

Private Pension Plan Bulletin

Abstract of 2004 Form 5500 Annual Reports

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HIGHLIGHTS FROM THE 2004 FORM 5500 REPORTS

Over the past three decades, as the private pension system has shifted from defined benefit (DB) plans toward 401(k) type defined contribution (DC) plans, the financing of benefits has shifted from employers to participants. In 1978, when legislation was enacted authorizing 401(k) type plans that allow employees to contribute on a pre-tax basis, 29 percent of contributions to DC plans, and only 11 percent of total contributions to all DB and DC pension plans were contributed by participants. The percent of contributions¹ made by the employee to DC plans has doubled since then, but has remained steady at 60 percent for the past six years.

Other findings from Form 5500 series reports for 2004 plan years are summarized below.

- The total number of pension plans fell for the fourth year in a row, by 2.4 percent in 2004, to 683,000 plans. DB plans increased by 1 percent, while DC plans fell by 2.7 percent. The decline in DC plans was led by a 30 percent decrease in the number of money purchase plans, which follows a 34 percent decrease in 2003.
- Between 2003 and 2004, the total active participant count decreased slightly for the second year, from 73.1 million to 72.7 million. The number of active participants in DB plans decreased for the fifth year, by 3.3 percent in 2004. The number of active participants in DC plans increased slightly to 52.2 million.

¹ In this case, the contributions considered are those made by the employer and employee, not those from other sources.

- 401(k) type plans continued to grow in 2004, with the number of plans increasing from 404,000 to 419,000. The number of active participants grew slightly from 43.6 million to 44.4 million.
- The number of cash balance plans increased 30 percent, with small plans accounting for nearly all of the increase. See Tables A1(a) and A1(b).
- Pension plan assets for a second year in 2004. Total pension plan assets reached \$4.7 trillion, exceeding the previous high of \$4.4 trillion in 1999. DB plan assets grew by 8.5 percent to 2.1 trillion, while DC plan assets decreased by 12.2 percent to \$2.6 trillion. 401(k) plans grew 14.0 percent to a total of \$2.2 trillion. Aggregate returns of defined benefit plans exceeded those of defined contribution plans for a sixth straight year.
- DC plan contributions grew by 7.9 percent, to 228.6 billion. DB plan contributions decreased by 20.2 percent to 94.4 billion, in contrast to double-digit growth in DB contributions for the previous three years. Overall, contributions to pension plans declined by 2.2 percent in 2004 to \$323.0 billion.
- In 2004, pension plans disbursed \$333.3 billion for payment of benefits, with \$140.4 billion being disbursed from DB plans and \$192.9 from DC plans. These payments were made either directly to retirees, beneficiaries, and terminating employees, or to insurance carriers for payment of benefits. These amounts reflect increases over 2003 of 4.1 percent in defined benefit plans and 15.9 percent in defined contribution plans.
- Overall, pensions disbursed \$10.3 billion or 3.2 percent more than they received in contributions. DB plans disbursed \$46.0 billion more than they collected in contributions, while DC plans disbursed \$35.7 billion less than they received in contributions.

**Table A1. Number of Pension Plans, Total Participants, Active Participants,
Assets, Contributions, and Benefits
by type of plan, 2004**

Type of Plan	Number of Plans 1/	Total Participants (thousands) 2/	Active Participants (thousands) 3/	Total Assets (millions) 4/	Total Contributions (millions) 5/	Total Benefits (millions) 6/
Total	683,070	106,335	72,744	\$4,693,484	\$323,019	\$333,327
Defined Benefit	47,503	41,707	20,586	2,106,325	94,422	140,440
Cash balance	2,965	9,808	5,037	604,875	22,168	43,507
Other defined benefit	44,537	31,900	15,549	1,501,451	72,255	96,933
Defined Contribution	635,567	64,627	52,158	2,587,159	228,597	192,888
Profit sharing and thrift-savings plans	575,458	58,039	47,049	2,321,606	212,124	174,985
Stock bonus plans	2,989	1,888	1,413	113,219	6,275	7,882
Target benefit plans	1,452	67	54	3,583	186	217
Money purchase plans	35,525	3,739	2,901	118,425	8,016	7,094
Annuity-403(b)(1)	14,604	128	119	1,115	123	58
Custodial account-403(b)(7)	2,064	33	24	1,259	120	182
IRAs or annuities (Code 408)	343	6	6	104	7	17
Other defined contribution plans	3,132	727	594	27,848	1,746	2,453

1/ Excludes plans covering only one participant.

2/ Includes active, retired, and separated vested participants not yet in pay status. The number of participants also includes double counting of workers in more than one plan.

3/ Active participants include any workers currently in employment covered by a plan and who are earning or retaining credited service under a plan. Active participants also include nonvested former employees who have not yet incurred a break in service.

4/ Total asset amounts shown exclude funds held by life insurance companies under allocated group insurance contracts for payment of retirement benefits. These excluded funds make up roughly 10 to 15 percent of total pension fund assets.

5/ Includes both employer and employee contributions.

6/ Amounts shown include both benefits paid directly from trust funds and premium payments made by plans to insurance carriers.

Amounts exclude benefits paid directly by insurance carriers.

SOURCE: Form 5500 filings for plan years ending in 2004.

**Table A1(a). Number of Pension Plans, Total Participants, Active Participants, Assets, Contributions, and Benefits for Plans with 100 or More Participants
by type of plan, 2004**

Type of Plan	Number of Plans 1/	Total Participants (thousands) 2/	Active Participants (thousands) 3/	Total Assets (millions) 4/	Total Contributions (millions) 5/	Total Benefits (millions) 6/
Total	69,447	95,537	63,989	\$4,200,835	\$269,876	\$287,770
Defined Benefit	11,814	41,248	20,263	2,075,669	89,664	134,366
Cash balance	1,039	9,770	5,004	601,703	21,624	42,462
Other defined benefit	10,775	31,479	15,259	1,473,966	68,040	91,904
Defined Contribution	57,632	54,288	43,726	2,125,166	180,212	153,403
Profit sharing and thrift-savings plans	52,766	48,200	39,018	1,896,105	166,137	139,770
Stock bonus plans	1,161	1,820	1,361	109,620	6,007	7,266
Target benefit plans	69	53	42	2,460	116	148
Money purchase plans	2,658	3,388	2,616	93,317	6,544	4,813
Annuity-403(b)(1)	126	112	106	943	100	47
Custodial account-403(b)(7)	17	32	23	1,252	119	180
IRAs or annuities (Code 408)	7	5	5	92	6	16
Other defined contribution plans	827	680	555	21,377	1,183	1,162

1/ Excludes plans covering only one participant.

2/ Includes active, retired, and separated vested participants not yet in pay status. The number of participants also includes double counting of workers in more than one plan.

3/ Active participants include any workers currently in employment covered by a plan and who are earning or retaining credited service under a plan. Active participants also include nonvested former employees who have not yet incurred a break in service.

4/ Total asset amounts shown exclude funds held by life insurance companies under allocated group insurance contracts for payment of retirement benefits. These excluded funds make up roughly 10 to 15 percent of total pension fund assets.

5/ Includes both employer and employee contributions.

6/ Amounts shown include both benefits paid directly from trust funds and premium payments made by plans to insurance carriers. Amounts exclude benefits paid directly by insurance carriers.

SOURCE: Form 5500 filings for plan years ending in 2004.

**Table A1(b). Number of Pension Plans, Total Participants, Active Participants, Assets, Contributions, and Benefits, for Plans with Fewer than 100 Participants
by type of plan, 2004**

Type of Plan	Number of Plans 1/	Total Participants (thousands) 2/	Active Participants (thousands) 3/	Total Assets (millions) 4/	Total Contributions (millions) 5/	Total Benefits (millions) 6/
Total	613,623	10,798	8,756	\$492,648	\$53,143	\$45,557
Defined Benefit	35,688	459	324	30,656	4,758	6,073
Cash balance	1,926	38	33	3,172	544	1,045
Other defined benefit	33,762	421	290	27,484	4,214	5,028
Defined Contribution	577,935	10,339	8,432	461,993	48,385	39,484
Profit sharing and thrift-savings plans	522,692	9,840	8,031	425,500	45,987	35,215
Stock bonus plans	1,828	69	51	3,599	268	616
Target benefit plans	1,383	14	11	1,123	70	69
Money purchase plans	32,866	351	285	25,109	1,472	2,281
Annuity-403(b)(1)	14,478	17	13	172	22	11
Custodial account-403(b)(7)	2,047	1	1	7	1	1
IRAs or annuities (Code 408)	336	1	1	12	1	*/
Other defined contribution plans	2,304	47	39	6,471	563	1,291

1/ Excludes plans covering only one participant.

2/ Includes active, retired, and separated vested participants not yet in pay status. The number of participants also includes double counting of workers in more than one plan.

3/ Active participants include any workers currently in employment covered by a plan and who are earning or retaining credited service under a plan. Active participants also include nonvested former employees who have not yet incurred a break in service.

4/ Total asset amounts shown exclude funds held by life insurance companies under allocated group insurance contracts for payment of retirement benefits. These excluded funds make up roughly 10 to 15 percent of total pension fund assets.

5/ Includes both employer and employee contributions.

6/ Amounts shown include both benefits paid directly from trust funds and premium payments made by plans to insurance carriers.

*/ Less than \$500,000

Amounts exclude benefits paid directly by insurance carriers.

SOURCE: Form 5500 filings for plan years ending in 2004.

**Table A2. Number of Participants in Pension Plans
by type of plan entity, type of plan, and type of participant, 2004**
(numbers in thousands)

Type of Participant	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
Active participants	72,744	20,586	52,158	65,220	15,957	49,263	7,524	4,629	2,895
Retired or separated participants receiving benefits	10,720	10,116	605	8,076	7,531	546	2,644	2,585	59
Separated participants with vested right to benefits	22,868	11,006	11,863	20,010	8,698	11,312	2,859	2,308	551
Total Participants	106,335	41,707	64,627	93,308	32,186	61,122	13,027	9,521	3,505
Beneficiaries 3/	1,827	1,682	145	1,380	1,245	136	446	437	9
Total participants and beneficiaries	108,161	43,389	64,772	94,688	33,431	61,257	13,473	9,959	3,514

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

3/ Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.

NOTE: Excludes plans covering only one participant.

SOURCE: Form 5500 filings for plan years ending in 2004.

**TABLE A3. Balance Sheet of Pension Plans
by type of plan, 2004**
(amounts in millions)

Type of Asset or Liability	Total	Defined Benefit	Defined Contribution
Partnership/joint venture interests	30,987	27,884	3,103
Employer real property	410	39	371
Real estate (exc employer real prop.)	11,705	9,861	1,844
Employer securities	288,054	10,573	277,481
Participant loans	40,307	306	40,002
Loans (other than to participants)	9,615	6,798	2,818
Other investments 1/	<u>4,312,405</u>	<u>2,050,865</u>	<u>2,261,540</u>
TOTAL ASSETS	4,693,484	2,106,325	2,587,159
TOTAL LIABILITIES	90,288	66,794	23,493
NET ASSETS	4,603,196	2,039,531	2,563,665

1/ This table summarizes assets that appear on both the Schedule H (for plans with 100 or more participants) and Schedule I (for plans with fewer than 100 participants). All asset items that appear on the more detailed Schedule H but not the Schedule I are grouped under "Other investments."

