

# **Authenticated Filer Application Instructions**

## **IFILE User Guide**

**December 15, 2023**

FOR THE

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



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## Chapter 1. Introduction

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.

The 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). See 29 CFR 2510.3-44.

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.

This guide provides information and instructions for users to prepare, sign, and submit Form 5500 Series and Form PR filings using the EFAST2 IFILE application. IFILE is a free online software application provided by the Government that can be used to create and submit Form 5500 Series and Form PR filings. IFILE is available to all registered users with Internet access.

## Chapter 2. EFAST2 Website and Access

The EFAST2 website is <https://www.efast.dol.gov>.

The **Welcome** page contains a link to **Sign In with Login.gov** for access to the EFAST2 website and IFILE application, and to view the EFAST2 User ID and PIN credentials. The **Welcome** page also includes links that do not require signing in to the EFAST2 website, including searching Form 5500 Series filings and Form PR registrations.

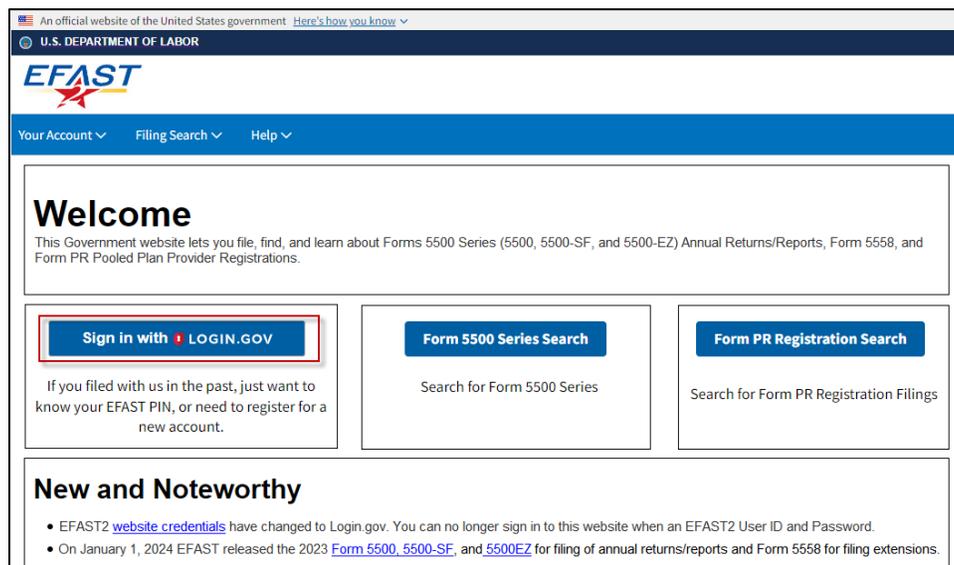


Figure 1. EFAST2 Welcome Page

The navigation menu at the top of each page contains links to functions and information that are based on whether a person is logged in to the EFAST2 website, and may vary based on the roles in the user's profile. The **Help** menu contains links to filing-related information and the **Contact Us** page. Other EFAST2 and Government links are at the bottom of the page.

## 2.1 Registration and User Types

To register for access to the EFAST2 website and to obtain EFAST2 User ID and PIN signature credentials, click **Sign In with Login.gov**.

EFAST2 registration is required to use the IFILE application. Detailed information on the registration process can be found in the [EFAST2 Guide for Filers and Service Providers](#).

EFAST2 users must sign in with Login.gov prior to submitting an EFAST2 registration for a User ID and PIN. A new Login.gov account must be created unless the user already has an existing Login.gov account.

The EFAST2 portion of the registration process requires first and last name, address, phone number, email address, and company name. One or more User Types must be selected during registration.

EFAST2 accounts utilize user types for access to certain functions and for electronic signature purposes. Upon initial registration, the Filing Author and Filing Signer user types are pre-selected by default, but applicants can select as many as apply, and can modify the user types after registration on the **Profile & PIN** page.

The following user types are applicable to IFILE:

- 1. 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.
- 2. 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 sign on behalf of the plan administrator, employer/plan sponsor, or DFE under the EFAST2 e-signature option. No other filing-related functions may be performed by selecting this user type alone.
- 3. Schedule Author:** Schedule Authors can use IFILE to complete one or more of the schedules that accompany a Form 5500 Series Annual 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 will then be imported by the Filing Author to the correct filing.
- 4. Government User:** Government users may create and submit a filing on behalf of a company, called a *Secured/Substitute* Filing. Government users are assigned roles per the EFAST2 COR.

## 2.2 Sign In with Login.gov to Access EFAST2

To sign in to the EFAST2 website, click **Sign In with Login.gov**.

Login.gov is a single sign-on solution for U.S. Government websites. Login.gov allows people to securely sign in to many Government services using the same username and password, using two-factor authentication to help keep user information safe.

EFAST2 users who registered prior to 1/1/2023 must **Sign in with Login.gov** and then link their EFAST2 account to access the EFAST2 website. Existing EFAST2 User ID and PIN credentials are not impacted by this change for signing in to the EFAST2 website.

After signing in successfully, the **Filing Summary** page contains options to create a new filing or access saved or submitted work. See section 3.4 for information regarding *IFILE Page Layouts*.

## Chapter 3. IFILE Functionality

Filers may create a Form 5500 Series Annual Return/Report (including schedules and/or attachments, if necessary) and/or Form PR (Registration for Pooled Plan Provider) via the EFAST2 IFILE application.

The IFILE web-based application requires no software installation, but does require an active Internet connection that supports Secure Socket Layer (SSL) encryption. EFAST2 registration is required for authorized access to IFILE. Registration allows users to create, save, and edit filings and filing components, electronically sign and submit filings, view filing status information, and print filings that have been submitted or are in progress.

### 3.1 Form 5500 Series Functionality

IFILE provides the ability to create, edit, and submit Form 5500 Series filings for valid form and plan years. Form 5500 Series filings may consist of multiple components including forms, schedules, and attachments. Through IFILE, users can submit fully assembled filings to the Government. Incomplete submissions of filing components may fail processing, requiring users to correct errors and resubmit a filing in its entirety. To avoid such issues, IFILE includes validation functionality to help check for completeness, accuracy, timeliness, internal consistency, and missing schedules or attachments.

Filings do not have to be completed in one session. In-progress work can be saved by clicking **Save** or **Save and Close** at the bottom of each form and schedule. The **Save** option should be used to save work between sections, and **Save and Close** must be used to save prior to closing a form or schedule. Filings in IFILE are not saved automatically.

The basic workflow for creating and submitting a Form 5500 Series filing via IFILE include:

1. Create a Form 5500, Form 5500-SF, or Form 5500-EZ using one of the available form years
2. Add appropriate schedules, as necessary
3. Add attachments (PDF or TXT attachments, or structured data imported from a CSV file), as necessary
4. Validate the filing to check it for errors prior to submission
5. Add the necessary signer(s) to the filing
6. Sign the filing or wait for the signer(s) to provide their electronic signature(s)
7. Submit the filing and receive an Acknowledgement ID (AckId) that the submission has been received
8. Go to the **Submissions** page on the EFAST2 website to check the status of the filing

For detailed information of the IFILE workflow steps, see *Appendix C: IFILE Workflow – Quick References*.

#### Create a Filing

Click **Create a Filing** on the **Filing Summary** page. The *Filing Author* user type is required to create a filing using IFILE. If necessary, the user type(s) can be updated on the **Profile & PIN** page of the EFAST2 website.

On the **Form Selection** page, IFILE includes functionality to help determine the correct Form 5500 Series form to complete, based on the plan year begin and end dates, and answers to certain eligibility questions. Alternatively, filers can select the option to choose which form to complete (Form 5500, 5500-SF, 5500-EZ). The most current form year and the two previous form years are available. If filing for a plan year prior to the available forms, choose the most recent form year and follow the guidance provided in EFAST2 [FAQs 4a through 4c](#) on the EFAST2 website.

When creating a filing in IFILE, the Filing Name is used to identify the filing while it is in progress. The Filing Name is not included with the submitted filing and is not sent to the Government.

Once the selected form has been created, check the plan year begin and end dates at the top of the form. After filling out the form, click **Save and Close** to continue to the **Filing Menu** page.

Following the creation of the Form, schedules and/or attachments can be added as needed.

IFILE includes a **Replicate** function to copy the previous year's filing information as a template to begin the next year's filing to populate fields such as EIN, Plan Number, Plan Name, and other demographic information. The **Replicate** function is available for current year filings on the **Submissions** page and **Saved Filings** page, if applicable.

### Form and Schedule Layout

The forms and schedules are presented with consecutive line numbering, fields, and descriptive information in accord with the Form 5500 Series instructions. However, for usability purposes, the forms and schedules have been separated into tabs. Each tab represents a part or section of a form or schedule that can be accessed by clicking the corresponding tab.

The figure below shows a Form 5500. Notice the seven tabs of the Form 5500. These tabs are labeled Part I A-E, Part II 1-2, Part II 3-4, Part II 5-7, Part II 8, Part II 9-10, and Part III, corresponding to the parts and line numbers in the form.

While the forms and schedules have been broken up into tabs for ease of data input, the **View PDF** option creates a PDF of the whole form or schedule.

Each page of the forms and schedules includes a link to the Department of Labor's **Forms and Instructions** page. Click this link to open a new window to get to the Form 5500 Series instructions.

The screenshot displays the Form 5500 interface. At the top right, there is a link for "Forms and Instructions". The main header includes "Form 5500" with the Department of the Treasury, Internal Revenue Service, and Department of Labor, Employee Benefits Security Administration logos. The title is "Annual Return/Report of Employee Benefit Plan" with OMB Nos. 1210-0110 and 1210-0089. The year "2023" is prominently displayed, along with the note "This Form is Open to Public Inspection". A "View PDF" button is located below the header. A row of seven tabs is visible: "Part I A-E", "Part II 1-2", "Part II 3-4", "Part II 5-7", "Part II 8", "Part II 9-10", and "Part III". The "Part I" tab is active, showing "Annual Report Identification Information". This section includes fields for the plan year (beginning 01-01-2023 and ending 12-31-2023) and several multiple-choice questions (A through E) regarding the plan type and filing status. At the bottom, there are three buttons: "Save", "Save and Close", and "Close".

Figure 2. Tabular Format of Forms and Schedules

### Save and Close

Every form and schedule page contains functions to **Save** (without returning to the **Filing Menu** page), **Save and Close** (to save and return to the **Filing Menu**), and **Close** (to return to the **Filing Menu** without saving). It is possible to save a blank form or schedule.

A filing cannot be saved if one or more fields contain an invalid value. An on-screen message will identify the field(s) that must be corrected before the filing can be saved.

**Note:** Filers who have not worked on their form or schedule for more than 15 minutes will be logged out due to inactivity on the EFAST2 website. If this happens, the filer will be returned to the Login page and will lose any data that was entered since the last successful save.

## Retrieve and Resume Work

Once a filing has been created, the filing is saved until the Filing Author submits the filing, deletes the filing, or until the saved filing has not been updated in over a year. Filings that were last updated more than a year ago and not submitted to the Government are not stored in IFILE.

Saved filings are accessible from the **Filing Summary** page after logging in to the EFAST2 website by opening a task such as **Saved Filings** or **Awaiting Signatures** and then clicking the filing name link to open and resume working on the filing.

The list of IFILE filings associated to a User ID is grouped into tasks, including:

- **Saved Work.** Open **Saved Filings** and **Saved Schedules** (and **Saved Form PR**, if applicable)
- **Signatures.** Open filings that are **Awaiting Signatures** and/or open filings to **Provide Signatures**
- **Filing Submission.** Open filings that are **Ready to Submit**, and access the pages to view **5500 Series Submissions** and **Form PR Submissions**

All filing components in IFILE are the possession of the user until such time that the filing has been successfully submitted for processing. This allows users to work with filings and related information until they are confident that the filing is accurate and ready for submission and processing by the Government.

## Import and Export Functionality

In addition to being able to create filings and components as previously described, users can upload (import) or download (export) Form 5500 Series filings or schedules. The format used for these imports and exports is XML (Extensible Markup Language). XML is a commonly used text format used for exchanging structured data over the internet.

