PIN is lost or stolen, you also agree to:

- Contact the EFAST2 Contact Center at 866-463-3278 (866-GO-EFAST), or
- Request a new PIN by selecting User Profile from the EFAST2 Web site

Appendix D. Registration and Sign-In Quick References

The following quick references are for creating a new EFAST2 account and help for users with an existing account, including creating an account and signing in with Login.gov.

EFAST2 REGISTRATION STEPS FOR NEW USERS

All EFAST2 users must sign in through Login.gov. Users who do not already have an existing Login.gov account must create a new Login.gov account. Users do not need more than one Login.gov account or EFAST2 account.

To get started, go to <https://www.efast.dol.gov> and click **Sign In with Login.gov** from the **Welcome** page.

Create a Login.gov account

1. From the EFAST2 **Welcome** page, click **Sign in with Login.gov**.
2. On the Login.gov website, click **Create an Account**.
3. Enter an email address. Use the same email address that you use for EFAST2 if you have an existing EFAST2 account. Click **Submit**.
4. A message will be displayed to indicate that an email was sent to the given email address.
5. From the email, click **Confirm Email Address**.
6. On the Login.gov password page, create a strong password of at least 12 characters, and then click **Continue**.
7. On the Authentication Method Setup page, select any option from the list. For example, select the Phone method to get Security Codes by text message (SMS) or phone call. Click **Continue**.
8. After adding an authentication method, click **Agree and Continue**.

After creating a new Login.gov account or signing into an existing account, return to the EFAST2 website.

Create an EFAST2 account

When you return to the EFAST2 website from Login.gov, you can complete your EFAST2 profile and receive your EFAST2 User ID and PIN using the following steps.

1. **Sign in with Login.gov.** From the EFAST2 **Welcome** page, click **Sign in with Login.gov** to sign in or create an account, as necessary.
2. **Create an EFAST2 account.** After returning to the EFAST2 website from Login.gov, you can choose to **Create** an EFAST2 account if an existing EFAST2 account is not found.
3. On the **EFAST2 Registration** page, click **Continue**.
4. **Read and accept the Privacy Statement.** Check the box to indicate you have read the agreement, and then click **Accept Agreement** to continue.
5. **Profile and User Types.** Provide contact information (name, address, phone, company name, etc.) and select one or more user types. For example, someone preparing, signing, and submitting a filing through IFILE will choose Filing Author and Filing Signer. After verifying that the information you entered is correct, click **Submit**.
6. **PIN and Signature Agreements.** You will be asked to accept the PIN Agreement, which describes the security of your PIN and what to do if your PIN is lost or stolen. You will also be asked to accept the Signature Agreement if you will be signing filings.
7. **Confirmation.** The Confirmation page displays your EFAST2 UserID and PIN, and your EFAST2 registration is complete. Print the Confirmation page for your records. Click **Login** to continue.

EFAST2 Credentials: **User ID and PIN** = electronic signature (non-transferrable)

ADDITIONAL RESOURCES: [Electronic Filing FAQs](#), [Form 5500 Instructions](#), [Who needs to register?](#)

EXISTING EFAST2 USERS WHO ARE ALREADY REGISTERED

All EFAST2 users must sign in through Login.gov. Users who do not already have an existing Login.gov account must create a new Login.gov account. Users do not need more than one Login.gov account or EFAST2 account.

Sign In with Login.gov

1. From the EFAST2 **Welcome** page, click **Sign in with Login.gov**.
2. On the Login.gov website, enter the email address and password, and click **Sign In**.
3. Enter the requested information for the authentication method (e.g., the code from your authenticator app, or the one-time security code that is sent to your phone) and click **Submit**.
4. After signing in with Login.gov, you will automatically return to the EFAST2 website. If the account is already linked to an EFAST2 account, you will be on the EFAST2 **Filing Summary** page.

Link an existing EFAST2 account

1. From the EFAST2 **Welcome** page, click **Sign in with Login.gov** and follow the steps to sign in or create an account, as necessary.
2. After returning to the EFAST2 website from Login.gov, an existing EFAST2 account may be identified by email address. If so, click **Continue** to link your EFAST2 and Login.gov accounts.
3. If an existing EFAST2 account is not found automatically, click **Lookup Account** and enter an existing EFAST2 User ID and password.
 - a. If the Forgot User ID and/or Forgot Password functions are necessary, entry of your challenge answer will be required.
 - b. If the challenge answer cannot be entered successfully, you can cancel and then click **Back** to return to the option to **Create** a new EFAST2 account.
4. Once an EFAST2 account is linked to Login.gov, future sign-ins will go to the EFAST2 **Filing Summary** page.

View EFAST2 User ID and PIN

1. From the EFAST2 **Welcome** page, click **Sign in with Login.gov** to sign in.
2. After returning to the EFAST2 website from Login.gov, on the EFAST2 **Filing Summary** page, click **View your User ID and PIN**.
3. To view or change other EFAST2 profile information, go to the **Your Account** menu and click **Profile & PIN**.

Update Login.gov account

1. Go directly to <https://login.gov> and click **Sign In with Login.gov**.
2. Enter the email address and password, and click **Sign In**.
3. Enter the requested information for the authentication method (e.g., the code from your authenticator app, or the one-time security code that is sent to your phone) and click **Submit**.
4. On the Login.gov **Your Account** page, you can add or delete an email address, edit a password, delete the account, and add or update authentication methods, including managing the phone number that may be associated with the authentication method.
5. To return to EFAST2, go to <https://www.efast.dol.gov> and click **Sign In with Login.gov**.

EFAST2 Credentials: **User ID and PIN** = electronic signature (non-transferrable)

ADDITIONAL RESOURCES: [Electronic Filing FAQs](#), [Form 5500 Instructions](#)