NOTE: Total asset amounts shown exclude funds held by life insurance companies under group insurance contracts for payment of retirement benefits. These excluded funds make up roughly 10 to 15 percent of total pension fund assets.

SOURCE: Form 5500 filings for plan years ending in 2004.

**TABLE A4. Income Statement of Pension Plans
by type of plan, 2004**
(amounts in millions)

Income and Expenses	Total	Defined Benefit	Defined Contribution
INCOME			
Employer contributions	177,738	92,811	84,927
Participant contributions	130,069	816	129,253
Contributions from others (including rollovers)	14,170	702	13,468
Noncash contributions	1,042	94	948
All other income 1/	<u>466,749</u>	<u>222,950</u>	<u>243,799</u>
TOTAL INCOME	789,768	317,372	472,396
EXPENSES			
Total benefit payments	333,327	140,440	192,888
Corrective distributions	485	3	482
Deemed distrib. of partic. loans	526	7	519
Other expenses	<u>12,666</u>	<u>8,471</u>	<u>4,195</u>
TOTAL EXPENSES	347,004	148,921	198,083
NET INCOME	442,764	168,451	274,313

1/ This table summarizes income and expenses that appear on both the Schedule H (for plans with 100 or more participants) and Schedule I (for plans with fewer than 100 participants). All income and expense items that appear on the more detailed Schedule H but not the Schedule I (e.g., Interest earnings, Dividends, Rents, and several line items reporting realized or unrealized gains/losses on investments) are grouped under "All other income" or "Other expenses."

SOURCE: Form 5500 filings for plan years ending in 2004.

**Table A5. Amount of Assets in Pension Plans
by type of plan and method of funding, 2004**

(amounts in millions)

Method of Funding	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution

Funding arrangement for investment of assets

Total	\$4,693,484	\$2,106,325	\$2,587,159	\$4,245,418	\$1,727,267	\$2,518,150	\$448,066	\$379,058	\$69,008
Insurance	73,002	29,945	43,057	71,543	28,766	42,777	1,458	1,179	280
Section 412(i) ins.	773	216	557	754	197	557	19	19	-
Trust	3,200,854	1,362,811	1,838,042	3,000,778	1,201,270	1,799,508	200,075	161,541	38,534
Trust and insurance	1,418,662	713,353	705,309	1,172,148	497,034	675,114	246,514	216,319	30,195
Not determinable	194	0	194	194	0	194	-	-	-

Funding arrangement for payment of benefits

Total	\$4,693,484	\$2,106,325	\$2,587,159	\$4,245,418	\$1,727,267	\$2,518,150	\$448,066	\$379,058	\$69,008
Insurance	77,790	35,361	42,429	76,367	34,214	42,153	1,424	1,148	276
Section 412(i) ins.	1,440	553	887	997	111	887	442	442	-
Trust	3,566,136	1,495,081	2,071,055	3,251,462	1,233,111	2,018,351	314,674	261,970	52,704
Trust and insurance	1,047,924	575,330	472,594	916,398	459,832	456,566	131,526	115,498	16,028
Not determinable	194	0	194	194	0	194	-	-	-

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

- Missing data.

SOURCE: Form 5500 series reports filed for plan years ending in 2004.

**Table A6. Collective Bargaining Status of Pension Plans, Participants, and Assets
by type of plan, 2004**

Collective Bargaining Status	Total Plans			Defined Benefit			Defined Contribution		
	Number of Plans	Total Participants (thousands)	Total Assets (millions) 1/	Number of Plans	Total Participants (thousands)	Total Assets (millions) 1/	Number of Plans	Total Participants (thousands)	Total Assets (millions) 1/
TOTAL	683,070	106,335	\$4,693,484	47,503	41,707	\$2,106,325	635,567	64,627	\$2,587,159
Collective bargaining plans	13,376	29,009	1,474,792	5,379	18,950	1,047,395	7,997	10,060	427,398
Noncollectively bargained plans	669,694	77,325	3,218,692	42,124	22,758	1,058,931	627,570	54,568	2,159,761

1/ Asset amounts shown exclude funds held by life insurance companies under allocated insurance contracts for payment of retirement benefits. These excluded funds make up roughly 10 to 15 percent of total pension fund assets.

NOTE: Some collectively bargained plans cover nonbargaining unit employees under a separate non-negotiated benefit structure.

SOURCE: Form 5500 series reports filed for plan years ending in 2004.

**Table B1. Distribution of Pension Plans
by number of participants, 2004**

Number of Participants	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
Total	683,070	47,503	635,567	680,165	45,970	634,195	2,905	1,533	1,372
None or not reported	48,068	2,358	45,710	48,003	2,338	45,665	65	20	45
2-9	256,267	22,362	233,906	256,246	22,362	233,885	21	-	21
10-24	163,689	5,718	157,971	163,667	5,696	157,971	22	22	-
25-49	89,851	2,699	87,151	89,765	2,699	87,066	85	-	85
50-99	55,748	2,552	53,196	55,649	2,527	53,122	98	25	74
100-249	36,171	3,428	32,743	35,890	3,293	32,597	282	135	147
250-499	14,041	2,328	11,713	13,646	2,134	11,512	394	194	200
500-999	7,883	1,893	5,990	7,370	1,600	5,769	513	293	221
1,000-2,499	5,915	1,900	4,015	5,240	1,520	3,721	675	380	294
2,500-4,999	2,508	944	1,564	2,174	756	1,419	333	188	146
5,000-9,999	1,427	612	815	1,224	490	734	202	121	81
10,000-19,999	741	313	428	638	239	399	103	74	30
20,000-49,999	537	271	266	468	222	246	69	49	19
50,000 or more	224	126	98	183	94	89	41	32	9

1/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

- Missing data.

NOTE: Excludes plans covering only one participant.

SOURCE: Form 5500 filings for plan years ending in 2004.

**Table B2. Distribution of Pension Plans
by amount of assets, 2004**

Amount of Assets	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
Total	683,070	47,503	635,567	680,165	45,970	634,195	2,905	1,533	1,372
None or not reported	53,629	3,750	49,878	53,532	3,704	49,828	97	46	50
\$1-24K	20,544	216	20,328	20,518	211	20,307	26	4	22
25-49K	21,729	401	21,328	21,723	397	21,326	6	4	2
50-99K	44,353	1,682	42,670	44,323	1,680	42,642	30	2	28
100-249K	109,334	5,772	103,562	109,323	5,766	103,557	11	6	5
250-499K	116,067	7,887	108,180	116,039	7,886	108,153	28	1	27
500-999K	117,558	8,067	109,490	117,433	8,039	109,394	125	29	96
1-2.49M	111,032	7,325	103,707	110,845	7,267	103,578	187	58	129
2.5-4.9M	41,708	3,236	38,471	41,522	3,176	38,346	186	61	125
5-9.9M	20,813	2,186	18,627	20,526	2,092	18,434	287	94	193
10-24.9M	13,339	2,408	10,931	12,834	2,144	10,691	505	264	240
25-49.9M	5,131	1,419	3,712	4,718	1,184	3,535	412	235	177
50-74.9M	2,062	715	1,347	1,850	570	1,280	212	145	67
75-99.9M	1,173	450	723	1,007	343	664	166	107	59
100-149.9M	1,229	478	751	1,060	358	702	169	120	49
150-199.9M	697	258	439	610	197	414	87	62	25
200-249.9M	439	176	264	375	131	244	64	44	19
250-499.9M	987	451	536	828	330	498	160	121	39
500-999.9M	547	259	288	483	206	277	65	53	11
1-2.49B	460	232	228	397	177	221	63	56	7
2.5B or more	239	134	105	219	114	105	20	20	-

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

- Missing data.

NOTE: Excludes plans covering only one participant. The letters K, M, and B denote thousands, millions, and billions, respectively.

Source: Form 5500 series reports filed with the U.S. Department of Labor for plan years ending in 2004.

**Table B3. Distribution of Pension Plans
by industry, 2004**

Industry	Total Plans			Single Employer Plans 1/			Multiemployer plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
Total	683,070	47,503	635,567	680,165	45,970	634,195	2,905	1,533	1,372
Agriculture	7,801	649	7,152	7,790	640	7,151	10	9	1
Mining	3,188	373	2,815	3,179	369	2,811	8	4	4
Construction	54,867	2,662	52,204	53,603	2,067	51,536	1,264	595	669
Manufacturing	82,260	8,275	73,985	82,025	8,116	73,909	235	159	76
Transportation	12,443	611	11,832	12,257	487	11,770	186	124	62
Communications and information	11,993	847	11,146	11,942	814	11,129	51	33	17
Utilities	2,246	388	1,857	2,218	387	1,830	28	1	27
Wholesale trade	40,095	2,217	37,878	40,055	2,189	37,866	39	28	11
Retail trade	50,372	2,076	48,296	50,282	2,007	48,275	90	69	21
Finance, insurance & real estate	64,633	6,368	58,265	64,116	6,076	58,040	517	292	225
Services	338,904	21,666	317,238	338,604	21,514	317,090	300	152	148
Misc. organizations 3/	13,151	1,295	11,856	12,973	1,228	11,745	177	67	111
Industry not reported	1,120	75	1,045	1,120	75	1,045	-	-	-

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

3/ Religious, grantmaking, civic, professional, labor, and similar organizations.

- Missing data.

Note: Industry classifications are now based on principal business activity code used in the North American Industry Classification System. Therefore, the results in this table may not be directly comparable with previous years.

NOTE: Excludes plans covering only one participant.

Source: Form 5500 series reports filed with the U.S. Department of Labor for plan years ending in 2004.

Table B4. Distribution of Participants*
by number of participants, 2004
(numbers in thousands)

Number of Participants	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
Total	106,335	41,707	64,627	93,308	32,186	61,122	13,027	9,521	3,505
2-9	1,252	93	1,160	1,252	93	1,159	*/	-	*/
10-24	2,549	87	2,462	2,549	87	2,462	*/	*/	-
25-49	3,121	93	3,028	3,117	93	3,025	3	-	3
50-99	3,876	187	3,689	3,869	185	3,684	6	2	5
100-249	5,574	556	5,018	5,525	533	4,992	49	24	26
250-499	4,900	834	4,066	4,752	761	3,991	148	73	75
500-999	5,506	1,344	4,162	5,136	1,133	4,003	370	211	159
1,000-2,499	9,242	3,048	6,193	8,133	2,420	5,714	1,109	629	480
2,500-4,999	8,735	3,278	5,457	7,578	2,626	4,952	1,157	652	505
5,000-9,999	9,932	4,338	5,594	8,516	3,469	5,047	1,416	869	547
10,000-19,999	10,198	4,338	5,860	8,751	3,307	5,444	1,448	1,031	416
20,000-49,999	16,581	8,419	8,162	14,466	6,896	7,570	2,115	1,523	592
50,000 or more	24,868	15,093	9,775	19,664	10,585	9,079	5,204	4,508	697

1/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

*/ Less than 500 participants.

- Missing data.

*Includes separated vested and retired participants and excludes beneficiaries.

SOURCE: Form 5500 filings for plan years ending in 2004.