The **Import a Filing** function in IFILE can be used to import valid XML files that were created using IFILE or third-party software. The import function cannot be used to import a PDF file or attachment. If attempting to import a file that was not originally created as an XML file, an error will indicate "The file you have selected is an invalid file type." Renaming a PDF or other file type to an XML file or using some other means to "convert" the PDF or other file type to an XML is not a valid option. Properly formatted XML files must be created by software that has been certified to create specific EFAST2 filing data. Filers who may only have a PDF of a filing but not an XML file may need to use the function to **Create a Filing** and enter the information from the PDF into the form (and schedules, if applicable).

## Schedules

Schedules that may be submitted electronically with a Form 5500 Series filing are listed in IFILE as **Available Schedules**. All schedules are available for a Form 5500. Only Schedule MB, Schedule SB, and Schedule MEP are available for a Form 5500-SF. There are no schedules available to be submitted electronically with Form 5500-EZ. Form 5500-EZ filers who need to retain a completed Schedule MB or SB with the filing records may use the **Create a Schedule** function from the **Filing Summary** page to create a separate Schedule MB or SB and save as a PDF file. This function is available for users with the Schedule Author user type. See *Create a Separate Schedule Without a Filing* in Appendix C for additional information.

Other than Schedule A and Schedule DCG, only one instance of each schedule is allowed. Some schedules, such as the Schedules MB and SB, are mutually exclusive, meaning that once one is added, the other is removed as an **Available Schedule**. Once a schedule is added to a filing, it appears in the **Forms and Schedules** list of the **Filing Menu** and is removed from the list of **Available Schedules** (except Schedule A and Schedule DCG, which can have up to 999 instances). If a schedule was created inadvertently or is no longer needed, select the schedule and then click **Delete** to the right of the **Forms and Schedules** section to delete only the selected schedule.

The **Schedule Identifier** column in the **Forms and Schedules** area is comprised of the values from Schedule A lines 1(d) (contract or identification number) and 1(e) (approximate number of persons covered), or Schedule DCG, lines 2b (EIN) and 1b (Plan Number). The identifiers are used to differentiate when multiple schedules are present. Forms and Schedules other than the Schedule A and Schedule DCG will contain no value in the **Schedule Identifier** column.

## Structured Attachments

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.

