

IRS Form 5500 Electronic Filing: How to register for signing credentials

Ask Kidder.®

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Disclosure

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Background

- For plan years beginning on or after January 1, 2009, all pension (401(k), profit sharing, 403(b), cash balance, defined benefit and ESOP) and welfare plans required to file an annual report under Title I of ERISA (Form 5500 or Form 5500-SF) must file such forms electronically.
- The electronic filing is through a system called EFAST2.

Background (cont'd)

- For electronic filing to work, specific parties to the plan, including the plan sponsor, are **required** to obtain credentials
- Kidder Benefits Consultants, Inc., as your third party administrator and preparer of your Form 5500, will obtain “filing author” credentials from the Department of Labor (DOL).
- You, as the plan sponsor, must also obtain “signature credentials” from the DOL. The person required to sign electronically must obtain the signature credentials directly through the DOL website. Neither Kidder nor any other TPA can obtain credentials on your behalf.

Steps to Register:

- As plan sponsor, you are obtaining your **IREG Signing Credentials** as **Filing Signer**.
- Expect to spend *approximately 15-30 minutes* to complete the process.

1) Go to www.askkidder.com and click “Links”

The screenshot shows the top navigation bar of the Ask Kidder website. The 'LINKS' menu item is circled in orange. Below the navigation bar is a dark header with the text 'The qualified plan experts' and a list of service categories: Qualified Plan Design, Cash Balance Plans, Fiduciary Compliance, Administration & Documentation, Employee Education, Investment Platforms, and Request Proposal. The main content area features a list of questions on the left and a detailed description of Kidder Benefits Consultants on the right. At the bottom right, there is a list of links with orange arrowheads.

ABOUT KIDDER | KIDDER RESOURCES | NEWS ROOM | TESTIMONIALS | GLOSSARY | CAREERS | CONTACT | **LINKS**

The qualified plan experts

Qualified Plan Design | Cash Balance Plans | Fiduciary Compliance | Administration & Documentation | Employee Education | Investment Platforms | Request Proposal

What's the best plan for me and my people?
Is a cash balance plan right for me?
Am I satisfying my fiduciary obligations?
What about administration and documentation?
Who will educate my employees?
What investment platforms can I choose from?
How do I get started?

Kidder Benefits Consultants is a third party administration (TPA) firm specializing in consulting, design, administration and actuarial services for all types of defined contribution and defined benefit plans, including 401(k), profit sharing, ESOP, cash balance, age-weighted, cross-tested, 403(b) and 457(b). We also provide governance support to assist plan sponsors in meeting their fiduciary responsibilities.

We work closely with employers, professionals and their financial advisors to develop innovative, compliant retirement solutions tailored to their unique needs.

- ▶ Plan Sponsor Link
- ▶ Secure File Transfer
- ▶ 5500 Form Filing
- ▶ EFAST2 instructions

Ask Kidder.®

2) Scroll down to **Government & Regulatory Websites. Find **US Dept. of Labor – EFAST2 Signature Registration** and click.**

Financial Websites

1. [Bloomberg](#)
2. [CNBC](#)
3. [CNN Money](#)
4. [Fox Business](#)
5. [Yahoo! Finance](#)

Government and Regulatory Websites

1. [5500 Form Filing](#)
2. [Financial Industry Regulatory Authority \(FINRA\)](#)
3. [Internal Revenue Service \(IRS\)](#)
4. [Retirement Plan Management for Small Business \(Small Business Administration\)](#)
5. [Securities and Exchange Commission \(SEC\)](#)
6. [Social Security Administration](#)
7. [US Dept. of Labor – EFAST2 Signature Registration](#)
8. [US Dept. of Labor — Bureau of Labor Statistics](#)
9. [US Dept. of Labor — Employee Benefits Security Administration](#)

3) Please click on the **Register** link on the left side. This will take you to the first section which is the **Privacy Statement**.

The screenshot shows the top navigation bar of the Department of Labor website with the logo and text "UNITED STATES DEPARTMENT OF LABOR". On the right, there are links for "Subscribe to E-mail Updates" and "All DOL" / "EBSA Advanced Search". Below these are input fields for "Enter E-mail Address" and "Find It In DOL", along with "SUBSCRIBE" and "SEARCH" buttons. A secondary navigation bar contains links for "A to Z Index", "Site Map", "FAQs", "DOL Forms", "About DOL", and "Contact Us".