**Table B5. Distribution of Participants
by amount of assets, 2004
(numbers in thousands)**

Number of Participants	Total			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
Total	106,335	41,707	64,627	93,308	32,186	61,122	13,027	9,521	3,505
None or not reported	724	316	408	568	204	364	156	112	44
\$1-24K	226	3	223	224	2	222	2	1	1
25-49K	233	4	229	231	3	229	1	1	*/
50-99K	529	13	516	525	12	513	4	1	3
100-249K	1,604	54	1,550	1,599	52	1,547	6	2	3
250-499K	2,305	80	2,225	2,295	80	2,215	10	-	10
500-999K	3,264	145	3,119	3,238	142	3,096	27	3	23
1-2.49M	5,412	352	5,060	5,355	339	5,016	57	13	44
2.5-4.9M	4,598	465	4,132	4,472	441	4,030	126	24	102
5-9.9M	4,870	716	4,154	4,638	659	3,979	232	56	175
10-24.9M	7,180	1,603	5,577	6,556	1,349	5,206	625	254	371
25-49.9M	6,410	1,970	4,440	5,647	1,607	4,039	763	363	400
50-74.9M	4,161	1,389	2,772	3,672	1,138	2,534	490	251	239
75-99.9M	3,345	1,277	2,068	2,850	1,043	1,807	495	234	262
100-149.9M	4,494	1,794	2,700	3,902	1,430	2,472	591	364	228
150-199.9M	3,433	1,409	2,024	2,833	1,108	1,724	600	301	299
200-249.9M	2,433	980	1,453	2,074	765	1,310	359	215	144
250-499.9M	8,555	3,976	4,579	6,835	2,890	3,945	1,720	1,086	634
500-999.9M	7,699	3,945	3,754	6,651	3,148	3,503	1,048	798	251
1-2.49B	14,086	8,394	5,693	11,549	6,128	5,420	2,537	2,265	272
2.5B or more	20,774	12,824	7,949	17,595	9,646	7,949	3,179	3,179	-

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

*/ Less than 500 participants

- Missing data.

NOTE: Excludes plans covering only one participant. The letters K, M, and B denote thousands, millions, and billions, respectively.

Source: Form 5500 series reports filed with the U.S. Department of Labor for plan years ending in 2004.

**Table B6. Distribution of Participants
by industry, 2004**
(numbers in thousands)

Industry	Total Plans			Single Employer Plans 1/			Multiemployer plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
Total	106,335	41,707	64,627	93,308	32,186	61,122	13,027	9,521	3,505
Agriculture	635	191	444	597	159	438	38	32	6
Mining	679	286	394	673	280	393	7	5	1
Construction	6,432	2,667	3,765	2,250	172	2,078	4,182	2,495	1,688
Manufacturing	30,907	15,486	15,421	29,807	14,492	15,315	1,100	994	106
Transportation	5,624	2,615	3,009	3,892	1,274	2,618	1,732	1,341	391
Communications and information	5,308	2,480	2,829	4,987	2,289	2,697	322	190	131
Utilities	1,704	963	741	1,696	962	734	7	*/	7
Wholesale trade	3,235	767	2,468	3,146	701	2,445	89	66	22
Retail trade	11,226	3,129	8,098	9,782	1,890	7,892	1,444	1,239	205
Finance, insurance & real estate	11,686	5,242	6,444	9,404	3,492	5,912	2,282	1,750	532
Services	27,314	6,975	20,339	25,809	5,751	20,058	1,505	1,224	281
Misc. organizations 3/	1,560	904	656	1,242	721	522	317	183	134
Industry not reported	23	3	20	23	3	20	-	-	-

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

3/ Religious, grantmaking, civic, professional, labor, and similar organizations.

- Missing data.

Note: Industry classifications are now based on principal business activity code used in the North American Industry Classification System. Therefore, the results in this table may not be directly comparable with previous years.

NOTE: Excludes plans covering only one participant.

Source: Form 5500 series reports filed with the U.S. Department of Labor for plan years ending in 2004.

**Table B7. Distribution of Active Participants
by type of plan, 2004 1/**

(numbers in thousands)

Type of Plan	Total Plans	Single Employer Plans 2/	Multiemployer Plans 3/
Total	72,744	65,220	7,524
Defined benefit	20,586	15,957	4,629
Defined contribution	52,158	49,263	2,895
Profit sharing and thrift-savings plans	47,049	45,821	1,228
Stock bonus plans	1,413	1,412	*/
Target benefit plans	54	47	6
Money purchase plans	2,901	1,414	1,486
Annuity-403(b)(1)	119	113	6
Custodial account-403(b)7	24	24	-
IRAs or annuities (Code 408)	6	4	2
Other defined contribution plans	594	428	167

1/ Active participants include any workers currently in employment covered by a plan and who are earning or retaining credited service under a plan. Active participants also include any nonvested former employees who have not yet incurred a break in service.

2/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

3/ Includes multiemployer plans and multiple-employer collectively bargained plans.

*/ Less than \$500,000.

- Missing data.

SOURCE: Form 5500 series reports filed with the U.S. Department of Labor for plan years ending in 2004.

**Table B8. Number of Plans
by type of plan and method of funding, 2004**

Method of Funding	Total Plans			Single Employer Plans 1/			Multiemployer plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution

Funding arrangement for investment of assets

Total	683,070	47,503	635,567	680,165	45,970	634,195	2,905	1,533	1,372
Insurance	50,952	2,681	48,272	50,875	2,666	48,210	77	15	62
Section 412(i) ins.	1,821	1,421	400	1,820	1,420	400	1	1	-
Trust	450,181	35,877	414,304	448,154	34,781	413,373	2,027	1,096	931
Trust and insurance	164,713	7,478	157,235	163,914	7,058	156,856	799	420	379
Not determinable	15,402	45	15,356	15,402	45	15,356	-	-	-

Funding arrangement for payment of benefits

Total	683,070	47,503	635,567	680,165	45,970	634,195	2,905	1,533	1,372
Insurance	50,439	2,752	47,687	50,356	2,733	47,623	82	18	64
Section 412(i) ins.	1,989	1,422	567	1,985	1,418	567	4	4	-
Trust	479,067	36,830	442,237	476,720	35,546	441,173	2,347	1,283	1,064
Trust and insurance	136,174	6,454	129,720	135,702	6,227	129,476	471	227	244
Not determinable	15,402	45	15,356	15,402	45	15,356	-	-	-

1/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

- Missing data.

SOURCE: Form 5500 series reports filed with the U.S. Department of Labor for plan years ending in 2004.

**Table B9. Number of Participants
by type of plan and method of funding, 2004**
(numbers in thousands)

Method of Funding	Total Plans			Single Employer Plans 1/			Multiemployer plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
Funding arrangement for investment of assets									
Total	106,335	41,707	64,627	93,308	32,186	61,122	13,027	9,521	3,505
Insurance	3,086	657	2,428	3,044	635	2,410	41	22	19
Section 412(i) ins.	36	18	18	36	17	18	1	1	-
Trust	70,029	26,523	43,506	63,481	22,332	41,149	6,548	4,191	2,357
Trust and insurance	33,123	14,509	18,614	26,686	9,201	17,485	6,437	5,307	1,129
Not determinable	61	1	60	61	1	60	-	-	-
Funding arrangement for payment of benefits									
Total	106,335	41,707	64,627	93,308	32,186	61,122	13,027	9,521	3,505
Insurance	3,113	796	2,317	3,060	767	2,293	53	29	24
Section 412(i) ins.	44	21	23	34	11	23	10	10	-
Trust	79,443	30,802	48,641	69,878	24,111	45,767	9,565	6,691	2,874
Trust and insurance	23,675	10,088	13,587	20,276	7,296	12,979	3,399	2,792	607
Not determinable	61	1	60	61	1	60	-	-	-

1/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

- Missing data.

SOURCE: Form 5500 series reports filed with the U.S. Department of Labor for plan years ending in 2004.

**Table C1. Distribution of Assets
by number of participants, 2004**

(amounts in millions)

Number of Participants	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
Total	\$4,693,484	\$2,106,325	\$2,587,159	\$4,245,418	\$1,727,267	\$2,518,150	\$448,066	\$379,058	\$69,008
None or not reported	8,433	2,992	5,441	7,479	2,221	5,258	954	770	183
2-9	125,213	13,463	111,750	125,190	13,463	111,727	23	-	23
10-24	128,543	4,641	123,902	128,525	4,623	123,902	18	18	-
25-49	115,558	3,573	111,985	115,400	3,573	111,827	158	-	158
50-99	114,902	5,988	108,915	114,805	5,953	108,852	97	34	62
100-249	173,678	18,914	154,765	172,037	17,954	154,083	1,642	960	682
250-499	149,413	27,108	122,306	144,110	23,865	120,245	5,303	3,243	2,060
500-999	176,293	46,133	130,160	162,651	36,541	126,110	13,643	9,593	4,050
1,000-2,499	322,327	119,563	202,764	280,134	88,687	191,448	42,193	30,876	11,317
2,500-4,999	336,162	130,054	206,108	290,652	98,458	192,195	45,510	31,596	13,914
5,000-9,999	401,354	182,880	218,474	348,858	143,305	205,554	52,495	39,575	12,920
10,000-19,999	482,652	213,337	269,315	429,086	166,889	262,197	53,566	46,448	7,118
20,000-49,999	840,050	435,262	404,788	767,910	373,993	393,917	72,140	61,269	10,871
50,000 or more	1,318,905	902,419	416,486	1,158,580	747,744	410,836	160,325	154,675	5,650

1/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

- Missing data.

SOURCE: Form 5500 series reports filed with the U.S. Department of Labor for plan years ending in 2004.

**Table C2. Distribution of Assets
by asset size, 2004**

(amounts in millions)

Amount of Assets	Total Plans			Single Employer Plans 1/			Multiemployer plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
Total	\$4,693,484	\$2,106,325	\$2,587,159	\$4,245,418	\$1,727,267	\$2,518,150	\$448,066	\$379,058	\$69,008
\$1-24K	260	2	258	260	2	258	*/	*/	*/
25-49K	819	16	804	819	16	803	*/	*/	*/
50-99K	3,308	130	3,178	3,306	130	3,176	2	*/	2
100-249K	18,706	1,025	17,681	18,704	1,024	17,680	2	1	1
250-499K	42,281	2,920	39,362	42,271	2,919	39,352	10	*/	10
500-999K	83,629	5,702	77,927	83,539	5,678	77,860	90	24	67
1-2.49M	174,184	11,158	163,026	173,896	11,066	162,830	289	93	196
2.5-4.9M	145,386	11,705	133,682	144,694	11,477	133,217	692	228	465
5-9.9M	144,890	15,851	129,039	142,835	15,171	127,665	2,055	681	1,374
10-24.9M	205,853	38,183	167,670	197,650	33,827	163,822	8,203	4,356	3,848
25-49.9M	180,519	50,741	129,779	165,466	42,249	123,217	15,054	8,491	6,562
50-74.9M	126,428	43,969	82,460	113,175	34,850	78,325	13,253	9,118	4,135
75-99.9M	101,372	39,056	62,316	87,018	29,820	57,198	14,354	9,236	5,118
100-149.9M	150,407	58,557	91,850	129,735	43,796	85,939	20,672	14,761	5,911
150-199.9M	120,919	44,948	75,971	105,953	34,342	71,611	14,966	10,606	4,361
200-249.9M	98,320	39,205	59,114	84,011	29,295	54,715	14,309	9,910	4,399
250-499.9M	343,527	158,014	185,513	288,856	115,866	172,990	54,671	42,148	12,523
500-999.9M	389,490	183,448	206,042	343,929	146,193	197,737	45,561	37,255	8,305
1-2.49B	717,931	365,541	352,390	621,844	281,186	340,657	96,087	84,355	11,732
2.5B or more	1,645,254	1,036,156	609,098	1,497,458	888,360	609,098	147,796	147,796	-

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

*/ Less than \$500,000.