Once a Form 5500 or 5500-SF has been created, use the **Add** button for **Structured Attachments** on the **Filing Menu** page. Choose to create a new blank attachment, or to 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
```

Imported or manually entered values will be displayed on a structured form to allow filers to verify the information before saving and closing.

When updating the imported data or manually adding data, additional rows can be added or removed as necessary. Most structured attachments will display the data in groups of five rows. When more than five rows are present, the buttons at the bottom of the table allow filers to go to the next or previous page(s), each with up to five rows of values.

Payment Date	Periodic Amounts	Lump Sum Amounts	Total Amounts	Options
01-03-2023	200	590	790	Remove
03-15-2023	200	300	500	Remove
05-31-2023	200	450	650	Remove
07-31-2023	200	256	456	Remove
10-31-2023	200	54	254	Remove

Figure 3. Example of Structured Attachment with imported values

Once a structured attachment has been added or uploaded, it will be listed on the **Filing Menu** page. The attachment can be opened for further editing, viewed as a PDF, or deleted if necessary. Prior to submission to EFAST2 for processing, the data will be mapped to a structured format that can be validated and transmitted the same way as other form and schedule structured 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 (amount), Terminated Vested Participants (amount), Retired Participants (amount), Total Participants (amount)
- Example: 2022,7500,2000,250,9750

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

- Fields: Attained Age, Years of Service, Number, Compensation (amount), Accrued Monthly Benefit (amount)
- 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 (amount), Withdrawal Liability Payments (amount), Withdrawal Liability Total (amount)
- Example: 2022,5000,1000,6000

**Schedule SB Line 26a – Schedule of Active Participant Data**

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

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

- Fields: Plan Year, Active Participants (amount), Terminated Vested Participants (amount), Retired Participants (amount), Total Participants (amount)
- Example: 2022,7500,2000,250,9750

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. See below for valid values.

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

Figure 4. Structured Attachment error when Attained Age and Years of Service combination is not unique

## PDF and TXT Attachments

Additional information may be required that cannot be provided on existing forms, schedules, or structured data attachments. The additional information can be added as a PDF or plain text (TXT) attachment to a Form 5500 Series filing. No other formats are permitted. The EFAST2 system checks filings for the presence of specific attachments, depending on the form and schedules being filed.

The Accountant's Opinion may only be provided as a PDF document. For filings requiring a Schedule SB or MB, a signed Schedule MB/SB must also be attached to the filing as a PDF.

All attachments are scanned for viruses. If a virus is found, the **Add Attachment** process will be terminated.

PDF files cannot be encrypted or password protected when used as filing attachments in EFAST2. For information related to encrypted or password-protected attachments, refer to [FAQ #27a](#) on the EFAST2 website.

For filings other than Defined Contribution Group (DCG), only one Accountant Opinion can be attached to a filing. For DCG filings, there can be one Accountant Opinion per Schedule DCG EIN and Plan Number. Other than this number limit on the Accountant Opinion attachment type, there are no restrictions (beyond the filing size limit) on the number of times an attachment type can be used within a filing.

Attachments are limited to a maximum file size of 60 MB encoded (about 44.3 MB regular/decoded). [FAQ #29](#) on the EFAST2 website provides information on optimizing attachments to reduce file size.

Filings and associated attachments are open to public inspection. Do not include social security numbers in attachments.

## DCG Attachments (PDF and TXT)

Each individual plan that is participating in a Defined Contribution Group (DCG) Reporting Arrangement 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).

Other DCG attachments may include a Delinquent Participant Contribution attachment for Schedule DCG line 9a, which can be added as an "Other Attachment" type.

When adding a DCG Attachment, the EIN and Plan Number from Schedule DCG lines 2b (EIN) and 1b (Plan Number) must be identified to link the attachments to the Schedule DCG of the participating plan. If the Schedule DCG lines 2b or 1b are changed after attachments are added, the EIN and PIN linked to the attachments will also change.

The DCG attachments section in IFILE will list the attachment type, file name, and the EIN/PN for the Schedule DCG with which the attachment is linked. Attachments can be viewed and/or deleted if necessary.

If a Schedule DCG is deleted from the list of Forms and Schedules on the **Filing Menu** page, the DCG Attachments that were identified with the same EIN and PN (if any) will also be deleted.

## Edit Testing and Error Messages

Filers can check a filing for errors prior to submission using the **Validate** functionality. The EFAST2 system also checks filings for errors prior to and after submission. The filing status is affected by whether errors are found and the severity of those filing errors.

Schema errors must be corrected before the EFAST2 system can check the filing for other problems. Schema errors can prevent the filing from being submitted. Other errors or warnings will not prevent a filing from being submitted, but will alert the preparer to inconsistent data, omissions, or other issues. By validating each filing and making necessary corrections before signing and submission, the preparer can avoid amendment and potential for correspondence, rejection, and penalties.

Some warnings may not be able to be resolved, such as a warning for a possible incorrect address, or a warning for a possible one-participant plan if the number of participants is two or less. The warnings do not prevent the submission and processing of a filing, and the result will be the desired "Filing Received" status if there were no errors identified. Warnings that are not able to be resolved will be included after submitting the filing and checking the status on the Submissions page in IFILE.

For more information regarding checking filing errors and filing status after submission, see the [EFAST2 Guide for Filers and Service Providers](#).

## Printing

The **View PDF** function creates a PDF file that may be opened immediately or saved to a computer. When accessing a PDF of a filing or filing component, options to open or save the PDF or view the download folder depend on the browser. When viewing a PDF, the file must be viewed using software or a web browser that can display PDF files.

## Electronic Signatures

All filings submitted for processing must contain at least one valid electronic signature. There may be as few as one or as many as three signatures per Form 5500 Series filing. The four signing roles available are: Plan Administrator, Plan Sponsor, DFE (Direct Filing Entity), and Service Provider using E-signature alternative option. IFILE provides shared signing functionality that allows multiple individuals to electronically sign a filing. All signers must be registered and have an active EFAST2 User ID with the user type of *Filing Signer*.

In IFILE, the Filing Author creates a filing with the necessary forms, schedules, and attachments and then uses the function to add the Filing Signer(s) to the filing using the signer's email address. Each signer is notified via email when a filing is ready to be electronically signed.

If the Filing Author will also be signing the filing, the Filing Author must have the user type *Filing Signer*. The Filing Author can sign using the **Sign** function without first using the **Add Signers** function. If necessary, the Filing Author may also add another signer using the **Add Signers** function.

EFAST2 [FAQ #31](#) states "If the same person serves as both the plan sponsor and plan administrator, that person only needs to sign as the plan administrator on the 'Plan Administrator' line." Therefore, a signer who is both the plan sponsor and plan administrator needs to be added only once.

See Appendix B of this document for the complete text of the signature agreement that signers must accept to provide an EFAST2 electronic signature for a Form 5500 Series on the <https://www.efast.dol.gov> website.

## Filing Submission and Acknowledgement Message

A signed filing in IFILE may be submitted for processing by the Filing Author. IFILE supports submitting a single filing at a time; batch submission is not supported. After submission of a filing, the Filing Author can check the filing status online.

IFILE will automatically check the filing for errors prior to submitting the filing. If the filing does not pass schema validation, a **Submission Failed** message will be displayed. If the submission failed, the filing must be enabled for further editing and validated to check for errors.

If the filing passes schema validation checks, the IFILE automatically checks the filing data for other errors and warnings. If errors or warnings are found, the **In Progress Filing Errors** page will be displayed and the filing is not yet submitted to EFAST2 for processing. Each error or warning includes a unique *Error Code* and *Description*. If corrections are necessary, the filer can **Return to Filing** to enable editing and make corrections to address the identified problems. Once a filing has been edited, the signature(s) must be applied again.

If the filing passes schema validation checks and has no other errors or warnings (or if the filing is submitted with warnings on the **In Progress Filings Errors** page), the filing will be submitted to EFAST2 for processing.

Upon successful submission of a filing, a **Submission Success** message will be displayed, including the Acknowledgement ID for the filing and a link to check the filing status.

## Submissions and Status

After submitting a filing, the Filing Author can click the link in the **Submission Success** window to go directly to the Submissions page. The Submissions page can also be accessed from the **Filing Summary** page by clicking the **5500 Series Submissions** button at the bottom of the page.

The **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) or *Filing Signer* (when using either IFILE or third-party software). The **Submissions** page provides the filing status, received date, and a list of filing errors and warnings (if any). A status of Filing Received means that EFAST2 either found no errors or only identified warnings in the filing. If corrections are warranted, they should be made by submitting an amended filing. EFAST2 has no status better than Filing Received.

For Filing Authors, the **Submissions** page includes the option to **Amend** or **Replicate** the filing through IFILE.

## Amendments

If a filing has been submitted but contained errors, or needs an update for other reasons, an update may be filed. This updated filing is called an amendment.

To amend a previously submitted filing, a new filing may be created based on the previously submitted filing and automatically linked together. The new filing is an amendment to the previously submitted filing. The previously submitted filing is the “parent” or “original” filing.

The **Amend** functionality is different for Form 5500 Series filings that exist on an *active form year* (the current form year and previous two form years) than it is for an *inactive form year*.

If the parent filing exists in the EFAST2 database for an *active form year*, the amended filing will be created using the same form year as the parent filing, and will be pre-populated with all the data from the parent filing except the signatures.

If an amended filing is created based on a parent filing from an *inactive form year*, it will not be possible to pre-populate the form in its entirety, as only forms for active years are available. The amended filing will be created using the current year’s form and only demographic data will be pre-populated based on the parent filing.

If a parent filing does not exist in the EFAST2 database (such as with filings submitted on paper for plan years prior to 2009), it will not be possible to link an amended filing to a parent filing. Since there will be no parent filing, a new filing must be created and the Amended box on the form must be check-marked. No data will be pre-populated.

## Secure/Substitute Filing

A secured/substitute filing is a filing submitted by DOL or IRS Government users on behalf of filers. These filings will be submitted using the IFILE application.

## Encryption

To protect user data when using the public internet and utilizing IFILE, all data between the user’s computer and the IFILE web server is encrypted using Secure Socket Layer (SSL) on the IFILE web server.

When accessing IFILE on the EFAST2 website, a secure encrypted channel is established between the user’s browser and the IFILE web server. The user will see “HTTPS” in the address bar of their browser in front of the EFAST2 website address. The presence of the “S” at the end of the HTTPS address (and padlock icon, depending on the browser) indicates a secure encryption has been established and is in place. At this point, 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 will be able to see or interject malicious data into the session.

## 3.2 Form PR Functionality

IFILE provides the ability to create and submit **Form PR Registration for Pooled Plan Providers**. The Form PR is not year-specific and is not an annual return/report, but filers must complete a supplemental Form PR to provide information about specified reportable events. The Form PR and all updates must be filed through IFILE. Refer to the Form PR instructions for more information on filing requirements.

The Form PR does not have to be completed in one session. Filers can save work by clicking the **Save** or **Save and Close** buttons at the bottom of each section. Filings in IFILE are not saved automatically. Filers should **Save** between sections and must click **Save and Close** prior to closing a form or schedule.

The basic workflow for creating and submitting a Form PR via IFILE include:

1. Create a Form PR. This form is not year specific.
2. Complete the form by entering information and referring to the [Form PR instructions](#).
3. Validate the registration form to check for errors.
4. Sign and submit when ready to do so.
5. Complete a supplemental Form PR to provide information about reportable events, or amend to correct inadvertent or good faith errors and/or omissions.

For additional information of the Form PR process, see [How to Register as a Pooled Plan Provider](#).

## Create a Filing

Click **Create a Filing** on the **Filing Summary** page. The *Filing Author* user type is required to create a Form PR using IFILE. If necessary, the user type(s) can be updated on the **Profile & PIN** page of the EFAST2 website.

On the **Form Selection** page, select the **Register as a Pooled Plan Provider (Form PR)** option. Enter a name for the filing. The Filing Name is used in IFILE to identify filings that are in progress. The Filing Name is not included with the submitted filing and is not sent to the Government.

## Form PR Layout

The Form PR is separated into tabs for each section of the form. Click the tabs to navigate to each section as necessary. The header includes a link to the [Form PR instructions and sample form](#).

The screenshot displays the 'Form PR' interface for 'Registration for Pooled Plan Provider'. The header includes the Department of Labor logo, the title, and OMB No. 1210-0164. Below the header is a navigation bar with tabs for Part I, Part II 1, Part II 2-3, Part II 4, Part II 5, Part III 6-7, Part III 8, and Part IV 9. The 'Part I Filing Type' section is active, showing a list of filing types: 'Initial Filing' (checked), 'Supplemental Reportable Event Filing', 'Amended Filing', and 'Final Filing'. At the bottom, there are two groups of buttons: 'Save', 'Save and Close', and 'Close' on the left; and 'Validate' and 'Sign and Submit' on the right. Red boxes highlight these button groups.

Figure 5. Form PR Validate and Sign/Submit functions

## Saved Registrations

Form PR contains functions to **Save** (without returning to the **Filing Menu** page), **Save and Close** (to save and return to the **Filing Menu**), and **Close** (to return to the **Filing Menu** without saving). Form PR cannot be saved if one or more fields contain an invalid value. An on-screen message will identify the field(s) that must be corrected before the filing can be saved.

**Note:** Filers who have not worked on their form or schedule for more than 15 minutes will be logged out due to inactivity on the EFAST2 website. If this happens, the filer will be returned to the Login page and will lose any data that was entered since the last successful save.

Once a Form PR has been created, it is saved until the Filing Author submits or deletes the Form PR, or until the saved Form PR has not been updated in over a year. Saved Form PR registrations are accessible from the **Filing Summary** page by opening the **Saved Registrations** task and then clicking the filing name link to open and resume working on the Form PR. If necessary, a saved Form PR can be deleted from the list of saved work.

## Validate, Sign and Submit

Filers can check for errors prior to submission using the **Validate** function. If an error is found, the description of the error will indicate the cause of the error or warning.

The **Sign and Submit** function will automatically check for errors, similar to the **Validate** function. If problems are found, the window can be closed to continue working on the Form PR.

When ready to sign, click **Sign and Submit** to continue. The signer must read and acknowledge the **Signature Agreement** and **Signature Affidavit**. See Appendix B of this document for the complete text of the signature agreement and affidavit.

Upon successful submission of a filing, the Filing Author will receive an Acknowledgement ID (AckId) to acknowledge successful submission of the filing to EFAST2 for processing. A list of Form PR submissions for the Filing Author can be viewed by clicking **Form PR Submissions** on the **Filing Summary** page.

## View PDF

The Form PR can be opened and saved as a PDF by going to **Form PR Submissions** on the **Filing Summary** page. The Form PR can also be searched using the **Form PR Registration Search** tool from the **Filing Search** menu.

## Update to File Amended, Supplemental, or Final filing

The Form PR is not year-specific and is not an annual return/report, but you must complete a supplemental Form PR to provide information about specified reportable events. File, amend, or supplement your Form PR through IFILE. Refer to the Form PR instructions for more information on filing requirements. An amended or supplemental filing should be submitted as a complete replacement of the previously submitted filing. You cannot submit just the parts of the filing that are being amended. In Part IV of the Form PR, identify the information that is being amended.

If the updated Form PR will be submitted by the same user who submitted the previous Form PR, the user can access the previous Form PR in IFILE using the **Update** function. To update a submitted Form PR, click **Form PR Submissions** from the **Filing Summary** page, and then click **Update** to create a copy of the submitted Form PR. Enter a name for the filing and click **Continue**. Check the *Supplemental Reportable Event Filing, Amended Filing, or Final Filing* box, as applicable.

Once the updated filing has been created, it can be access by clicking **Saved Registrations** on the **Filing Summary** page until it has been submitted. The updated Form PR will be linked to the submitted Form PR. The submitted Form PR will no longer have an **Update** option.

If the updated Form PR will be submitted by a different user that the one who submitted the previous Form PR, a new Form PR must be created, and the information from the previous Form PR must be entered. If necessary, a PDF of the previous Form PR can be accessed for reference by using the **Form PR Registration Search** tool in the **Filing Search** menu. Be sure to check the *Supplemental Reportable Event Filing, Amended Filing, or Final Filing* box, as applicable.

### 3.3 IFILE Page Layouts

#### 3.3.1 Filing Summary Layout

The **Filing Summary** page contains links to filings and/or schedules that have been saved, filings that are ready to be signed or submitted, and submitted Form 5500 Series filings and Form PR registrations. Tasks shown on the **Filing Summary** page have active buttons if the type of work is pending and/or authorized based on the user types selected on the **Profile & PIN** page.

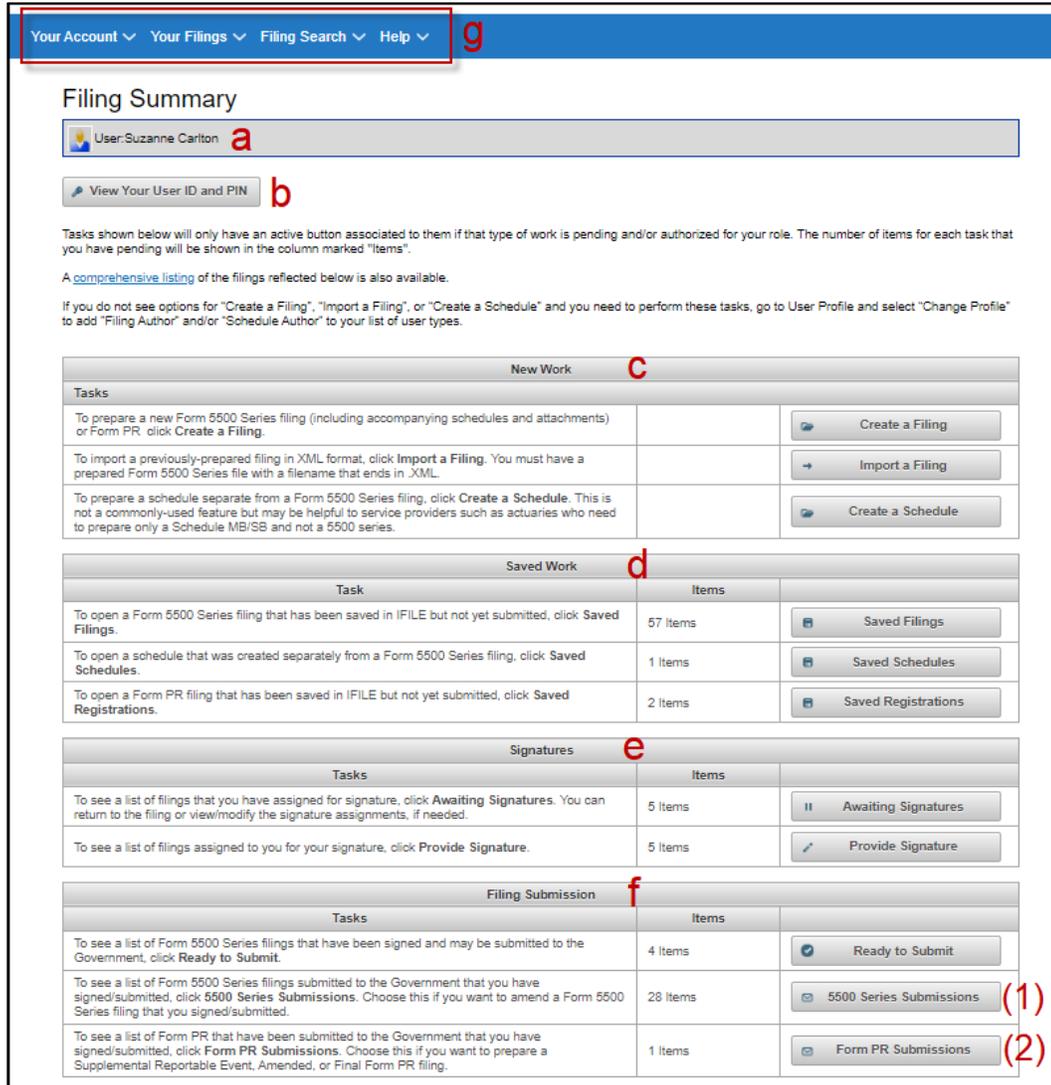


Figure 6. Filing Summary Page

- a. **User** – The registered EFAST2 user currently logged in.
- b. **View your User ID and PIN** – Click to view the User ID and PIN.
- c. **New Work** – Create or import a Form 5500 Series filing or schedule or Form PR registration.
- d. **Saved Work** – Open a saved Form 5500 Series filing or schedule or Form PR registration.
- e. **Signatures** – Access Form 5500 Series filings that are awaiting one or more signatures.
- f. **Filing Submission** – Submit filings and view submissions. Choose: (1) 5500 Submissions, (2) Form PR Submissions.
- g. **Navigation Menu** – Account information, access to filings (depending on user type), filing search, and help options, including Help with Form 5500 and 5500-SF, Form 5500-EZ, and Pooled Plan Provider.

### 3.3.2 Filing List Layout

To view a list of saved filings, including filings awaiting signature(s) and filings that are ready to submit, go to **Your Filings** menu and click **All Filings**. Unsubmitted filings can be opened by clicking the **Name** link. If necessary, filings can be copied using the **Replicate** button.

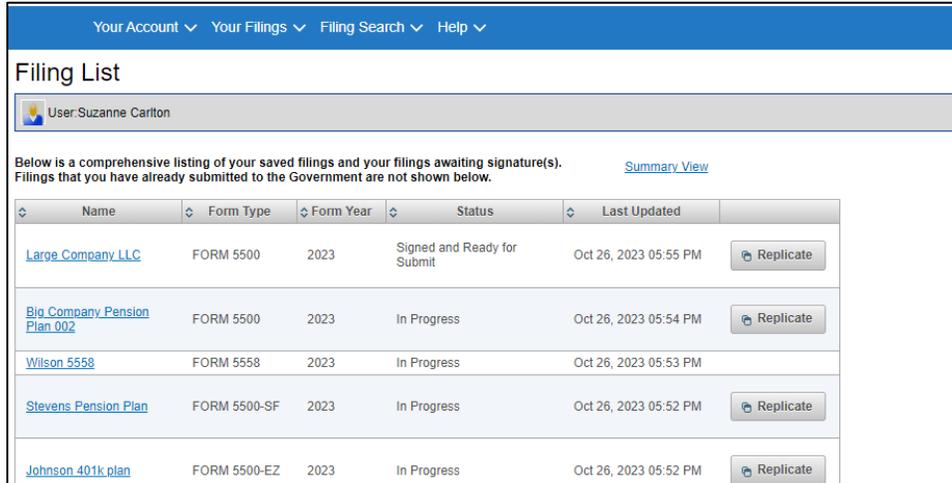


Figure 7. Filing List Page

### 3.3.3 Filing Menu Layout

From the **Filing List** page, click a filing name to open the filing. This page is called the **Filing Menu**.

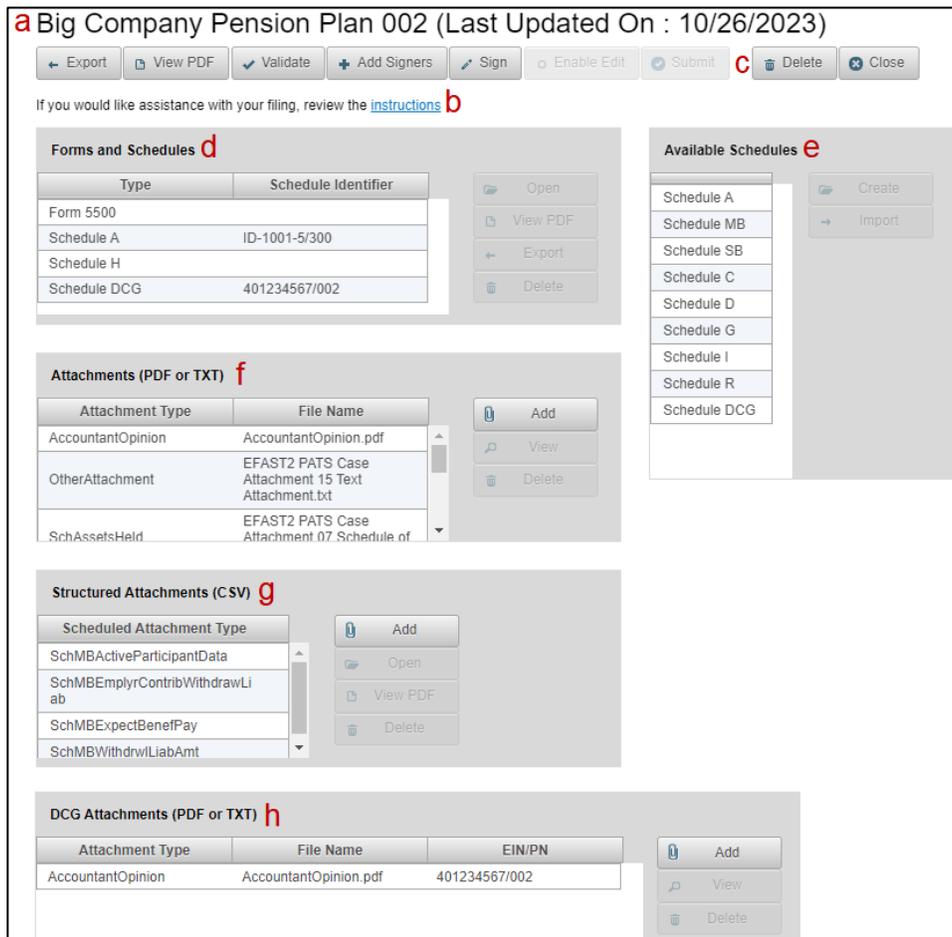


Figure 8. Filing Menu Layout for an In-Progress Filing

- a. **Name of filing.** The name given to the filing when it was created or imported.
- b. **Link to Form 5500 Series instructions.** Open the Instructions in a new window or tab:
- c. **Button ribbon.** Button functionality is enabled or disabled based on the filing status (Saved Filing, Awaiting Signature, Ready to Submit, etc.) and the user's responsibility (Filing Author, Filing Signer).
- d. **Forms & Schedules box.** List of the form and associated schedules that have been created or imported for the filing. The buttons at the right of this section are functions that affect only the selected form or schedule. Click the form or schedule to select it, and then click one of the buttons on the right (e.g., Open, View PDF, Export, Delete).
- e. **Available Schedules box.** Lists the schedules that can be created or imported as part of the current filing.
- f. **Attachments (PDF and TXT).** Add one or more PDF or TXT files related to Form 5500, Form 5500-SF, or Form 5500-EZ. Once added, attachments can be opened viewed or deleted.
- g. **Structured Attachments (CSV).** Add one or more structured data attachments. Choose from a list for Schedule MB lines 3(d), 8b(1), 8b(2), or 8b(3), or Schedule SB lines 26a or 26b. Once added, attachments can be opened to continue editing, viewed as a PDF, or deleted.
- h. **DCG Attachments (PDF or TXT).** Add one or more PDF or TXT files related to individual Schedule DCGs that are included with Form 5500. Once added, attachments can be viewed or deleted. Each attachment will be identified by the EIN and PN for the attachment.

### 3.4 Data Entry

When using IFILE, functionality has been included to assist users in the accurate completion of filings. Additionally, there are settings within the application that have been set to a default. Brief descriptions of these application areas and the inherent associated functions/settings are detailed below.

**Date Fields.** All date fields follow a standard MM-DD-YYYY format. To assist users with data formats, field level help is available within the application that indicates this format.

**Check Boxes and Radio Buttons.** Check boxes are used to make one or multiple selections on forms and schedules. Check boxes are set to the default setting of 'unchecked.' Check boxes for Yes/No answers are mutually exclusive. More than one check box can be selected where applicable. Radio buttons are used to make a single selection. Multiple radio button selections are not allowed on the same line. Some data entry fields only allow entry of information if the check box or radio button is selected.

**Auto-calculated Values.** Some mathematical calculations are performed automatically. In these instances, the calculations are based on data that was entered into the form. Fields that are automatically calculated cannot be changed and will be shaded darker than fields in which data may be entered.

**View Available Codes.** IFILE includes functionality to view a list of available codes, such as Business Codes and Plan Characteristic Codes. Click the **View Available Codes** link to open a dialog box with a list of codes. The box can be resized and repositioned. Scroll if necessary to view the code categories. Expand and collapse the categories by clicking the arrow to the left of the category name. The box can remain open while entering the code(s) into the applicable field(s). Click the **Close** button to close the box.

**Repeating Blocks in Form 5500 Series Schedules.** Forms and schedules may contain repeating blocks of information. For data elements that can repeat more than once on a form, functionality exists to add multiple occurrences.

The following is a list of repeating blocks on the Form 5500 Series forms and schedules:

Form Name	Part / Line	Field
Form 5500-SF	Line 13c	Plan transfers
Schedule A	Line 3	Persons receiving commissions and fees
Schedule MB	Line 3	Contributions to the plan
Schedule MB	Line 7	New amortization bases established
Schedule SB	Line 18	Contributions to the plan
Schedule C	Part I Line 1	Persons receiving eligible indirect compensation
Schedule C	Part I Line 2	Other service providers receiving direct or indirect compensation
Schedule C	Part I Line 3	Service provider information
Schedule C	Part II Line 4	Service providers who fail to provide information
Schedule C	Part III	Termination information on accountants and actuaries
Schedule D	Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12IEs
Schedule D	Part II	Information on participating plans

Form Name	Part / Line	Field
Schedule G	Part I	Loans in default
Schedule G	Part II	Leases in default
Schedule G	Part III	Nonexempt transactions
Schedule H	Line 5b	Transferred to another plan
Schedule I	Line 5b	Transferred to another plan
Schedule R	Line 13	Additional information for multiemployer DB pension plan
Schedule DCG	Part VI Line 10	Plans to which assets or liabilities were transferred
Schedule MEP	Part II Line 2	Participating employer information
Attachment	MB Line 3(d)	Withdrawal Liability Amounts
Attachment	MB Line 8b(1)	Expected Benefit Payments
Attachment	MB Line 8b(2)	Active Participant Data
Attachment	MB Line 8b(3)	Projection of Employer Contributions and Payments
Attachment	SB Line 26a	Active Participant Data
Attachment	SB Line 26b	Expected Benefit Payments

Table 1. Form 5500 Series, Schedules, and Structured Attachments with Repeating Blocks

The following is a list of repeating blocks on the Form PR:

Form Name	Part / Line	Field
Form PR	Line 3a(2)	Investment Management
Form PR	Line 3b(2)	Investment Advice
Form PR	Line 3c(2)	Investment Products
Form PR	Line 3d(2)	Plan Administrators
Form PR	Line 3e(2)	Custodial Trustee Services
Form PR	Line 3f(2)	Other Services or Investment Products
Form PR	Line 4b	Federal or State Criminal Convictions
Form PR	Line 5b	Ongoing Criminal, Civil, or Administrative Proceedings
Form PR	Line 7	Pooled Employer Plan Information
Form PR	Line 8e	Received Written Notice of Enforcement Actions
Form PR	Line 8f	Received Written Notice of a Finding of Fraud or Dishonesty
Form PR	Line 8g	Received Written Notice of a Filing of Criminal Charges

Table 2. Form PR Repeating Blocks

**Repeating Blocks – Functionality and Navigation.** An **Add** button is available to add additional occurrences of an element or group of elements. The **Remove** and **Delete** buttons are used to remove an occurrence of a repeating element or group of elements, one occurrence at a time. Inactive buttons are grayed out and cannot be clicked. For example, the **Previous** button is not active if there is no previous section. **Add and Delete Entries** – Click **Add** to add a block of information. Click **Delete** to delete a specific entry.

- **Field Name (and Number)** – The field name/description is unique to line number or the form or schedule, and tells how many total repeating entries have been created for this data element or group.
- **Page 1 of # (Each page contains a maximum of 5 entries)** – On forms or schedules that allow repeating entries, a maximum of five entries can be displayed on a page. If more than five entries are added, the number of pages will be displayed to allow access to other entries.
- **Previous and Next** – These buttons will display multiple entries in groups of five. Initially, 1 through 5 will be displayed. Click **Next** to display 6 through 10, and so on. Click **Previous** to go back in groups of five.
- **First and Last** – Multiple entries appear in groups of five. The **First** and **Last** buttons navigate to the first group of five and the last group of five. This functionality is similar to **Previous** and **Next**, but are used to navigate quickly to the beginning or end of their entries.
- **Expand and Collapse** – For repeating blocks of information, the individual block can be collapsed to reduce the amount of information displayed on the page. To collapse the entry, use the **minus** button. Once collapsed, the block of information can be expanded using the **plus** button.

**Inherited Data.** The interdependencies of forms and schedules require certain fields to match. As such, some data is inherited for convenience and to ensure accuracy. As an example, the Plan Year Begin Date, Plan Year End Date, Plan Name, Plan Number, Sponsor Name, and Employer Identification Number on the schedules and structured attachments will inherit the corresponding data fields from the parent form. Note however that if the schedule is not associated to a filing during data entry, or if the parent form has not yet been completed, these fields will remain blank and will not be available for edit.

### 3.5 On-Screen Messages, Alerts, and Help Text

IFILE displays errors, warnings, and informational messages in a variety of ways:

**On-screen messages.** Errors, warnings, or informational messages may appear on the IFILE screen. No action is necessary except to fix the error if the message is an error message. The message will disappear once the problem has been fixed. Error messages are marked with a red outline and exclamation mark. The page containing the error will be highlighted in red. It is possible for more than one page to contain errors.

**Save error.** A filing cannot be saved if one or more fields contain an invalid value. An on-screen message will identify the field(s) that must be corrected before the filing can be saved.

Figure 9. Form was not saved – data validation error

**Mouse-over Tool Tips.** Tool tip messages appear in IFILE when hovering the mouse over a button or link.

**Dialog boxes.** Dialog boxes provide additional information such as a list of business codes and plan characteristic codes. The dialog box can be moved and resized. Click the Close button to close a dialog box.

**Data input descriptions.** Text descriptions describe data input fields and are displayed when hovering over a field with the mouse. This text includes field labels as well as helpful information for filling the fields.

**Separate Browser Window or Tab.** Certain messages open a new browser window or tab, which can be viewed or closed as necessary.

**Help Text.** Help text is available on pages such as the Form Selection page to provide additional information. Click the ? icons for additional information.

**Session Expiring and Session Expired.** IFILE sessions expire after fifteen (15) minutes of inactivity for user protection. Five minutes before the session expires, a notification will be displayed to allow the user to continue. Once the IFILE session has expired, the user is logged out of the EFAST2 website. The user must return to the Login page to continue working on the filing.

**No Records Found.** Empty lists in IFILE display a default message of "No records found." This message is displayed in fields such as the Attachments list (prior to adding an attachment), the Added Signers list (prior to adding signers), and the Submissions page when no filings have been signed or submitted by the user.

**Address Verification and Standardization.** IFILE validates the U.S. Mailing Addresses for Plan Sponsor (line 2a) and Plan Administrator (line 3a). No other addresses, including foreign addresses, are verified. Addresses are validated using U.S. Postal Service (USPS) data. The verification for U.S. mailing addresses occurs automatically in IFILE after clicking Save or Save and Close. For valid addresses, IFILE performs standardization for abbreviations and address formats, and to correct the spelling of streets and cities. Only valid addresses can be standardized.

### 3.6 Error Messages

#### Add Attachment (errors)

During the **Add Attachment** process, IFILE performs several checks and may display an error message.

Error	Reason
Attachment Type is required.	An Attachment Type must be selected from the drop-down menu.
Attachment File is required.	A PDF or TXT file must be selected from the computer to attach to the filing.
The file you attempted to attach is not a valid format or may be password protected or encrypted. Please try again.	Files that are password protected or encrypted cannot be attached in IFILE. Remove the password protection or encryption, or recreate the attachment file again using software or printing and scanning the attachment as a new PDF that does not contain password protection or encryption.  If required, the Accountant's Opinion, signed schedule MB/SB, and E-Signature Alternative must be in PDF format. Other attachments must be either a plain text (TXT) or PDF file. PDF files cannot be encrypted or password protected. The attachment file name cannot exceed 65 characters.
Only one Accountant's Opinion may exist for a filing. Please try again.	An Accountant's Opinion has already been added. Supporting financial information must be added as another Attachment Type. If the Accountant's Opinion needs to be replaced, exit the Add Attachment process to return to the Filing Menu. From the Filing Menu, select the attachment that was previously added and click Delete.
The file you were attempting to attach was not added to your return/report. The file you attempted to attach exceeded the maximum size limit. This error may be the result of a PDF attachment scanned as an image at a high resolution. Please correct the problem and attempt to attach a smaller size file. If you need assistance resolving this problem, refer to the EFAST2 FAQ or contact the EFAST2 helpdesk at 866-463-3278.	The maximum file size is 60 MB encoded (about 44.3 MB decoded). Reduce the file size by optimizing or splitting into smaller parts.

**Table 3. Add Attachment Errors**

#### Add Structured Attachment (errors)

During the **Add Structured Attachment** process, IFILE ensures that the file type is a valid CSV file.

Error	Reason
The file you have selected is an invalid CSV file.	The selected file is not a CSV file.
Uploaded file failed due to invalid file CSV format data or number rows exceeded in CSV for structured Attachment type.	The CSV file does not meet EFAST2 requirements. The file must contain individual rows, each with a specific sequence of data that is separated by commas.

**Table 4. Add Attachment Errors**

## Import a Filing (errors)

During the **Import a Filing** process, IFILE checks to ensure the file type is a valid XML file.

Error	Reason
The file you have selected is an invalid file type.	Only XML file type can be imported into IFILE. PDF and other file types are not allowed.
The file you have selected is an invalid XML file.	XML files that do not meet EFAST2 requirements will result in an error for an invalid XML file. The error will also occur if the selected Form Year does not match the form year information contained in the XML file.

**Table 5. Import Errors**

## Sign – Apply Signature (errors)

During the **Sign** process, IFILE prevents entry of an invalid signature. Users who do not remember their EFAST2 User ID and/or 4-digit PIN can click the **Your Account** menu and go to **Profile & PIN** to view their User ID and PIN.

Error	Reason
The signature information doesn't match what we have on file for your User ID. Please double-check your entries and try again.	The PIN is incorrect and does not match the User ID. Go to the <b>Profile &amp; PIN</b> page to view the PIN.
Please check the User ID entered. It doesn't match with the user logged in.	The User ID is not the same as the user who is logged in. Go to the <b>Profile &amp; PIN</b> page to view the User ID.
PIN is required.	The PIN field cannot be left blank.
You must check at least one role.	At least one signing role must be selected.
Invalid length for PIN.	The valid PIN length is 4 numeric digits. Entering fewer digits will result in the error. In addition, a web browser that may auto-populate the PIN field based on a saved PIN or Password from another page may result in the error.
You must enter at least one manually signed name and date when the Service Provider using E-signature check box is checked.	When using the "Service Provider using E-signature alternative option," the filer must enter the name of the plan administrator, plan sponsor, or DFE who manually signed the Form 5500 Series Annual Return/Report, as well as the date that the person manually signed the form.

**Table 6. Sign Filing Errors**

## Schedule DCG and DCG Attachment Warnings

During the **Add DCG Attachment** process, IFILE will warn filers when updating the EIN or PN of Schedule DCG or when deleting a Schedule DCG if there may be a DCG Attachment that has been identified for the same EIN and Plan Number from Schedule DCG lines 2b (EIN) and 1b (PN).

Warning	Reason
If you have already added DCG attachments for this EIN and Plan Number, changing the EIN and Plan Number will affect your attachment identifiers.	When changing the EIN (line 2b) and/or Plan Number (line 1b) on Schedule DCG in IFILE, a message will indicate that the change will update the DCG Attachment identifiers if attachments were already added and linked to the EIN and PN.
Do you really wish to delete this schedule from the system? Deleting this Schedule DCG will also delete the associated DCG Attachments.	When deleting a Schedule DCG from the list of Forms and Schedules on the Filing Menu page, a message will indicate that the associated DCG Attachments (with the same EIN and PN identifiers) will also be deleted.

**Table 7. Schedule DCG and DCG Attachment Warnings**

### 3.7 System-Generated Emails

IFILE system-generated emails are sent from [noreply@efast.dol.gov](mailto:noreply@efast.dol.gov) during the signing and submission processes.

#### EFAST2 Signature Needed

The Filing Signer will be sent a notification that the signature has been requested by the Filing Author.

**Message text:** You have been asked to sign Form 5500 Series filing "<<filing name>>" by <<filing author name>>.

To sign this filing, go to the EFAST2 Website at [www.efast.dol.gov](http://www.efast.dol.gov) and Login.

After logging in, you will be on the Filing Summary webpage which lists any filings awaiting your signature. Your PIN is needed as your electronic signature and can be viewed through the link at the top of that webpage.

On the Filing Summary webpage, use the "Provide Signature" button at the bottom of the page to review and then sign this filing. Refer to the EFAST2 and IFILE Quick Start Guide if you need assistance navigating the website or filing process.

If you have questions or feel you should not sign this filing, please contact <<filing author>> at <<email>>.

#### EFAST2 Signature No Longer Needed

The Filing Signer will be sent a notification that the signature is no longer needed if the Filing Author enables the filing for further editing, deletes the filing, or rescinds the signature request.

**Message text:** Your signature is no longer needed on the <name of filing> Form 5500 Series filing because the filing is being further edited, the filing has been deleted, or your signature request has been rescinded by the filing author.

If you have questions or feel this action is an error, please contact <filing author> at <email>.

#### EFAST2 Filer Notification

The Filing Author will be sent a notification that the filing is ready to be submitted after signatures are completed.

**Message text:** All signatures for "<filing name>" have been completed. Please log into the EFAST2 Website at [www.efast.dol.gov](http://www.efast.dol.gov) and access this filing using the "Ready to Submit" button in the "Filing Submission" section of your Filing Summary page.

#### EFAST2 Submission Has Been Processed

The Filing Author is notified via email when a filing submission is received by the EFAST2 system.

**Message text:** We received your Form 5500 Series submission.

You are receiving this email because you were identified as the Transmitter of the submission. You can check the status of your submission, and any problems that our filing system may have identified, using any of the following methods:

1. Refer to the software you used to send the submission or instructions from your provider.
2. Login to the EFAST2 website at <https://www.efast.dol.gov>. After logging in, click Submissions to view the filing status. Then, click the Filing Status to see a list of identified problems.
3. Call the EFAST2 Help Line at 1-866-GO-EFAST (1-866-463-3278). You must enter the plan year, EIN, and plan number to verify receipt through the automated voice response system. Note that this method will not specify system-identified problems.

If you are unable to eliminate system-identified problem(s) with your filing or if you believe that you are receiving the message in error, call the EFAST2 Help Line at 1-866-GO-EFAST (1-866-463-3278) or contact your service provider. The EFAST2 Help Line hours of operation are 8:00 a.m. to 8:00 p.m., Eastern Time, Monday through Friday, except for Federal holidays other than Columbus Day.

Please be aware that even after your filing has been processed by the EFAST2 automated system, it is subject to additional reviews by the DOL, IRS, and/or PBGC. Based upon those reviews, your filing may require correction or amendment and be subject to rejection and the assessment of penalties.