NOTE: Excludes plans covering only one participant. The letters K, M, and B denote thousands, millions, and billions, respectively.

Source: Form 5500 series reports filed with the U.S. Department of Labor for plan years ending in 2004.

**Table C3. Distribution of Assets
by industry, 2004**

(amounts in millions)

Industry	Total Plans			Single Employer Plans 1/			Multiemployer plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
Total	\$4,693,484	\$2,106,325	\$2,587,159	\$4,245,418	\$1,727,267	\$2,518,150	\$448,066	\$379,058	\$69,008
Agriculture	15,076	4,885	10,191	14,139	4,186	9,953	937	699	238
Mining	39,735	13,812	25,923	39,432	13,521	25,911	303	290	12
Construction	246,592	133,194	113,398	77,721	5,792	71,929	168,871	127,402	41,468
Manufacturing	1,842,142	938,817	903,324	1,811,131	908,784	902,347	31,010	30,033	977
Transportation	233,120	143,461	89,659	150,839	66,399	84,441	82,281	77,062	5,219
Communications and information	300,292	168,909	131,383	289,903	160,516	129,386	10,389	8,393	1,996
Utilities	178,527	112,044	66,483	178,450	112,034	66,416	77	10	67
Wholesale trade	127,047	26,278	100,769	124,947	24,382	100,565	2,100	1,896	204
Retail trade	201,310	55,956	145,354	173,196	28,511	144,685	28,114	27,445	669
Finance, insurance & real estate	547,815	241,218	306,597	467,768	174,103	293,665	80,048	67,116	12,932
Services	913,872	240,524	673,348	879,542	209,336	670,206	34,330	31,188	3,142
Misc. organizations 3/	45,910	27,076	18,834	36,303	19,552	16,751	9,608	7,524	2,084
Industry not reported	2,045	150	1,895	2,045	150	1,895	-	-	-

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

3/ Religious, grantmaking, civic, professional, labor, and similar organizations.

- Missing data.

NOTE: Industry classifications are now based on principal business activity code used in the North American Industry Classification System. Therefore, the results in this table may not be directly comparable with previous years.

NOTE: Excludes plans covering only one participant.

Source: Form 5500 series reports filed with the U.S. Department of Labor for plan years ending in 2004.

**TABLE C4. Balance Sheet of Pension Plans with 100 or More Participants
by type of plan, 2004**
(amounts in millions)

Type of Asset or Liability	Total	Defined Benefit	Defined Contribution
ASSETS			
Total noninterest-bearing cash	\$5,142	\$2,889	\$2,253
Employer contrib. receivable	54,920	36,568	18,352
Participant contrib. receivable	1,828	81	1,747
Other receivables	23,047	18,458	4,589
Interest-bearing cash	75,843	34,325	41,518
U. S. Government securities	126,547	106,864	19,683
Corporate debt instruments: Preferred	31,263	26,725	4,538
Corporate debt instruments: All other	71,924	62,565	9,359
Preferred stock	4,748	4,099	650
Common stock	384,470	323,234	61,236
Partnership/joint venture interests	29,112	27,781	1,331
Real estate (except employer real property)	10,205	9,749	457
Loans (other than to participants)	7,730	6,448	1,283
Participant loans	36,586	261	36,325
Assets in common/collective trusts	430,027	249,147	180,880
Assets in pooled separate accounts	110,753	34,670	76,084

(continued...)

**TABLE C4. Balance Sheet of Pension Plans with 100 or More Participants
by type of plan, 2004**
(amounts in millions)

Type of Asset or Liability	Total	Defined Benefit	Defined Contribution
Assets in master trusts	1,408,856	909,216	499,640
Assets in 103-12 investment entities	17,515	9,789	7,726
Assets in registered investment companies	891,572	134,000	757,572
Assets in insurance co. general accounts	75,126	14,549	60,577
Other general investments	102,923	51,817	51,106
Employer securities	281,219	10,570	270,649
Employer real property	397	37	360
Buildings and other property used by plan	336	314	21
Other or unspecified assets	<u>18,746</u>	<u>1,515</u>	<u>17,231</u>
TOTAL ASSETS	4,200,835	2,075,669	2,125,166
LIABILITIES			
Benefit claims payable	1,718	807	911
Operating payables	14,131	12,309	1,822
Acquisition indebtedness	9,279	979	8,300
Other liabilities	<u>59,933</u>	<u>50,428</u>	<u>9,505</u>
TOTAL LIABILITIES	85,061	64,523	20,538
NET ASSETS	4,115,775	2,011,146	2,104,628

SOURCE: Form 5500 filings for plan years ending in 2004.

**TABLE C5. Balance Sheet of Single Employer Pension Plans with 100 or More Participants
by type of plan, 2004**
(amounts in millions)

Type of Asset or Liability	Total	Defined Benefit	Defined Contribution
ASSETS			
Total noninterest-bearing cash	\$4,346	\$2,192	\$2,154
Employer contrib. receivable	52,821	34,919	17,902
Participant contrib. receivable	1,796	77	1,719
Other receivables	17,434	13,170	4,264
Interest-bearing cash	57,241	18,404	38,837
U. S. Government securities	68,677	56,906	11,771
Corporate debt instruments: Preferred	14,073	11,736	2,337
Corporate debt instruments: All other	42,293	35,529	6,764
Preferred stock	3,985	3,382	603
Common stock	239,519	187,806	51,712
Partnership/joint venture interests	23,161	21,978	1,182
Real estate (except employer real property)	3,399	3,162	237
Loans (other than to participants)	3,879	2,672	1,207
Participant loans	35,921	106	35,815
Assets in common/collective trusts	369,204	197,695	171,509
Assets in pooled separate accounts	97,701	26,599	71,102

(continued...)

TABLE C5. Balance Sheet of Single Employer Pension Plans with 100 or More Participants
by type of plan, 2004
(amounts in millions)

Type of Asset or Liability	Total	Defined Benefit	Defined Contribution
Assets in master trusts	1,406,672	907,561	499,111
Assets in 103-12 investment entities	13,715	6,788	6,927
Assets in registered investment companies	848,664	108,853	739,811
Assets in insurance co. general accounts	67,700	11,248	56,452
Other general investments	82,998	36,017	46,981
Employer securities	279,818	9,215	270,603
Employer real property	391	31	360
Buildings and other property used by plan	21	12	9
Other or unspecified assets	<u>18,592</u>	<u>1,374</u>	<u>17,218</u>
TOTAL ASSETS	3,754,019	1,697,434	2,056,584
LIABILITIES			
Benefit claims payable	1,556	728	828
Operating payables	12,300	10,681	1,619
Acquisition indebtedness	9,012	717	8,295
Other liabilities	<u>38,380</u>	<u>29,739</u>	<u>8,641</u>
TOTAL LIABILITIES	61,248	41,865	19,384
NET ASSETS	3,692,771	1,655,570	2,037,201

SOURCE: Form 5500 filings for plan years ending in 2004.

**TABLE C6. Balance Sheet of Multiemployer Pension Plans
with 100 or More Participants
by type of plan, 2004**
(amounts in millions)

Type of Asset or Liability	Total	Defined Benefit	Defined Contribution
ASSETS			
Total noninterest-bearing cash	\$796	\$697	\$99
Employer contrib. receivable	2,099	1,649	450
Participant contrib. receivable	32	4	28
Other receivables	5,613	5,288	326
Interest-bearing cash	18,602	15,921	2,681
U. S. Government securities	57,870	49,957	7,912
Corporate debt instruments: Preferred	17,190	14,989	2,201
Corporate debt instruments: All other	29,630	27,036	2,594
Preferred stock	763	717	46
Common stock	144,951	135,428	9,524
Partnership/joint venture interests	5,951	5,803	148
Real estate (except employer real property)	6,807	6,587	220
Loans (other than to participants)	3,851	3,775	76
Participant loans	665	155	510
Assets in common/collective trusts	60,823	51,452	9,371
Assets in pooled separate accounts	13,052	8,071	4,982

(continued...)

**TABLE C6. Balance Sheet of Multiemployer Pension Plans
with 100 or More Participants
by type of plan, 2004
(amounts in millions)**

Type of Asset or Liability	Total	Defined Benefit	Defined Contribution
Assets in master trusts	2,185	1,656	529
Assets in 103-12 investment entities	3,800	3,001	799
Assets in registered investment companies	42,908	25,147	17,761
Assets in insurance co. general accounts	7,426	3,301	4,125
Other general investments	19,925	15,800	4,126
Employer securities	1,401	1,355	46
Employer real property	5	5	*/
Buildings and other property used by plan	315	302	13
Other or unspecified assets	<u>154</u>	<u>141</u>	<u>13</u>
TOTAL ASSETS	446,817	378,235	68,582
LIABILITIES			
Benefit claims payable	162	79	83
Operating payables	1,831	1,628	203
Acquisition indebtedness	267	262	5
Other liabilities	<u>21,553</u>	<u>20,690</u>	<u>863</u>
TOTAL LIABILITIES	23,813	22,659	1,154
NET ASSETS	423,004	355,577	67,427

*/ Less than \$500,000

SOURCE: Form 5500 filings for plan years ending in 2004.

**Table C7. Percentage Distribution of Assets in Defined Benefit Plans
with 100 or More Participants
by type of asset and size of plan, 2004**

Type of Asset	Total	\$1-0.99M	\$1.0M-9.9M	\$10.0M-249.9M	\$250.0M-999.9M	\$1.0B or More
TOTAL ASSETS	100%	100%	100%	100%	100%	100%
Cash	2	7	4	3	2	2
Receivables	3	9	4	4	3	2
U. S. Government securities	5	3	5	6	6	5
Corporate debt instruments: Preferred	1	*/	1	1	2	1
Corporate debt instruments: All other	3	3	3	4	4	3
Corporate stocks	16	7	14	19	21	14
Real estate (except employer real property)	*/	*/	*/	*/	*/	1
Loans	*/	*/	*/	*/	*/	*/
Assets in common/collective trusts	12	6	8	11	10	13
Assets in pooled separate accounts	2	9	10	4	1	1
Assets in master trusts	44	11	15	26	37	50
Assets in 103-12 investment entities	*/	*/	*/	1	1	*/
Assets in registered investment companies	6	20	25	18	9	3
Assets in ins. co. general account	1	7	6	2	1	*/
Employer securities	1	0	*/	*/	*/	1
Other or unspecified investments	4	18	6	2	3	5

*/ Less than 1 percent.

NOTES: The letters M and B in the column headings denote millions and billions respectively. Percentage distributions may not add up to 100 percent because of rounding.

SOURCE: Form 5500 filings for plan years ending in 2004.

**Table C8. Percentage Distribution of Assets in Defined Contribution Plans
with 100 or More Participants
by type of asset and size of plan, 2004**

Type of Asset	Total	\$1-0.99M	\$1.0M-9.9M	\$10.0M-249.9M	\$250.0M-999.9M	\$1.0B or More
TOTAL ASSETS	100%	100%	100%	100%	100%	100%
Cash	2	4	3	3	2	1
Receivables	1	2	1	2	1	1
U. S. Government securities	1	*/	1	1	1	1
Corporate debt instruments: Preferred	*/	*/	*/	*/	*/	*/
Corporate debt instruments: All other	*/	*/	*/	*/	*/	*/
Corporate stocks	3	1	2	3	3	3
Real estate (except employer real property)	*/	*/	*/	*/	*/	*/
Loans	2	2	2	2	2	2
Assets in common/collective trusts	9	3	6	10	10	7
Assets in pooled separate accounts	4	20	18	6	2	*/
Assets in master trusts	24	*/	1	7	22	39
Assets in 103-12 investment entities	*/	*/	*/	*/	1	*/
Assets in registered investment companies	36	36	49	52	40	21
Assets in ins. co. general account	3	4	5	3	3	2
Employer securities	13	2	4	8	12	18
Other or unspecified investments	3	24	8	3	2	4

*/ Less than 1 percent.

NOTES: The letters M and B in the column headings denote millions and billions respectively. Percentage distributions may not add up to 100 percent because of rounding.

SOURCE: Form 5500 filings for plan years ending in 2004.

**Table C9. Income Statement of Pension Plans With 100 or More Participants
by type of plan, 2004**
(amounts in millions)

Income and Expenses	Total	Defined Benefit	Defined Contribution
INCOME			
Contributions received or receivable from:			
Employers	\$151,710	\$88,454	\$63,256
Participants	107,335	807	106,528
Others (including rollovers)	9,872	320	9,552
Noncash contributions	959	83	876
Total contributions	269,876	89,664	180,212
Interest earnings:			
Interest-bearing cash	2,643	800	1,843
U. S. Government securities	4,506	3,810	696
Corporate debt instruments	4,963	4,327	636
Non-participant loans	212	156	56
Participant loans	1,677	15	1,662
Other or unspecified interest	6,771	2,509	4,262
Total interest earnings	20,773	11,618	9,155
Dividends:			
Preferred stock	651	214	437
Common stock	14,302	6,161	8,141
Total dividend income	14,953	6,375	8,577
Rents	476	439	37
Net gain (loss) on sale of assets	26,835	15,229	11,606
Unrealized appreciation:			
Unrealized appreciation of real estate	6,296	2,007	4,289
Other unrealized appreciation	72,676	39,421	33,255
Total unrealized appreciation	78,971	41,428	37,543
Net invest. gain from common/col. trusts	36,545	25,022	11,523
Net invest. gain from pooled sep. accounts	11,709	3,822	7,888
Net invest. gain from master trusts	139,667	98,758	40,909
Net invest. gain from 103-12 investment entities	1,802	1,272	530
Net invest. gain from reg. investment companies	79,530	11,942	67,588
Other or unspecified income	6,992	2,062	4,930
TOTAL INCOME	688,129	307,630	380,499

(continued...)

**Table C9. Income Statement of Pension Plans With 100 or More Participants
by type of plan, 2004**
(amounts in millions)

Income and Expenses	Total	Defined Benefit	Defined Contribution
EXPENSES			
Benefit payments and payments to provide benefits:			
Direct benefit payments	\$285,009	\$132,899	\$152,110
Payments to insurance carriers for benefits	1,011	788	223
Other or unspecified benefits	<u>1,750</u>	<u>679</u>	<u>1,070</u>
Total benefit payments	287,770	134,366	153,403
Interest expense	1,073	7	1,066
Corrective distributions	270	*/	270
Deemed distribution of partic. loans	403	*/	403
Administrative expenses:			
Professional fees	1,461	1,197	264
Contract administrator fees	974	599	375
Investment advisory and management fees	4,190	3,652	538
Other or unspecified admin. expenses	<u>3,081</u>	<u>2,440</u>	<u>641</u>
Total administrative expenses	9,706	7,887	1,819
Unspecified expenses	<u>52</u>	<u>8</u>	<u>44</u>
TOTAL EXPENSES	299,274	142,269	157,005
NET INCOME	388,855	165,361	223,493

*/ Less than \$500,000.

SOURCE: Form 5500 filings for plan years ending in 2004.

**Table C10. Income Statement of Single Employer Pension Plans
with 100 or More Participants
by type of plan, 2004**
(amounts in millions)

Income and Expenses	Total	Defined Benefit	Defined Contribution
INCOME			
Contributions received or receivable from:			
Employers	\$132,544	\$73,901	\$58,642
Participants	106,499	761	105,738
Others (including rollovers)	9,766	292	9,474
Noncash contributions	<u>959</u>	<u>83</u>	<u>876</u>
Total contributions	249,768	75,037	174,731
Interest earnings:			
Interest-bearing cash	2,307	557	1,750
U. S. Government securities	2,264	1,888	376
Corporate debt instruments	2,505	2,135	371
Non-participant loans	80	27	52
Participant loans	1,644	6	1,638
Other or unspecified interest	<u>5,885</u>	<u>1,895</u>	<u>3,990</u>
Total interest earnings	14,685	6,508	8,177
Dividends:			
Preferred stock	602	171	431
Common stock	<u>11,801</u>	<u>3,847</u>	<u>7,953</u>
Total dividend income	12,403	4,018	8,385
Rents	118	85	34
Net gain (loss) on sale of assets	20,118	9,027	11,091
Unrealized appreciation:			
Unrealized appreciation of real estate	5,291	1,025	4,266
Other unrealized appreciation	<u>55,899</u>	<u>23,703</u>	<u>32,196</u>
Total unrealized appreciation	61,190	24,728	36,462
Net invest. gain from common/col. trusts	30,891	19,921	10,970
Net invest. gain from pooled sep. accounts	10,777	3,299	7,478
Net invest. gain from master trusts	139,483	98,607	40,876
Net invest. gain from 103-12 invest. entities	1,288	806	482
Net invest. gain from reg. invest. companies	75,661	9,497	66,164
Other or unspecified income	<u>6,293</u>	<u>1,485</u>	<u>4,809</u>
TOTAL INCOME	622,675	253,017	369,658

(continued...)

**Table C10. Income Statement of Single Employer Pension Plans
with 100 or More Participants
by type of plan, 2004**
(amounts in millions)

Income and Expenses	Total	Defined Benefit	Defined Contribution
EXPENSES			
Benefit payments and payments to provide benefits:			
Direct benefit payments	\$256,367	\$107,914	\$148,453
Payments to insurance carriers for benefits	978	768	209
Other or unspecified benefits	<u>1,629</u>	<u>566</u>	<u>1,063</u>
Total benefit payments	258,974	109,249	149,726
Interest expense	1,072	6	1,066
Corrective distributions	269	*/	269
Deemed distribution of partic. loans	376	*/	376
Administrative expenses:			
Professional fees	1,135	925	210
Contract administrator fees	739	405	334
Investment advisory and management fees	2,913	2,504	410
Other or unspecified admin. expenses	<u>2,291</u>	<u>1,753</u>	<u>538</u>
Total administrative expenses	7,079	5,588	1,491
Unspecified expenses	<u>51</u>	<u>6</u>	<u>44</u>
TOTAL EXPENSES	267,820	114,849	152,971
NET INCOME	354,855	138,168	216,687

*/ Less than \$500,000.

SOURCE: Form 5500 filings for plan years ending in 2004.

**Table C11. Income Statement of Multiemployer Pension Plans
with 100 or More Participants
by type of plan, 2004**
(amounts in millions)

Income and Expenses	Total	Defined Benefit	Defined Contribution
INCOME			
Contributions received or receivable from:			
Employers	\$19,166	\$14,552	\$4,614
Participants	837	46	790
Others (including rollovers)	106	29	78
Noncash contributions	<u>*/</u>	<u>0</u>	<u>*/</u>
Total contributions	20,109	14,627	5,481
Interest earnings:			
Interest-bearing cash	336	243	93
U. S. Government securities	2,242	1,923	319
Corporate debt instruments	2,458	2,192	266
Non-participant loans	132	128	4
Participant loans	33	9	24
Other or unspecified interest	<u>886</u>	<u>614</u>	<u>272</u>
Total interest earnings	6,087	5,110	978
Dividends:			
Preferred stock	49	44	5
Common stock	<u>2,501</u>	<u>2,314</u>	<u>188</u>
Total dividend income	2,550	2,357	193
Rents	358	354	3
Net gain (loss) on sale of assets	6,717	6,201	516
Unrealized appreciation:			
Unrealized appreciation of real estate	1,005	982	22
Other unrealized appreciation	<u>16,777</u>	<u>15,718</u>	<u>1,059</u>
Total unrealized appreciation	17,782	16,700	1,081
Net invest. gain from common/col. trusts	5,653	5,101	552
Net invest. gain from pooled sep. accounts	932	522	409
Net invest. gain from master trusts	185	151	33
Net invest. gain from 103-12 invest. entities	514	466	48
Net invest. gain from reg. invest. companies	3,869	2,445	1,424
Other or unspecified income	<u>698</u>	<u>577</u>	<u>121</u>
TOTAL INCOME	65,454	54,613	10,840

(continued...)

**Table C11. Income Statement of Multiemployer Pension Plans
with 100 or More Participants
by type of plan, 2004**
(amounts in millions)

Income and Expenses	Total	Defined Benefit	Defined Contribution
EXPENSES			
Benefit payments and payments to provide benefits:			
Direct benefit payments	\$28,642	\$24,985	\$3,657
Payments to insurance carriers for benefits	33	20	13
Other or unspecified benefits	<u>120</u>	<u>113</u>	<u>7</u>
Total benefit payments	28,795	25,118	3,678
Interest expense	2	2	*/
Corrective distributions	1	*/	1
Deemed distribution of participant loans	27	*/	27
Administrative expenses:			
Professional fees	326	271	54
Contract administrator fees	235	193	42
Investment advisory and management fees	1,277	1,148	129
Other or unspecified admin. expenses	<u>790</u>	<u>686</u>	<u>103</u>
Total administrative expenses	2,627	2,299	328
Unspecified expenses	<u>1</u>	<u>1</u>	<u>*/</u>
TOTAL EXPENSES	31,454	27,420	4,034
NET INCOME	34,000	27,193	6,807

*/ Less than \$500,000.

SOURCE: Form 5500 filings for plan years ending in 2004.

**Table C12. Percentage Distribution of Income of Defined Benefit Plans
with 100 or More Participants
by source of income and size of plan, 2004**

Type of Income	Total	\$1-0.99M	\$1.0M-9.9M	\$10.0M-249.9M	\$250.0M-999.9M	\$1.0B or More
TOTAL INCOME	100%	100%	100%	100%	100%	100%
Employer contributions	29	71	52	40	32	25
Participant contributions	*/	*/	*/	*/	*/	*/
Other or unspecified contributions	<u>*/</u>	<u>2</u>	<u>*/</u>	<u>*/</u>	<u>*/</u>	<u>*/</u>
Total contributions	29	73	52	40	33	25
Interest on interest-bearing cash	*/	1	1	1	*/	*/
Interest on U. S. Government securities	1	*/	1	1	2	1
Interest on corporate debt instruments	1	*/	1	1	2	1
Interest on non-participant loans	*/	0	*/	*/	*/	*/
Interest on participant loans	*/	*/	*/	*/	*/	*/
Other or unspecified interest	<u>1</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>1</u>	<u>1</u>
Total interest earnings	4	3	5	5	5	3
Total dividends income	2	1	2	2	2	2
Net gain (loss) on sale of assets	5	1	3	6	6	4
Total unrealized appreciation	13	3	9	13	16	13
Net invest. gain from common/col. trusts	8	1	4	6	6	9
Net invest. gain from pooled sep. accounts	1	2	5	2	*/	1
Net invest. gain from master trusts	32	5	7	16	25	39
Net invest. gain from registered invest. co.	4	4	10	8	5	2
Other or unspecified income	1	7	3	1	1	1

*/ Less than 1 percent.