The submission we received is listed below for reference:

Acknowledgement ID	Form Type	EIN/PN	Plan Year End Date	Plan Name
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Thank you,

The U.S. Department of Labor

This is an EFAST2 system-generated email. No reply is necessary.

### 3.8 Attachment Types

Attachment Type Code	Form/ Schedule	Line Number	Attachment Description
ESignatureAlternative	Form 5500 / 5500-SF / 5500-EZ	Signature and Date	Manually signed Form 5500, 5500-SF, or 5500-EZ under e-signature option for service providers. See "Signature and Date" section of the Form 5500 Series Instructions for additional information.
CSECParticipatingEmployer	Form 5500 / 5500-SF	Line A – Multiple Employer	Participating employer information for multiple employer plans required by The Cooperative and Small Employer Charity Pension Flexibility Act (CSEC). (2014 and later Form Versions)
AccountantOpinion	Schedule DCG	Line 14a	IQPA report
AccountantOpinion	Schedule H	Line 3a	IQPA report
AccountantOpinion	Schedule I	Line 4k	IQPA report
ActiveParticipData	Schedule MB	Line 8b(2)	Active Participant Data
ActiveParticipData	Schedule SB	Line 26	Active Participant Data
ActrlAssmptnMthds	Schedule MB	Line 6	Actuarial Assumption Methods
ActrlAssmptnMthds	Schedule SB	Line 23	Actuarial Assumption Methods
ActuaryStatement	Schedule MB	Statement by Enrolled Actuary	Actuary has not fully reflected any regulation or ruling. See "Statement by Enrolled Actuary" section of the Form 5500 Schedule MB Instructions for additional information.
ActuaryStatement	Schedule SB	Statement by Enrolled Actuary	Actuary has not fully reflected any regulation or ruling. See "Statement by Enrolled Actuary" section of the Form 5500 Schedule SB Instructions for additional information.
SchMBActrlCertification	Schedule MB	Line 4b	Actuarial Certification
SchSBAlt17YrFndngAirlines	Schedule SB	Line 27	Alternative 17 - Year Funding Schedule for Airlines
SchRAssetLiabTransfer	Schedule R	Line 17	Assets Liability Transfer
SchSBBalSubjectToPBGC	Schedule SB	Line 27	Balances Subject to Binding Agreement with PBGC
SchSBNonPrescribedActrlAssmptn	Schedule SB	Line 24	Change in Non-Prescribed Actuarial Assumptions
SchRFundingImprovementPlan	Schedule R	Part V	Funding Improvement Plan
SchMBActrlTotWithdrawalLiab	Schedule MB	Line 3(d)	Withdrawal Liability Amount
SchMBActrlIllustration	Schedule MB	Line 4b	Illustration Supporting Actuarial Certification of Status
SchSBSubMortalityTable	Schedule SB	Line 23	Information on Use of Substitute Mortality Tables
SchMBJustificationChgActrlAssmptn	Schedule MB	Line 11	Justification for Change in Actuarial Assumptions
SchSBMethodChange	Schedule SB	Line 25	Method Change
SchRMultiplePlansLiab	Schedule R	Line 18	Multiple Plan Liabilities
PlanAtRisk	Schedule SB	Line 4	Plan at Risk

Attachment Type Code	Form/ Schedule	Line Number	Attachment Description
ReasonableCauseLate	Form 5500 / 5500-SF / 5500-EZ	Administrative Penalties	Reasonable Cause for late filing
ReasonableCauseAO	Form 5500 / 5500-SF	Administrative Penalties	Reasonable Cause for late or missing IQPA Report
SchMBReorgStatusExpln	Schedule MB	Line 5	Reorganization Status Explanation (2013-2015 only)
SchMBReorgStatusWorksheet	Schedule MB	Line 5	Reorganization Status Worksheet (2013-2015 only)
SchIWaiverIQPA	Schedule I	Line 4k	2520.104-50 Statement
SchSBAmortzBases	Schedule SB	Line 32	Schedule of Amortization Bases
SchAssetsHeld	Schedule H	Line 4i	Schedule of Assets (Held at End of Year)
SchMBFndgStndAcctBases	Schedule MB	Lines 9c / 9h	Schedule of Funding Standard Account Bases
FivePrcntTrans	Schedule H	Line 4j	Schedule of Reportable Transactions
SchRRRehabPlan	Schedule R	Part V	Schedule R Rehabilitation Plan
SchRInactiveParticipantInfo	Schedule R	Lines 14a, 14b, 14c	Schedule R Inactive Participant Information
MBSBActuarySignature	Schedule MB	Statement by Enrolled Actuary	Signed Schedule MB. See "Statement by Enrolled Actuary" section of the Form 5500 Schedule MB Instructions for additional information.
MBSBActuarySignature	Schedule SB	Statement by Enrolled Actuary	Signed Schedule SB. See "Statement by Enrolled Actuary" section of the Form 5500 Schedule SB Instructions for additional information.
PlanProvisions	Schedule MB	Line 6	Summary of Plan Provisions
PlanProvisions	Schedule SB	Part V	Summary of Plan Provisions
OtherAttachment	Form 5500	Line E	The first year Schedule SB attachment for a plan retroactively adopted pursuant to SECURE Act 201
OtherAttachment	Form 5500-SF	Line D	The first year Schedule SB attachment for a plan retroactively adopted pursuant to SECURE Act 201
OtherAttachment	Schedule A	Line 6a	Statement of Basis of Premium Rates
OtherAttachment	Schedule C	Part III	Termination Information on Accountants and Enrolled Actuaries
OtherAttachment	Schedule DCG	Line 9a	Delinquent Participant Contributions
OtherAttachment	Schedule G	Part I	Overdue Loan Explanation
OtherAttachment	Schedule G	Part II	Overdue Lease Explanation
OtherAttachment	Schedule H	Line 3d(2)	IQPA Deferral Explanation
OtherAttachment	Schedule H	Line 4a	Delinquent Participant Contributions

Attachment Type Code	Form/ Schedule	Line Number	Attachment Description
OtherAttachment	Schedule H	Line 4g	Plans in a DCG Holding Line 4g Assets
OtherAttachment	Schedule H	Line 4h	Plans in a DCG Holding Line 4h Noncash Contributions
OtherAttachment	Schedule H	Line 4i	Schedule of Assets (Acquired and Disposed Of Within Year)
OtherAttachment	Schedule H	Line 4m	Plans in a DCG that had Blackout Period
OtherAttachment	Schedule H	Line 4n	Plans in a DCG that Failed to Provide Required Blackout Notice
OtherAttachment	Schedule I	Line 4a	Delinquent Participant Contributions
OtherAttachment	Schedule MB	Line 4c	Progress Under Funding Improvement or Rehabilitation Plan
OtherAttachment	Schedule MB	Lines 4d/4e	Description of Benefit Reduction Due to Suspension or Partition
OtherAttachment	Schedule MB	Line 4f	Cash Flow Projections (2018 and later forms)
OtherAttachment	Schedule MB	Line 6f(1)	Description of Withdrawal Liability Interest Rate
OtherAttachment	Schedule MB	Line 6g	Estimated Investment Return on Actuarial Value of Assets
OtherAttachment	Schedule MB	Line 6h	Estimated Investment Return on Current Value of Assets
OtherAttachment	Schedule MB	Line 8b(1)	Projection of Expected Benefit Payments
OtherAttachment	Schedule MB	Line 8b(3)	Projection of Employer Contributions and Withdrawal Liability Payments
OtherAttachment	Schedule MB	Line 9f	Actuarial Prior Year Credit Funding Deficiency
OtherAttachment	Schedule R	Line 13d	Collective Bargaining Agreement
OtherAttachment	Schedule R	Line 13e	Contribution Rate Information
OtherAttachment	Schedule SB	Line E	Information for Each Individual Employer
OtherAttachment	Schedule SB	Line 7	Explanation of Discrepancy in Prior Year Funding Standard Carryover Balance or Prefunding Balance
OtherAttachment	Schedule SB	Line 8	Late Quarterly Installments
OtherAttachment	Schedule SB	Line 9	Explanation of Credit Balance Discrepancy
OtherAttachment	Schedule SB	Line 15	Reconciliation of AFTAP Calculation
OtherAttachment	Schedule SB	Line 19	Discounted Employer Contributions
OtherAttachment	Schedule SB	Line 20c	Liquidity Requirement Certification
OtherAttachment	Schedule SB	Line 22	Weighted Average Retirement Age

Attachment Type Code	Form/ Schedule	Line Number	Attachment Description
OtherAttachment	Schedule SB	Line 23	Information on Use of Multiple Mortality Tables
OtherAttachment	Schedule SB	Line 26b	Schedule of Projection of Expected Benefit Payments
OtherAttachment	Schedule SB	Line 27	Delayed Funding Rules Relief
OtherAttachment	Schedule SB	Line 27	Pre-PPA Funding Rules
OtherAttachment	Schedule SB	Line 27	Actuarial Information for CSEC Plans

**Table 8. Attachment Type Code List**

### 3.9 Entity Control

#### Amendments to a Filing

Filers can submit an amended filing to correct errors and/or omissions in a previously submitted filing for the same plan year. A filing submission is considered an amended filing submission if the amended checkbox is checked. An amended filing will be linked to the original submission only if the AckID of the original filing submission is provided. Once linked together the amended filing is considered a complete replacement of the original filing. Parent original filings processed prior to EFAST2 will not be linked to the amended filing; however, the amended filing will be processed and marked as an amended filing.

#### Entity Validation

Entity validation is performed for Form 5500 Series filings to ensure that individual plan filing information is consistent across filing years. The entity validation process performs automated checks of new filings against processed filing submissions for the previous plan year. The automated checks seek to ensure that key identifying information matches the values provided in the previous plan year. When the key identifying information does not match (or, in some cases, is not a close enough match), the filing may receive a warning during validation in IFILE, or after the filing is processed.

Key identifying information:

Employer Identification Number (EIN)	Plan Feature Codes
Plan Number (PN)	Plan Feature Codes
Plan Name	Beginning of Year / End of Year Total Participants
Plan Sponsor's Zip or Postal Code	Beginning of Year / End of Year Total Assets

The EFAST2 system also checks for filings that may be submitted for two different plans using the same EIN and Plan Number, and for filings that may mistakenly be marked "first return/report" when a filing with the same EIN and Plan Number already exists on an earlier filing.

#### Duplicate Filing Identification

Filers sometimes erroneously submit more than one copy of their Form 5500 Series filing. These are called duplicate filings. The EFAST2 system identifies and flags duplicate filings that have the same Form Year, EIN, Plan Number, and Plan Year End Date as another processed filing.

A duplicate filing may receive a warning during validation in IFILE, or after the filing is processed. The warning will indicate that the EIN, Plan Number, Form Year and Plan Year Ending dates on the filing submission match a previous filing submission and therefore may be a duplicate submission. If attempting to amend a previous submission, the filer should select "amended return/report" on Line B of the Form 5500 Series filing. If a duplicate was submitted in error, no further action is needed, but the filer should try to avoid duplicate submissions in the future.

Duplicate filing identification fields:

Form Year	Plan Number (PN)
Employer Identification Number (EIN)	Plan Year End Date

## Chapter 4. Resources

### 4.1 Online Instructions

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

To assist users 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>. The instructions are used to complete the following forms and schedules:

- Form 5500 – Annual Return/Report of Employee Benefit Plan
- Form 5500-SF – Short Form Annual Return/Report of Small Employee Benefit Plan
- Form 5500-EZ – Annual Return of a One-Participant Retirement Plan or a Foreign Plan
- Schedule A – Insurance Information
- Schedule MB – Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information
- Schedule SB – Single-Employer Defined Benefit Plan Actuarial Information
- Schedule C – Service Provider Information
- Schedule D – DFE/Participating Plan Information
- Schedule G – Financial Transaction Schedules
- Schedule H – Financial Information
- Schedule I – Financial Information – Small Plan
- Schedule R – Retirement Plan Information
- Schedule DCG – Individual Plan Information (Defined Contribution Group Reporting Arrangements)
- Schedule MEP – Multiple-Employer Retirement Plan Information

The Form PR (Registration for Pooled Plan Provider) instructions and sample form are available at <https://www.dol.gov/sites/dolgov/files/EBSA/employers-and-advisers/plan-administration-and-compliance/reporting-and-filing/form-pr/form.pdf>

### 4.2 Customer Support

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

- Live Customer Service: 866-463-3278 or 866-GOEFAST
- Email: [support@efast.dol.gov](mailto: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                       | • Independence Day |
| • Birthday of Martin Luther King, Jr.  | • Labor Day        |
| • President's Day                      | • Veterans Day     |
| • Memorial Day                         | • Thanksgiving Day |
| • Juneteenth National Independence Day | • Christmas Day    |

## Appendix A. Acronyms and Abbreviations

CFR	Code of Federal Regulations
DCG	Defined Contribution Group (related to Schedule DCG)
DFE	Direct Filing Entity
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
HTML	Hypertext Markup Language
HTTP	Hypertext Transfer Protocol
HTTPS	Hypertext Transfer Protocol over Secure Sockets Layer
IFILE	Internet Based Filing Application
IQPA	Independent Qualified Public Accountant (IQPA Report or “Accountant’s Opinion”)
IRS	Internal Revenue Service
MEP	Multiple-Employer Plan (related to Schedule MEP)
PBGC	Pension Benefit Guaranty Corporation
PDF	Portable Document Format
PIN	Personal Identification Number
PN	Plan Number
SSL	Secure Sockets Layer
TE/GE	Tax Exempt and Government Entities
URL	Uniform Resource Locator (aka web address)
USC	United States Code
USPS	United States Postal Service
XML	Extensible Markup Language

## Appendix B. Signature Agreements

Below is the signature agreement that must be accepted to provide an EFAST2 electronic signature for a Form 5500 Series and Form PR filings in IFILE on the [efast.dol.gov](http://efast.dol.gov) website:

**For plan administrators, plan sponsors, or DFEs electronically signing:**

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

**For practitioners authorized to electronically sign:**

I certify that I have been specifically authorized in writing by the plan administrator, plan sponsor/employer, or DFE as applicable, to enter my EFAST2 PIN on this return/report in order to electronically submit this return/report. I further certify that: (1) I will retain a copy of the administrator's, plan sponsor's/employer's, or DFE's specific written authorization in my records; (2) I have attached to this electronic filing, in addition to any other required schedules or attachments, a true and correct PDF copy of the completed Form 5500 Series filing bearing the manual signature of the plan administrator, plan sponsor/employer, or DFE under penalty of perjury; (3) I advised the plan administrator, plan sponsor/employer, or DFE that by selecting this electronic signature option the PDF image of that manual signature will be included with the rest of the return/report posted by the Department of Labor (DOL) on the Internet for public disclosure; and (4) I will communicate to the plan administrator, plan sponsor/employer, or DFE any inquiries and information that I receive from EFAST2, DOL, IRS or PBGC regarding this annual return/report.