NOTES: The letters M and B in the column headings denote millions and billions respectively. Percentage distributions may not add up to 100 percent because of rounding.

SOURCE: Form 5500 filings for plan years ending in 2004.

**Table C13. Percentage Distribution of Income of Defined Contribution Plans
with 100 or More Participants
by source of income and size of plan, 2004**

Type of Income	Total	\$1-0.99M	\$1.0M-9.9M	\$10.0M-249.9M	\$250.0M-999.9M	\$1.0B or More
TOTAL INCOME	100%	100%	100%	100%	100%	100%
Employer contributions	17	21	19	20	17	13
Participant contributions	28	51	38	28	26	27
Other or unspecified contributions	<u>3</u>	<u>6</u>	<u>5</u>	<u>4</u>	<u>3</u>	<u>2</u>
Total contributions	47	78	62	52	45	41
Interest on interest-bearing cash	*/	*/	*/	*/	*/	1
Interest on U. S. Government securities	*/	*/	*/	*/	*/	*/
Interest on corporate debt instruments	*/	*/	*/	*/	*/	*/
Interest on non-participant loans	*/	*/	*/	*/	*/	*/
Interest on participant loans	*/	*/	*/	*/	*/	*/
Other or unspecified interest	<u>1</u>	<u>*/</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>2</u>
Total interest earnings	2	1	2	2	2	3
Total dividends income	2	*/	1	2	2	3
Net gain (loss) on sale of assets	3	*/	*/	1	1	6
Total unrealized appreciation	10	-2	2	8	14	11
Net invest. gain from common/col. trusts	3	1	2	3	3	4
Net invest. gain from pooled sep. accounts	2	6	8	3	1	*/
Net invest. gain from master trusts	11	*/	*/	3	11	19
Net invest. gain from registered invest. co.	18	9	19	25	19	11
Other or unspecified expenses	1	7	4	1	1	1

*/ Less than 1 percent.

NOTES: The letters M and B in the column headings denote millions and billions respectively. Percentage distributions may not add up to 100 percent because of rounding.

SOURCE: Form 5500 filings for plan years ending in 2004.

Table D1. Balance Sheet of Defined Contribution Plans with 100 or More Participants
by type of plan, 2004
(amounts in millions)

Type of Asset or Liability	Total Defined Contribution Plans	Profit Sharing and Thrift Savings Plans	Stock Bonus Plans	Target Benefit Plans	Money Purchase Plans	Other Defined Contribution Plans
Total noninterest-bearing cash	\$2,253	\$2,105	\$30	\$4	\$86	\$28
Employer contrib. receivable	18,352	16,197	629	61	1,198	267
Participant contrib. receivable	1,747	1,721	12	1	11	3
Other receivables	4,589	2,987	456	3	1,086	57
Interest-bearing cash	41,518	36,015	933	49	3,867	655
U. S. Government securities	19,683	9,867	1,616	112	7,554	534
Corporate debt instruments: Preferred	4,538	1,661	887	14	1,929	48
Corporate debt instruments: All other	9,359	6,346	191	77	2,596	148
Preferred stock	650	494	21	1	129	6
Common stock	61,236	43,217	1,481	379	14,775	1,384
Partnership/joint venture interests	1,331	1,011	1	10	293	16
Real estate (except employer real prop.)	457	235	*/	0	221	0
Loans (other than to participants)	1,283	1,201	3	*/	79	-1
Participant loans	36,325	34,675	1,227	6	375	43
Assets in common/collective trusts	180,880	161,870	10,116	116	7,582	1,196
Assets in pooled separate accounts	76,084	72,109	24	24	3,555	373
Assets in master trusts	499,640	476,628	11,776	722	9,003	1,511
Assets in 103-12 investment entities	7,726	6,915	*/	165	643	2
Assets in registered investment comp.	757,572	708,736	16,063	603	27,504	4,666
Assets in ins. co. general account	60,577	51,316	3,472	28	4,843	917
Other general investments	51,106	45,485	1,568	38	3,427	588
Employer securities	270,649	198,536	59,007	41	1,911	11,155
Employer real property	360	354	1	0	2	2
Buildings and other prop. used by plan	21	4	0	*/	14	3
Other or unspecified assets	<u>17,231</u>	<u>16,420</u>	<u>105</u>	<u>7</u>	<u>633</u>	<u>65</u>
TOTAL ASSETS	2,125,166	1,896,105	109,620	2,460	93,317	23,664
Benefit claims payable	911	703	67	6	112	23
Operating payables	1,822	691	207	1	911	13
Acquisition indebtedness	8,300	4,041	2,960	0	16	1,284
Other liabilities	<u>9,505</u>	<u>4,100</u>	<u>2,914</u>	<u>7</u>	<u>1,567</u>	<u>916</u>
TOTAL LIABILITIES	20,538	9,534	6,148	13	2,605	2,236
NET ASSETS	2,104,628	1,886,571	103,472	2,447	90,711	21,427

*/ Less than \$500,000.

SOURCE: Form 5500 filings for plan years ending in 2004.

**Table D2. Income Statement of Defined Contribution Plans with 100 or More Participants
by type of plan, 2004**
(amounts in millions)

Income and Expenses	Total Defined Contribution Plans	Profit Sharing and Thrift Savings Plans	Stock Bonus Plans	Target Benefit Plans	Money Purchase Plans	Other Defined Contribution Plans
INCOME						
Contributions received or receivable from:						
Employers	\$63,256	\$53,023	\$2,706	\$110	\$6,221	\$1,196
Participants	106,528	103,001	3,089	4	274	161
Others (including rollovers)	9,552	9,405	80	2	48	16
Noncash contributions	<u>876</u>	<u>707</u>	<u>132</u>	<u>0</u>	<u>2</u>	<u>36</u>
Total contributions	180,212	166,137	6,007	116	6,544	1,408
Interest earnings:						
Interest-bearing cash	1,843	1,592	122	1	117	12
U. S. Government securities	696	319	39	6	310	21
Corporate debt instruments	636	352	38	4	232	10
Non-participant loans	56	51	1	*/	4	*/
Participant loans	1,662	1,601	38	*/	20	2
Other or unspecified interest	<u>4,262</u>	<u>3,796</u>	<u>156</u>	<u>5</u>	<u>237</u>	<u>69</u>
Total interest earnings	9,155	7,710	395	16	920	114
Dividends:						
Preferred stock	437	393	30	*/	3	10
Common stock	<u>8,141</u>	<u>6,468</u>	<u>1,167</u>	<u>6</u>	<u>307</u>	<u>191</u>
Total dividend income	8,577	6,862	1,198	7	311	201
Rents	37	33	*/	0	3	*/
Net gain (loss) on sale of assets	11,606	10,016	619	11	570	390
Unrealized appreciation:						
Unrealized appreciation of real estate	4,289	3,124	712	7	46	401
Other unrealized appreciation	33,255	23,004	7,128	37	1,850	1,236
Total unrealized appreciation	37,543	26,128	7,840	43	1,896	1,637
Net invest. gain from common/col. trusts	11,523	10,085	848	6	525	58
Net invest. gain from pooled sep. accounts	7,888	7,626	-88	3	314	34
Net invest. gain from master trusts	40,909	38,375	1,298	131	866	239
Net invest. gain from 103-12 invest. entities	530	467	*/	23	39	1
Net invest. gain from reg. invest. companies	67,588	63,904	983	51	2,318	332
Other or unspecified income	4,930	4,267	276	3	313	70
TOTAL INCOME	380,499	341,608	19,375	410	14,621	4,485

(continued...)

Table D2. Income Statement of Defined Contribution Plans with 100 or More Participants
by type of plan, 2004
(amounts in millions)

Income and Expenses	Total Defined Contribution Plans	Profit Sharing and Thrift Savings Plans	Stock Bonus Plans	Target Benefit Plans	Money Purchase Plans	Other Defined Contribution Plans
EXPENSES						
Benefit payments and payments to provide benefits:						
Direct benefit payments	\$152,110	\$138,736	\$7,207	\$145	\$4,655	\$1,367
Payments to insurance carriers for benefits	223	95	*/	*/	107	21
Other or unspecified benefits	<u>1,070</u>	<u>939</u>	<u>58</u>	<u>3</u>	<u>52</u>	<u>18</u>
Total benefit payments	153,403	139,770	7,266	148	4,813	1,407
Corrective distributions	270	268	2	*/	*/	*/
Deemed distribution of participant loans	403	380	1	*/	21	*/
Interest expense	1,066	570	399	0	2	94
Administrative expenses:						
Professional fees	264	198	24	1	35	8
Contract administrator fees	375	335	5	*/	28	7
Investment advisory and management fees	538	385	14	5	127	7
Other or unspecified admin. expenses	<u>641</u>	<u>524</u>	<u>11</u>	<u>1</u>	<u>91</u>	<u>14</u>
Total administrative expenses	1,819	1,442	54	6	281	36
Unspecified expenses	<u>44</u>	<u>34</u>	<u>7</u>	<u>*/</u>	<u>4</u>	<u>*/</u>
TOTAL EXPENSES	157,005	142,464	7,728	154	5,122	1,537
NET INCOME	223,493	199,145	11,647	256	9,499	2,947

*/ Less than \$500,000.

SOURCE: Form 5500 filings for plan years ending in 2004.

**Table D3. Number of 401(k) Type Plans, Participants, Active Participants,
Assets, Contributions, and Benefits
by type of plan, 2004**

Type of Plan	Number of Plans 1/	Total Participants (thousands) 2/	Active Participants (thousands) 3/	Total Assets (millions)	Total Contributions (millions) 4/	Total Benefits (millions) 5/
TOTAL	418,553	54,892	44,407	\$2,188,733	\$203,867	\$166,731
Profit sharing and thrift-savings	417,035	53,593	43,407	2,095,942	198,238	160,294
Stock bonus	244	995	756	80,396	4,822	5,835
Target benefit	46	1	1	68	13	5
Money purchase	1,111	283	224	12,090	771	583
Annuity-403(b)(1)	69	17	16	56	11	2
Custodial account-403(b)(7)	5	2	1	158	11	8
IRAs or annuities (Code 408)	44	1	1	23	2	3

1/ Excludes plans covering only one participant.

2/ Includes active, retired and separated vested participants not yet in pay status. The number of participants also includes double counting of workers in more than one plan.

3/ Active participants include any workers currently in employment covered by a plan and who are earning or retaining credited service under a plan. Active participants also include nonvested former employees who have not yet incurred a break in service.

4/ Includes both employer and employee contributions.

5/ Amounts shown include both benefits paid directly from trust funds and premium payments made by plans to insurance carriers.

Amounts exclude benefits made directly by insurance carriers.

*/ Less than \$500,000, or 500, in the case of participants.

SOURCE: Form 5500 series reports filed with the U.S. Department of Labor for plan years ending in 2004.

**Table D4. Number of 401(k) Type Plans
by number of participants and primary or supplemental status, 2004**

Number of Participants	Total	401(k) is Only Plan Sponsored by Employer	Employer Sponsoring 401(k) Plan Also Sponsors Other Pension Plan(s)
Total	418,553	390,308	28,246
None or not reported	13,630	12,745	885
2-9	111,191	105,540	5,652
10-24	122,292	116,715	5,576
25-49	75,280	70,686	4,594
50-99	46,606	43,343	3,263
100-249	28,519	25,459	3,060
250-499	10,019	8,292	1,727
500-999	5,024	3,862	1,162
1,000-2,499	3,335	2,260	1,075
2,500-4,999	1,298	758	539
5,000-9,999	672	367	304
10,000-19,999	366	157	210
20,000-49,999	236	94	143
50,000 or more	85	29	55

SOURCE: Form 5500 filings for plan years ending in 2004.

**Table D5. Number of Active Participants in 401(k) Type Plans
by number of participants and primary or supplemental status, 2004
(numbers in thousands)**

Number of Participants	Total	401(k) is Only Plan Sponsored by Employer	Employer Sponsoring 401(k) Plan Also Sponsors Other Pension Plan(s)
Total	44,407	28,200	16,207
2-9	533	507	26
10-24	1,590	1,514	76
25-49	2,118	1,983	135
50-99	2,610	2,419	192
100-249	3,564	3,154	410
250-499	2,836	2,332	504
500-999	2,851	2,188	662
1,000-2,499	4,214	2,840	1,374
2,500-4,999	3,665	2,169	1,496
5,000-9,999	3,757	2,130	1,627
10,000-19,999	3,980	1,792	2,188
20,000-49,999	5,712	2,426	3,286
50,000 or more	6,977	2,745	4,233

SOURCE: Form 5500 filings for plan years ending in 2004.

**TABLE D6. Number of 401(k) Type Plans and Active Participants
by size of plan and extent of participant direction of investments, 2004**

Number of Participants	Total		Participant Directs All Investments		Participant Directs Investment of Portion Of Assets 1/		Participant Does Not Direct Any Investments	
	Number of Plans	Active Participants (thousands)	Number of Plans	Active Participants (thousands)	Number of Plans	Active Participants (thousands)	Number of Plans	Active Participants (thousands)
Total	418,553	44,407	349,158	34,197	20,799	7,273	48,596	2,937
None or not reported	13,630	0	11,283	0	593	0	1,754	0
2-9	111,191	533	85,211	414	5,439	27	20,541	92
10-24	122,292	1,590	101,818	1,330	6,087	78	14,386	182
25-49	75,280	2,118	64,753	1,822	3,924	108	6,603	187
50-99	46,606	2,610	41,266	2,312	2,219	123	3,120	175
100-249	28,519	3,564	26,078	3,267	1,152	140	1,289	157
250-499	10,019	2,836	9,207	2,611	408	111	404	114
500-999	5,024	2,851	4,557	2,592	262	144	206	115
1,000-2,499	3,335	4,214	2,940	3,707	261	333	134	174
2,500-4,999	1,298	3,665	1,065	3,027	171	473	62	164
5,000-9,999	672	3,757	513	2,866	108	599	51	292
10,000-19,999	366	3,980	262	2,868	81	878	22	234
20,000-49,999	236	5,712	154	3,758	67	1,601	15	353
50,000 or more	85	6,977	50	3,623	28	2,656	7	698

1/ Generally, the portion would consist of employee contributions.

SOURCE: Form 5500 filings for plan years ending in 2004.

**TABLE D7. Balance Sheet of 401(k) Type Plans
by extent of participant direction of investments, 2004**
(amounts in millions)

Type of Asset or Liability	Total	Participant Directs All Investments	Participant Directs Investment of Portion of Assets 1/	Participant Does Not Direct Any Investments
Partnership/joint venture interests	\$1,212	\$620	\$381	\$211
Employer real property	298	21	35	241
Real estate (exc. employer real property)	420	269	70	82
Employer securities	217,296	72,088	127,254	17,954
Participant loans	38,426	27,888	8,434	2,104
Loans (other than to participants)	1,703	740	626	338
Other investments 2/	<u>1,929,378</u>	<u>1,348,099</u>	<u>428,648</u>	<u>152,631</u>
TOTAL ASSETS	2,188,733	1,449,725	565,447	173,561
TOTAL LIABILITIES	<u>11,373</u>	<u>2,787</u>	<u>6,688</u>	<u>1,898</u>
NET ASSETS	2,177,360	1,446,939	558,759	171,663

1/ Generally, the portion would consist of employee contributions.

2/ This table summarizes assets that appear on both the Schedule H (for plans with 100 or more participants) and Schedule I (for plans with fewer than 100 participants). All asset items that appear on the more detailed Schedule H but not the Schedule I are grouped under "Other investments."

SOURCE: Form 5500 filings for plan years ending in 2004.

**TABLE D8. Income Statement of 401(k) Type Plans
by extent of participant direction of investments, 2004**
(amounts in millions)

Income and Expenses	Total	Participant Directs All Investments	Participant Directs Investment of Portion of Assets 1/	Participant Does Not Direct Any Investments
INCOME				
Employer contributions	\$63,015	\$45,517	\$12,746	\$4,752
Participant contributions	127,618	94,996	24,904	7,718
Contributions from others (including rollovers)	12,673	10,728	1,321	624
Noncash contributions	561	226	304	30
All other income	<u>204,521</u>	<u>129,737</u>	<u>58,154</u>	<u>16,630</u>
TOTAL INCOME	408,388	281,205	97,428	29,754
EXPENSES				
Total benefit payments	166,731	111,459	43,556	11,716
Corrective distributions	464	413	24	27
Deemed distribution of participant loans	447	372	52	23
Other of unspecified expenses	<u>2,659</u>	<u>1,419</u>	<u>907</u>	<u>333</u>
TOTAL EXPENSES	170,300	113,663	44,539	12,099
NET INCOME	238,087	167,543	52,889	17,656

1/ Generally, the portion would consist of employee contributions.

2/ This table summarizes income and expenses that appear on both the Schedule H (for plans with 100 or more participants) and Schedule I (for plans with fewer than 100 participants). All income and expense items that appear on the more detailed Schedule H but not the Schedule I (e.g., Interest earnings, Dividends, Rents, and several line items reporting realized or unrealized gains/losses on investments) are grouped under "All other income" or "Other expenses."

SOURCE: Form 5500 filings for plan years ending in 2004.

**TABLE D9. Balance Sheet of 401(k) Type Plans with 100 or More Participants
by extent of participant direction of investments, 2004**
(amounts in millions)

Type of Asset or Liability	Total	Participant Directs All Investments	Participant Directs Investment of Portion of Assets 1/	Participant Does Not Direct Any Investments
ASSETS				
Total noninterest-bearing cash	\$2,018	\$1,778	\$155	\$85
Employer contrib. receivable	13,693	9,510	3,194	989
Participant contrib. receivable	1,716	1,272	317	128
Other receivables	3,146	2,370	553	223
Interest-bearing cash	34,905	24,882	5,804	4,218
U. S. Government securities	9,740	4,829	3,505	1,406
Corporate debt instruments: Preferred	2,131	520	1,262	348
Corporate debt instruments: All other	5,566	3,391	1,371	803
Preferred stock	368	235	92	42
Common stock	39,199	22,663	10,393	6,142
Partnership/joint venture interests	622	436	99	87
Real estate (exc. employer real property)	136	71	32	33
Loans (other than to participants)	1,130	671	418	41
Participant loans	35,233	25,059	8,296	1,878
Assets in common/collective trusts	166,329	112,748	42,055	11,526
Assets in pooled separate accounts	69,578	62,506	4,368	2,704

(continued...)

**TABLE D9. Balance Sheet of 401(k) Type Plans with 100 or More Participants
by extent of participant direction of investments, 2004**
(amounts in millions)

Type of Asset or Liability	Total	Participant Directs All Investments	Participant Directs Investment of Portion of Assets 1/	Participant Does Not Direct Any Investments
Assets in master trusts	\$473,028	\$254,581	\$193,781	\$24,667
Assets in 103-12 investment entities	6,446	4,589	1,708	150
Assets in registered investment comp.	703,755	542,685	112,512	48,557
Assets in insurance co. general account	52,210	36,483	12,195	3,532
Other general investments	39,818	23,588	9,322	6,908
Employer securities	216,038	71,774	126,487	17,777
Employer real property	291	15	35	241
Buildings and other property used by plan	9	1	1	7
Other or unspecified assets	<u>14,704</u>	<u>10,711</u>	<u>3,145</u>	<u>848</u>
TOTAL ASSETS	1,891,811	1,217,368	541,103	133,340
LIABILITIES				
Benefit claims payable	590	389	154	47
Operating payables	1,516	126	520	871
Acquisition indebtedness	4,060	116	3,617	327
Other liabilities	<u>4,364</u>	<u>1,677</u>	<u>2,104</u>	<u>583</u>
TOTAL LIABILITIES	10,530	2,308	6,394	1,828
NET ASSETS	1,881,281	1,215,060	534,709	131,512

1/ Generally, the portion would consist of employee contributions.
SOURCE: Form 5500 filings for plan years ending in 2004.

**Table D10. Income Statement of 401(k) Type Plans with 100 or More Participants
by extent of participant direction of investments, 2004**
(amounts in millions)

Income and Expenses	Total	Participant Directs All Investments	Participant Directs Investment of Portion of Assets 1/	Participant Does Not Direct Any Investments
INCOME				
Contributions received or receivable from:				
Employers	\$49,914	\$35,307	\$11,626	\$2,981
Participants	105,139	75,681	23,607	5,851
Others (including rollovers)	9,250	7,744	1,156	350
Noncash contributions	<u>512</u>	<u>188</u>	<u>298</u>	<u>26</u>
Total contributions	164,815	118,919	36,688	9,208
Interest earnings:				
Interest-bearing cash	1,640	878	595	167
U. S. Government securities	312	144	104	64
Corporate debt instruments	306	147	128	30
Non-participant loans	44	34	7	2
Participant loans	1,616	1,170	352	94
Other or unspecified interest	<u>3,477</u>	<u>2,131</u>	<u>826</u>	<u>520</u>
Total interest earnings	7,394	4,505	2,013	877
Dividends:				
Preferred stock	383	90	274	18
Common stock	<u>6,957</u>	<u>3,316</u>	<u>2,985</u>	<u>656</u>
Total dividend income	7,340	3,407	3,259	674
Rents	25	4	3	17
Net gain (loss) on sale of assets	5,693	1,955	3,049	689
Unrealized appreciation:				
Unrealized appreciation of real estate	3,616	449	1274	1,893
Other unrealized appreciation	<u>28,659</u>	<u>12,178</u>	<u>13,476</u>	<u>3,005</u>
Total unrealized appreciation	32,274	12,627	14,750	4897
Net invest. gain from common/col. trusts	10,650	6,479	3,396	776
Net invest. gain from pooled sep. accounts	7,322	6,598	441	283
Net invest. gain from master trusts	38,730	19,996	17,047	1,688
Net invest. gain from 103-12 invest. entities	327	259	58	10
Net invest. gain from reg. invest. companies	62,891	49,898	10,071	2,922
Other or unspecified income	<u>3,928</u>	<u>2,585</u>	<u>1,151</u>	<u>193</u>
TOTAL INCOME	341,391	227,232	91,926	22,233

(continued...)