In addition to the signature agreement above, the Form PR signature process (step 2) includes the following signature affidavit:

I hereby acknowledge that the pooled plan provider will serve as the named fiduciary and plan administrator of its pooled employer plans. I also declare under penalties of perjury that I have examined this registration and to the best of my knowledge and belief, it is true, correct, and complete.

## **Appendix C. IFILE Workflow – Quick References**

The pages below are quick references for EFAST2 IFILE Workflow and other functions.

## IFILE (5500 SERIES): CREATE A FILING



## Create a new Form 5500 Series Annual Return/Report:

1. On the **Filing Summary** page, click **Create a Filing**.

If **Create a Filing** is not available, go to **Your Account**, click **Profile & PIN**, and use **Change Profile** to add **Filing Author** as a user type.

2. On the **Form Selection** page, click “I know which form I want to complete” or choose the option to help determine the correct form to complete.
3. Select a **Form Year** and **Type**, and enter a **Filing Name**.

The filing name identifies the filing as it is in progress. The name can be anything (up to 30 characters) that does not already exist on another un-submitted filing in the filing list. This filing name will not be transmitted with the filing data or retained once the filing has been submitted.

4. After entering a filing name, click **Create**. The first page of the selected form is displayed. The plan year dates may be automatically populated based on the date entered on the **Form Selection** page or based on the form year. The plan year dates can be edited if necessary.
5. Forms and schedules are displayed in separate parts. Use check boxes, select answers from drop-down menus, and enter data in the available fields. Click the tabs to go to another part of the form.
6. You can save between parts by clicking **Save**. If you are logged out after 15 minutes of inactivity, you will lose data that was entered since the last successful save.
7. Click **Save and Close** to return to the **Filing Menu** page.
8. The **Filing Menu** page includes other functions related to completing a filing, including: Create a Schedule; Add Attachments; Validate; Add Signer; Sign; Submit (available only after the filing is signed).  
If necessary, choose an existing Form or Schedule and click **Open** to continue working.
9. Click **Close** to return to the **Filing Summary** page.

## Continue working with a saved filing:

1. On the **Filing Summary** page, click **Saved Filings**.
2. On the **Filing List** page, click the name of the filing to open.
3. The **Filing Menu** page provides options to open an existing form or schedule, add schedules and attachments, validate to check for errors, and add signers and/or sign the filing. The Submit option is only available after the filing is signed.
4. After working on the saved filing, click **Close** to return to the **Filing Summary** page. If necessary, click **Delete** to delete the entire filing, including the form, schedules, and attachments (if any).

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

## IFILE (5500 SERIES): SCHEDULES



### Create a schedule:

1. On the **Filing Menu** page, select one of the Available Schedules and then click **Create**.
2. The first page of the selected schedule will be displayed, including basic plan information that is entered automatically from the parent form.

Forms and schedules are displayed in separate parts. Use check boxes, select answers from drop-down menus, and enter data in the available fields. Click the tabs to go to another part of the form.

3. You can save between parts by clicking **Save**. If you are logged out after 15 minutes of inactivity, you will lose data that was entered since the last successful save.

The form does not need to be completed at one time. You may save or close the form, even if no information has been entered, and can return to the saved form at your convenience.

4. Click **Save and Close** to return to the **Filing Menu** page.
5. The **Forms and Schedules** section will display the form and schedules that have been created or imported as part of the filing. The schedule you created will no longer be listed as an *Available Schedule* (except for Schedule A, which can occur more than once).

To review or edit the schedule, select the schedule and click **Open**.

### Import a schedule:

1. On the **Filing Menu** page, select one of the Available Schedules and then click **Import**.
2. On the **Import Schedule** page, click **Browse** or **Choose File**.
3. Choose the file to import by selecting the file location (e.g., Desktop) and XML file, and then click **Open**.
4. After selecting the file, click **Import Schedule**.
5. If the selected file is valid, the contents of the XML file will be imported into the existing saved filing.

The **Forms and Schedules** section will display the form and schedules that have been created or imported as part of the filing. The schedule you imported will no longer be listed as an *Available Schedule* (except for Schedule A, which can occur more than once).

To review or edit the schedule, select the schedule and click **Open**.

## IFILE (5500 SERIES): ATTACHMENTS (PDF AND TXT)



1. On the **Filing Menu** page, in the **Attachments** section, click **Add**.
2. On the **Add Attachments** page, select an **Attachment Type** from the drop-down menu that corresponds to the file to attach.
3. Click **Choose File** to locate a file from your computer.
4. Choose the file to attach by selecting the file location (e.g., Desktop) and PDF or plain text (TXT) file (e.g., Notepad), and then click **Open**.
5. Click **Add Attachment** to complete the attachment process. Once the file is attached, it will be listed in the **Attachments** section of the **Filing Menu** page. See below for error troubleshooting.
6. After adding an attachment, select an attachment from the list on the **Filing Menu** page to **View** or **Delete**, if necessary.

### What is a PDF file?

- Portable Document Format files may be created with a scanner or using software such as Adobe or Word that can save as a “PDF” file.
- PDF files cannot be encrypted or password protected.
- Certain attachments must be in PDF format, including Accountant’s Opinion, Signed Schedule MB/SB, and E-Signature Alternative. must be in PDF file format.
- All other attachments may be either a PDF or plain text (TXT) file.

### What is a TXT file?

- Examples of plain text (TXT) files are documents created in software such as Notepad or Word and saved as a “TXT” file.

### Error Troubleshooting:

- **Error: The file you attempted to attach is not a valid format or may be password protected or encrypted.**  
If required, the Accountant’s Opinion, signed schedule MB/SB, and E-Signature Alternative must be in PDF format. Other attachments must be either a PDF or plain text (TXT) file. PDF files cannot be encrypted or password protected. See [FAQ 27a](#). The attachment file name cannot exceed 65 characters.
- **Error: Only one Accountant’s Opinion may exist.**  
Only one Accountant’s Opinion can be included for a Form 5550, unless adding Schedule DCG Attachments, which allow one Accountant’s Opinion per EIN and Plan Number. Other attachment types may have multiple attachments. See [FAQ 24 and 24a](#).
- **Error: The file you attempted to attach exceeded the maximum size limit.**  
If the attachment is larger than 60 MB encoded (which is about 44.3 MB decoded), an error message will indicate that the file you attempted to attach exceeded the maximum size limit.

## IFILE (5500 SERIES): STRUCTURED ATTACHMENTS (CSV)



1. On the **Filing Menu** page, in the **Structured Attachments** box, click **Add**.
2. On the **Add Attachments** page, select an option to create a blank form or import an attachment with data from a CSV file.
3. Select an **Attachment Type** from the drop-down menu.
4. If importing data from a CSV file, click **Choose File** to locate a CSV file from your computer. Choose the file and click **Open**, and then click **Continue**.
5. Once the Structured Attachment form is displayed, enter or edit values as necessary. When finished, click **Save and Close**.
6. Once the attachment has been added, it will be listed in the **Structured Attachments** section of the **Filing Menu** page, with options to open for further editing, viewing as a PDF, or deleting the attachment.

### What is a CSV file?

- A comma-separated value (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.

### CSV file layouts for EFAST2

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,OneToFour,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,OneToFour,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

## IFILE (5500 SERIES): DCG ATTACHMENTS (PDF AND TXT)



1. On the **Filing Menu** page, in the **DCG Attachments** section, click **Add**.
2. On the **Add Attachments** page, select an **Attachment Type** from the drop-down menu that corresponds to the file to attach.
3. Click **Choose File** to locate a file from your computer.
4. Choose the file to attach by selecting the file location (e.g., Desktop) and PDF or plain text (TXT) file (e.g., Notepad), and then click **Open**.
5. Click **Add Attachment** to complete the attachment process. Once the file is attached, it will be listed in the **Attachments** section of the **Filing Menu** page. See below for error troubleshooting.
6. After adding an attachment, select an attachment from the list on the **Filing Menu** page to **View** or **Delete**, if necessary.

### What is a PDF file?

- Portable Document Format files may be created with a scanner or using software such as Adobe or Word that can save as a “PDF” file.
- PDF files cannot be encrypted or password protected.
- Certain attachments must be in PDF format, including the Accountant’s Opinion, Signed Schedule MB/SB, and E-Signature Alternative. must be in PDF file format.
- All other attachments may be either a PDF or plain text (TXT) file.

### What is a TXT file?

- Examples of plain text (TXT) files are documents created in software such as Notepad or Word and saved as a “TXT” file.

### Error Troubleshooting:

- **Error: The file you attempted to attach is not a valid format or may be password protected or encrypted.**  
If required, the Accountant’s Opinion, signed schedule MB/SB, and E-Signature Alternative must be in PDF format. Other attachments must be either a PDF or plain text (TXT) file. PDF files cannot be encrypted or password protected. See [FAQ 27a](#). The attachment file name cannot exceed 65 characters.
- **Error: Only one Accountant’s Opinion may exist.**  
Only one Accountant’s Opinion can be included per Schedule DCG EIN and Plan Number. Other attachment types may have multiple attachments.
- **Error: The file you attempted to attach exceeded the maximum size limit.**  
If the attachment is larger than 60 MB encoded (which is about 44.3 MB decoded), an error message will indicate that the file you attempted to attach exceeded the maximum size limit.

## IFILE (5500 SERIES): VALIDATE TO CHECK FOR ERRORS



1. On the **Filing Menu** page, click **Validate**.
2. A separate **Validate – In Progress Filing Errors** window will display the error(s) and/or warning(s), if any were identified by the system. The window can remain open while you attempt to fix the errors.
3. Click **Close this window** to close the error report window.

**Note:** IFILE validates filings automatically during the signing and submission steps. Uncorrected errors or warnings identified during the **Validate** process will also be identified during the **Sign and Submit** process.

### Error Troubleshooting:

- **Errors and Warnings.** Errors or warnings will not prevent a filing from being submitted, but will alert the preparer to inconsistent data, omissions, or other issues. By validating each filing and making necessary corrections before signing and submission, the preparer can avoid amendment and potential for correspondence, rejection, and penalties.
- **Schema errors.** Schema errors must be corrected before the EFAST2 system can check the filing for other problems. Schema errors prevent the filing from being submitted.

### Other Actions:

- **View PDF.** On the **Filing Menu** page, click **View PDF** from the row of buttons at the top of the page (for a PDF of the filing including schedules and attachments), or click **View** next to the selected form, schedule, or attachment.
- **Export XML file.** On the **Filing Menu** page, click **Export** from the row of buttons at the top of the page. XML files can be saved, imported into another software program, or sent to another user.
- **Open or save the file.** Depending on the browser, the open and/or save options may appear in a separate download window or in a browser notification at the top or bottom of the browser window.

## IFILE (5500 SERIES): ADD SIGNER



### Add signer

1. On the **Filing Menu** page, click **Add Signers** to add a signer other than yourself. (If you are the only signer, click **Sign** without adding other signers.)
2. On the **Add a Signer** page, enter the email address of the signer to be added to this filing, and then click **Add**.  
  
If the same person serves as both the plan sponsor and plan administrator, that person only needs to sign as the plan administrator on the 'Plan Administrator' line.
3. If the email address matches a valid EFAST2 user with a user type of Filing Signer, the user is added to the signer list. After adding a signer, a system-generated email will be sent to the signer's email address.
  - If the email address does not match a valid EFAST2 user, or matches an EFAST2 user who does not have the Filing Signer user type, an error will be displayed.
4. Click **Done** to return to the **Filing Menu** page. The ability to add attachments, export, and validate are disabled after adding a signer. Click **Enable Edit** to continue working on the filing, if necessary.

### Delete signer

Return to the **Add a Signer** page and click **Delete** to delete a signer.

### View signer

Return to the **Add a Signer** page. If the filing has been electronically signed, the **Signed As** column will display the role(s) selected by the signer.