**Table D10. Income Statement of 401(k) Type Plans with 100 or More Participants
by extent of participant direction of investments, 2004**
(amounts in millions)

Income and Expenses	Total	Participant Directs All Investments	Participant Directs Investment of Portion of Assets 1/	Participant Does Not Direct Any Investments
EXPENSES				
Benefit payments and payments to provide benefits:				
Direct benefit payments	\$139,032	\$88,737	\$41,193	\$9,102
Payments to insurance carriers for benefits	59	50	3	6
Other or unspecified benefits	<u>900</u>	<u>715</u>	<u>115</u>	<u>70</u>
Total benefit payments	139,991	89,503	41,311	9,177
Interest expense	596	39	477	81
Corrective distributions	268	243	18	7
Deemed distribution of participant loans	371	306	48	17
Administrative expenses:				
Professional fees	187	112	63	12
Contract administrator fees	324	229	59	36
Investment advisory and management fees	336	214	76	47
Other or unspecified admin. expenses	<u>510</u>	<u>345</u>	<u>124</u>	<u>41</u>
Total administrative expenses	1,358	900	322	136
Unspecified expenses	<u>26</u>	<u>18</u>	<u>3</u>	<u>6</u>
TOTAL EXPENSES	142,610	91,009	42,178	9,423
NET INCOME	198,781	136,223	49,748	12,810

1/ Generally, the portion would consist of employee contributions.

SOURCE: Form 5500 filings for plan years ending in 2004.

Table D11. Number of Employee Stock Ownership Plans (ESOPs), Total Participants, Active Participants, Assets, Contributions, and Benefits by type of plan, 2004

Type of Plan	Number of Plans 1/	Total Participants (thousands) 2/	Active Participants (thousands) 3/	Total Assets (millions)	Total Contributions (millions) 4/	Total Benefits (millions) 5/
TOTAL	7,051	10,233	7,818	\$668,646	\$41,627	\$51,811
Profit sharing and thrift-savings	2,236	8,105	6,193	553,394	35,686	42,975
Stock bonus plans	2,817	1,628	1,216	95,450	4,974	6,777
Target benefit plans	1	1	1	93	3	2
Money purchase plans	100	53	47	3,016	152	170
Annuity-403(b)(1)	1	0	0	0	0	3
Other defined contribution plans	1,896	445	361	16,694	813	1,884

1/ Excludes plans covering only one participant.

2/ Includes active, retired, and separated vested participants not yet in pay status. The number of participants also includes double counting of workers in more than one plan.

3/ Active participants include any workers currently in employment covered by a plan and who are earning or retaining credited service under a plan. Active participants also include nonvested former employees who have not yet incurred a break in service.

4/ Includes both employer and employee contributions.

5/ Amounts shown include both benefits paid directly from trust funds and premium payments made by plans to insurance carriers.

Amounts exclude benefits directly made by insurance carriers.

SOURCE: Form 5500 filings for plan years ending in 2004.

Table D12. Number of Employee Stock Ownership Plans (ESOPs), Total Participants, Active Participants, Assets, Contributions, and Benefits by type of ESOP, 2004

Type of Plan	Number of Plans	Total Participants (thousands) 2/	Active Participants (thousands) 3/	Total Assets (millions)	Total Contributions (millions) 4/	Total Benefits (millions) 5/
TOTAL	7,051	10,233	7,818	\$668,646	\$41,627	\$51,811
Nonleveraged ESOPs	3,903	7,439	5,755	440,943	28,437	34,793
Leveraged ESOPs	3,148	2,794	2,063	227,703	13,190	17,018

1/ Excludes plans covering only one participant.

2/ Includes active, retired, and separated vested participants not yet in pay status. The number of participants also includes double counting of workers in more than one plan.

3/ Active participants include any workers currently in employment covered by a plan and who are earning or retaining credited service under a plan. Active participants also include nonvested former employees who have not yet incurred a break in service.

4/ Includes both employer and employee contributions.

5/ Amounts shown include both benefits paid directly from trust funds and premium payments made by plans to insurance carriers. Amounts exclude benefits directly made by insurance carriers.

SOURCE: Form 5500 series reports filed with the U.S. Department of Labor for plan years ending in 2004.

**Table D13. Number of Employee Stock Ownership Plans (ESOPs)
by number of participants and primary or supplemental status, 2004**

Number of Participants	Total	ESOP is Only Plan Sponsored by Employer	Employer Sponsoring ESOP Plan Also Sponsors Another Pension Plan(s)
Total	7,051	3,235	3,815
None or not reported	489	307	182
2-9	446	400	46
10-24	944	464	479
25-49	1,239	649	590
50-99	1,113	477	636
100-249	1,292	545	747
250-499	558	152	406
500-999	317	101	216
1,000-2,499	232	68	164
2,500-4,999	136	24	112
5,000-9,999	93	15	77
10,000-19,999	80	15	65
20,000-49,999	75	11	64
50,000 or more	37	6	31

SOURCE: Form 5500 series reports filed with the U.S. Department of Labor for plan years ending in 2004.

**TABLE D14. Balance Sheet of Employee Stock Ownership Plans (ESOPs)
with 100 or More Participants
by leveraged status, 2004**

(amounts in millions)

Type of Asset or Liability	Total	Nonleveraged ESOPs	Leveraged ESOPs
ASSETS			
Total noninterest-bearing cash	\$143	\$58	\$85
Employer contrib. receivable	4,015	3,196	818
Participant contrib. receivable	300	192	108
Other receivables	828	629	199
Interest-bearing cash	6,419	5,083	1,336
U. S. Government securities	4,112	2,227	1,886
Corporate debt instruments: Preferred	1,222	286	936
Corporate debt instruments: All other	947	348	599
Preferred stock	29	27	2
Common stock	8,716	5,633	3,084
Partnership/joint venture interests	9	8	1
Real estate (exc. employer real property)	2	2	0
Loans (other than to participants)	161	146	15
Participant loans	10,197	7,673	2,524
Assets in common/collective trusts	45,029	32,627	12,402
Assets in pooled separate accounts	1,875	1,330	545
Assets in master trusts	242,637	158,848	83,789
Assets in 103-12 investment entities	1,433	834	598
Assets in registered investment comp.	106,776	77,569	29,207
Assets in ins. co. general account	11,166	9,148	2,018
Other general investments	9,093	6,984	2,109
Employer securities	202,109	123,819	78,290
Employer real property	18	11	7
Buildings and other property used by plan	0	0	0
Other or unspecified assets	<u>2,486</u>	<u>163</u>	<u>2,323</u>
TOTAL ASSETS	659,723	436,841	222,882
LIABILITIES			
Benefit claims payable	228	145	83
Operating payables	572	56	515
Acquisition indebtedness	8,187	1,723	6,464
Other liabilities	<u>6,472</u>	<u>742</u>	<u>5,731</u>
TOTAL LIABILITIES	15,459	2,667	12,792
NET ASSETS	644,264	434,174	210,089

SOURCE: Form 5500 filings for plan years ending in 2004.

**Table D15. Income Statement of Employer Stock Ownership Plans (ESOPs)
with 100 or More Participants
by leveraged status, 2004**
(amounts in millions)

Income and Expenses	Total	Nonleveraged ESOPs	Leveraged ESOPs
INCOME			
Contributions received or receivable from:			
Employers	\$13,596	\$9,158	\$4,438
Participants	25,293	17,502	7,790
Others (including rollovers)	1,228	896	333
Noncash contributions	<u>594</u>	<u>340</u>	<u>254</u>
Total contributions	40,711	27,895	12,816
Interest earnings:			
Interest-bearing cash	534	402	132
U. S. Government securities	111	58	53
Corporate debt instruments	93	47	45
Non-participant loans	11	11	*/
Participant loans	406	323	83
Other or unspecified interest	<u>799</u>	<u>588</u>	<u>211</u>
Total interest earnings	1,954	1,429	526
Dividends:			
Preferred stock	333	199	134
Common stock	<u>4,383</u>	<u>2,840</u>	<u>1,543</u>
Total dividend income	4,717	3,039	1,677
Rents	*/	*/	*/
Net gain (loss) on sale of assets	8,911	3,269	5,641
Unrealized appreciation:			
Unrealized appreciation of real estate	1,504	996	507
Other unrealized appreciation	<u>16,684</u>	<u>10,839</u>	<u>5,846</u>
Total unrealized appreciation	18,188	11,835	6,353

(continued...)

**Table D15. Income Statement of Employer Stock Ownership Plans (ESOPs)
with 100 or More Participants
by leveraged status, 2004**
(amounts in millions)

Income and Expenses	Total	Nonleveraged ESOPs	Leveraged ESOPs
Net inv. gain from common/col. trusts	\$3,429	\$2,288	\$1,141
Net inv. gain from pooled sep. accounts	137	169	-32
Net inv. gain from master trusts	19,519	13,780	5,739
Net inv. gain from 103-12 inv. entities	42	25	18
Net inv. gain from reg. Inv. companies	9,248	6,678	2,570
Other or unspecified income	<u>1,711</u>	<u>1,107</u>	<u>603</u>
TOTAL INCOME	108,567	71,514	37,053
EXPENSES			
Benefit payments and payments to provide benefits			
Direct benefit payments	48,901	33,421	15,480
Payments to ins. carriers for benefits	1	1	*/
Other or unspecified benefits	<u>146</u>	<u>41</u>	<u>106</u>
Total benefit payments	49,048	33,463	15,586
Interest expense	1,055	139	916
Corrective distributions	8	7	1
Deemed distrib. of partic. loans	66	60	6
Administrative expenses:			
Professional fees	65	43	22
Contract administrator fees	42	34	8
Investment advisory and management fees	63	38	24
Other or unspecified admin. expenses	<u>121</u>	<u>80</u>	<u>41</u>
Total administrative expenses	291	195	96
Unspecified expenses	<u>12</u>	<u>2</u>	<u>11</u>
TOTAL EXPENSES	50,481	33,866	16,615
NET INCOME	58,086	37,648	20,437

*/ Less than \$500,000.

SOURCE: Form 5500 filings for plan years ending in 2004.

**TABLE D16. Number of Defined Contribution Plans, Participants,
Active Participants, Assets, Contributions, and Benefits
by 401(k) and ESOP status, 2004**

401(k) / ESOP Status	Number of Plans 1/	Total Participants (thousands) 2/	Active Participants (thousands) 3/	Total Assets (millions)	Total Contributions (millions) 4/	Total Benefits (millions) 5/
TOTAL	635,567	64,627	52,158	2,587,159	228,597	192,888
401(k), not ESOP	417,321	46,362	37,903	1,585,687	165,560	120,190
ESOP, not 401(k)	5,818	1,703	1,314	65,600	3,320	5,270
401(k) and ESOP	1,233	8,530	6,504	603,046	38,307	46,541
Not 401(k), not ESOP	211,196	8,033	6,437	332,826	21,410	20,887

1/ Excludes plans covering only one participant.

2/ Includes active, retired, and separated vested participants not yet in pay status. The number of participants also includes double counting of workers in more than one plan.

3/ Active participants include any workers currently in employment covered by a plan and who are earning or retaining credited service under a plan. Active participants also include nonvested former employees who have not yet incurred a break in service.

4/ Includes both employer and employee contributions.

5/ Amounts shown include both benefits paid directly from trust funds and premium payments made by plans to insurance carriers. Amounts exclude benefits paid directly by insurance carriers.

SOURCE: Form 5500 filings for plan years ending in 2004.