### Sign the filing

On the Filing Menu page, click **Sign** to begin the 3-step signature process.

Step 1 of 3 – Automatic Validation.

Step 2 of 3 – Signature Agreement.

Step 3 of 3 – Apply Signature. Enter your User ID and PIN, and select the applicable signer role(s).

Once signed, return to the **Filing Menu** page and click **Submit**.

Once submitted, return to the **Filing Summary** page and click **Submissions** to check the filing status.

### If necessary, prior to submission: How to enable a signed filing for further editing

Once a signer has been added to a filing, the filing is locked from editing because the signing process has been started. The **Enable Edit** function removes all signers or signatures added to the filing so that the filing can be edited. Once changes have been made, the Filing Author must add the signer(s) to acquire the signature(s) again.

A filing can be enabled for editing at any point prior to submission. Once a filing is submitted successfully, any necessary changes to the filing must be made by submitting an amended filing.

## IFILE (5500 SERIES): SIGN A FILING



**Email Received:** EFAST2 Signature Needed. You have been asked to sign Form 5500 Series filing... To sign this filing, go to the EFAST2 Website at [www.efast.dol.gov](http://www.efast.dol.gov) and Login.

1. Go to <https://www.efast.dol.gov> and click **Sign In with Login.gov** from the **Welcome** page. After signing in successfully, you will be returned automatically to the EFAST2 website.
2. On the **Filing Summary** page, click **View Your User ID and PIN** (if necessary).
3. On the **Filing Summary** page, scroll down to the Signatures section and click **Provide Signature**.
4. On the **Filing List** page, click the name of the filing you need to sign.
5. Click **View PDF** to open the filing for review.
  - Prior to submitting the filing, the PDF will not reflect a signed filing. After the filing is submitted, a PDF of the filing from the *Submissions* or *Filing Search* pages will reflect a signed filing.
6. Click **Sign** to begin the 3-step signature process:
  - a. **Step 1 – Validate Filing.** A pop-up window displays the plan and sponsor name, EIN (employer identification number), PN (plan number), and plan year begin and end dates. The filing is automatically validated to check for errors and warnings.
    - If no errors or warnings are identified, click **Sign** to continue.
    - If errors or warnings are identified, click **Sign with Errors** to continue, or click **Cancel Signing** to return to the filing menu page. Contact the preparer if necessary.
  - b. **Step 2 – Signature Agreement.** Read, check the box, and click **Accept Agreement**.
  - c. **Step 3 – Apply Signature.** Enter your User ID and 4-digit PIN, and select the applicable signing role(s). Filings must contain a Plan Administrator signature. If you are both the Plan Sponsor and Plan Administrator, check both boxes. Click **Sign** to continue.
7. **Signature Confirmation.** Your signature has been successfully added to the filing. The filing is not yet submitted. Click **Go to Filing Menu** to continue.
8. If the **Submit** option is not available on the **Filing Menu** page, click **Close** to return to the **Filing Summary** page.
9. The person who requested your signature must submit the filing. When no further action is necessary, click **Logout**.

**Note:** Once the filing is submitted, check the status and access a PDF of the filing by clicking **Submissions** from the menu.

## IFILE (5500 SERIES): SUBMIT A FILING



1. On the EFAST2 website, click **Ready to Submit** from the **Filing Summary** page.
2. On the **Filing List** page, click the name of the filing to submit.
3. Click **Submit**.
4. If the filing is processable and has no errors or warnings, a pop-up window displays the Acknowledgement ID (AckID) for the filing. If the submission failed, or if the filing has errors or warnings, see **Error Troubleshooting** below.  
  
Click **Close** to return to the **Filing Summary** page.
5. From the **Filing Summary** page, click **5500 Series Submissions** to check the filing status.

### Error Troubleshooting

- **In Progress Filing Errors.**  
If the filing is processable but contains possible errors, the **In Progress Filing Errors** page will list the errors or warnings. If corrections are necessary, click **Return to Filing** to enable editing. You may submit the filing without correcting the errors at this time by clicking **Submit**. If you choose to submit without correcting the problems, you may be required to submit an amendment to the filing.
- **Submission Failed.**  
If the filing cannot be processed, the submission will fail. You must enable the filing for editing and then use the **Validate** function to find and correct the errors. Once corrected, the filing must be signed and submitted.

### If necessary, prior to submission: How to enable a signed filing for further editing

- Once a signer has been added to a filing, the filing is locked from editing because the signing process has been started. The **Enable Edit** function removes all signers or signatures added to the filing so that the filing can be edited. Once changes have been made, the Filing Author must add the signer(s) to acquire the signature(s) again.
- A filing can be enabled for editing at any point prior to submission. Once a filing is submitted successfully, any necessary changes to the filing must be made by submitting an amended filing.

## CHECK STATUS OF A SUBMITTED FILING (5500 SERIES)

1. From the *Filing Summary* page, click **5500 Series Submissions** to check the filing status. A filing status is displayed for each filing that was submitted to EFAST2 successfully.
2. To view the list of filing errors (if any), click the **Status** link. A pop-up window will display a list of errors. The number of errors is indicated as "Problems Found."

If the **FILING\_RECEIVED** status is not a clickable link, it means that EFAST2 found no errors or warnings. EFAST2 has no status better than **Filing Received**.

### Filing Errors and Warnings

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.

Filing error severity includes: Warning, Error, Stop, and Unprocessable.

### Filing Status

#### Filing Received

Click the **FILING\_RECEIVED** status 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. There is no status better than **FILING\_RECEIVED** in the EFAST2 system.

#### Filing Error

Click the **FILING\_ERROR** status 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.

#### Processing Stopped

Click the **PROCESSING\_STOPPED** status link to view the error. When an error is found with the severity of "Stop" (such as a signature error), the EFAST2 system stops checking for other possible errors. Resolving the error causing the **PROCESSING\_STOPPED** status may not resolve other errors.

Filings with a status of **PROCESSING\_STOPPED** must be corrected through an amended filing.

#### Filing Unprocessable

A filing that is unprocessable error 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.

**Note:** After being received by the EFAST2 system, filings are subject to further detailed review by DOL, IRS, and/or PBGC.

## AMEND A SUBMITTED FILING TO CORRECT ERRORS (5500 SERIES)

1. From the *Filing Summary* page, click **5500 Series Submissions**.
2. Click **Amend** next to the filing to be amended.

Enter a **Filing Name**. The filing name identifies the filing as it is in progress. The name can be anything (up to 30 characters) that does not already exist on another un-submitted filing in the filing list. This filing name will not be transmitted with the filing data or retained once the filing has been submitted.

3. Click **Continue** to create an amended filing that is automatically linked to the previous filing.
4. The *Filing Menu* page will list the components of the amended filing that were created from the previous filing. Select a form or schedule and click **Open** to add or edit information on the amended filing.
  - Amended filings for an **active form year** (i.e., current or recent form year) will be created on the same form year and will include an exact copy of the previous filing, including schedules and/or attachments (if any).
  - Amended filings for an **inactive form year** will be created on the current form year and will include only the parent form with basic demographic information from the previous filing. Additional information, schedules, and/or attachments must be added as necessary.
  - The Amended box will be check marked automatically.
5. **Save and Close** changes made to the form or schedules. Add or remove schedules and/or attachments, if necessary. After corrections are made, **Validate** to check for errors, and proceed with the **Sign** and **Submit** steps.

## IMPORT A FILING RECEIVED FROM OTHER SOFTWARE (5500 SERIES)

1. On the **Filing Summary** page, **Import a Filing**.

If the option for *Import a Filing* is not available, go to **Your Account**, click **Profile & PIN**, and use **Change Profile** to add *Filing Author* as a user type.

2. Select a **Form Year**.
3. Enter a **Filing Name** (up to 30 characters).

The filing name identifies the filing as it is in progress. The name can be anything (up to 30 characters) that does not already exist on another un-submitted filing in the filing list. This filing name will not be transmitted with the filing data or retained once the filing has been submitted.

4. Click **Browse** or **Choose File** to locate a file from your computer.

Go to the file location (e.g., Desktop) and select the XML file to attach, and then click **Open**.

5. Click **Import Filing**.
6. The XML filing components are imported into IFILE. The Filing menu page will display the imported components in the *Forms and Schedules* and *Attachments* sections.
7. Only the data contained in the XML file will be imported into the forms and schedules. If information needs to be added or changed, select the form or schedule and then click **Open**.
8. **Save and Close** changes made to the form or schedules. Add or remove schedules and/or attachments, if necessary. After importing the filing and making changes (if necessary), **Validate** to check for errors, and proceed with the **Sign** and **Submit** steps.

### What is an XML file?

- Extensible Markup Language (XML) files are data files that may be created using IFILE or an EFAST2-approved third-party website or software.
- Only valid XML files can be imported into IFILE.
- PDF files cannot be converted or renamed as XML files to be imported into IFILE.

### Error Troubleshooting

- **Error: The file you have selected is an invalid file type.**  
An attempt to import a file other than an XML file will result in an error for invalid file type.
- **Error: The file you have selected is an invalid XML file.**  
XML files that do not meet EFAST2 requirements will result in an error for an invalid XML file. The error will also occur if the selected Form Year does not match the form year information contained in the XML file.

## COPY AN EXISTING FILING FOR THE NEXT YEAR (5500 SERIES)

1. From the **Filing Summary** page, click **5500 Series Submissions** (to copy a submitted filing) or **Saved Filings** (to copy an in-progress filing).
2. Click **Replicate** next to the filing to be copied. This function is not available for inactive form years.
3. Enter a **Filing Name**. The filing name identifies the filing as it is in progress. The name can be anything (up to 30 characters) if the name does not already exist on another un-submitted filing in the filing list. This filing name will not be transmitted with the filing data or retained once the filing has been submitted.
4. Choose to copy for the same year or for the next year. Filings cannot be copied for the next year until the next year's forms become available.
5. Click **Continue**.
6. The **Filing Menu** page will list the form, schedules, and attachments that could be copied. Select the form (or schedule, if any) to **Open** and update.
  - Copied filings for the **same form year** will include an exact copy of the previous filing, including schedules and/or attachments (if any).
  - Copied filings for the **next form year** will include only the parent form with basic demographic information from the previous filing. Additional information, schedules, and/or attachments must be added as necessary.
7. **Save and Close** changes made to the form or schedules. Add schedules and/or attachments, if necessary. After completing the filing, **Validate** to check for errors, and proceed with the **Sign** and **Submit** steps.

## CREATE A SEPARATE SCHEDULE WITHOUT A FILING (5500 SERIES)

A Schedule Author may create one or more schedules independent of a Form 5500 Series filing. The schedule can be saved as a PDF to retain with filing records or can be exported and sent to another user to import into an existing filing.

For most schedules, the *Plan Name*, *Sponsor Name*, *EIN*, and *Plan Number* cannot be manually entered when the schedule is created separately from a Form 5500 Series filing. These fields will be populated once the schedule is imported to an in-progress filing.

1. From the **Filing Summary** page, click **Create a Schedule**.

If the option for *Create a Schedule* is not available, go to **Profile & PIN** and click **Change Profile** to add *Schedule Author* as a user type.

2. On the **Create a Schedule** page, select a **Plan Year** from the drop-down menu, and enter a **Filing Name** (up to 30 characters).

The filing name identifies the schedule or schedule package as it is in progress. The name can be anything (up to 30 characters) if the name does not already exist on another un-submitted filing or schedule in the filing list. The name does not necessarily correspond to the filing name to which the schedule will be imported. The name will not be transmitted with the filing data.

3. On the **Filing Menu** page, select a schedule from the list of *Available Schedules*, and then click **Create**.
4. A blank schedule will open. After filling out the schedule, click **Save and Close** to return to the **Filing Menu** page.
5. After saving and closing the schedule, the schedule will be listed in the *Schedules* section.
6. Select the schedule and click **Open** (to continue working), **View PDF** (to open or save a PDF of the schedule), or **Export** (to create an XML file of the schedule).

To delete the schedule entirely from the list of saved schedules on the **Filing List** page, click **Delete** from the button row at the top of the page.