The main content area is titled "EFAST2 Filing - Welcome". It contains a paragraph explaining that EFAST2 is an all-electronic system for filing Form 5500 and Form 5500-SF. It mentions that filers can use "EFAST2-approved vendor software" or the website (IFILE) to submit forms. Below this, there are instructions for returning users to "login" and for new users to "register". A link for "Form 5500/Form 5500-SF Search" is provided.

The left sidebar contains a navigation menu with the following sections:

- Filings**
 - Form 5500/5500-SF Search
- Main**
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 - Register** (circled in red)
 - About EFAST2
 - EFAST Software and Approved Vendors
 - Forms, Instructions and Publications
- Support**
 - FAQ
 - Disaster Relief
 - Related Resources
 - Site Map
 - Contact Us
- EBSA**

At the bottom of the sidebar, there is a section titled "People are Asking..." with the following links:

- Frequently Asked Questions about EFAST2
- Frequently Asked Questions about EFAST2 credentials
- EFAST2 and IFILE User Guides

4) While in **Register – Privacy Statement** section, check the box **“I have read this agreement”** and click **Accept Agreement**.

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Register - Privacy Statement (Step 1 of 7)

Please read and accept the following privacy statement to continue.

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

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

If you respond to an online request for personal information:

Generally, DOL will use the information requested to respond to your inquiry or to provide you with the service associated with the request. However, when we request this information, we fully describe in a customized "Privacy Notice" the reasons for collecting it and DOL's intended use of the information. This Privacy Notice will either appear on the Web page collecting the information or be accessible through a link prominently displayed immediately preceding the information request.

If you visit our site to read or download information:

I have read this agreement

Accept Agreement **Decline Agreement**

5) You will now be in the **Register – Profile Information** section. Please complete. Check **Filing Signer** in user type. Click **Next**.

Important: The information required is for a specific individual and not for the plan sponsor. Each individual's signing credentials are "linked" to their unique email address.

Register - Profile Information (Step 2 of 7)

Please enter your profile information and select Next to continue. Fields marked with an "*" are required.
OMB Control Number: 1210-0117 Exp. Date: 06/30/2015

Click on the ? icons below for further explanations.

* First Name:

* Last Name:

* Address:

Address 2:

* City/Town:

* State: -- Select --

* Country: US - United States

* ZIP:

* Daytime Phone: [no dashes, example: 1234567890]

Fax:

* Email: ?

* Company Name:

You must choose at least one User Type, but you may choose more. ?

* User Type:

- Filing Author
- Filing Signer
- Schedule Author
- Transmitter
- Third Party Software Developer

Back Next Cancel

6) You are in the **Register – Challenge Information** section. Select a challenge question and provide answer. Click **Next**.

The screenshot displays the U.S. Department of Labor website interface. At the top, the header includes the department's name and logo, along with navigation links for 'Subscribe to E-mail Updates', 'All DOL', 'EBSA', and 'Advanced Search'. Below the header, there are search bars for 'Enter E-mail Address' and 'Find it in DOL'. The main content area is titled 'Register - Challenge Information (Step 3 of 7)'. It contains instructions: 'Please select a Challenge Question, and provide an answer, then select Next to continue. Your Challenge Answer is required to complete your profile setup so please remember it.' The form has two fields: '* Challenge Question:' with a dropdown menu and '* Challenge Answer:' with a text input. The 'Next' button is circled in red. The 'Challenge Question' dropdown is also circled in red, showing a list of options including 'What is your date of birth?' and 'Where is your place of birth?'. A 'Back to Top' link is visible below the form. The footer contains various links like 'Frequently Asked Questions', 'Freedom of Information Act', and 'Privacy & Security Statement'.

7) You are in the **Register – Summary** section. Review for accuracy. Click **Submit**.

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Register - Summary (Step 4 of 7)

Please review the information you provided. Select the Edit option to go back and make corrections or 'Submit' to complete this part of your registration.

* Last Name: Taylor
* First Name: Alan
* Address: 246 Dev Lane
Address 2:
* City/Town: Lawrence
* State: Kansas
* Country: US - United States
* ZIP: 66046
* Daytime Phone: (785) 555-1234
Fax:
* Email: ataylor.business2012@gmail.com
* Company Name: Taylor Business Associates
* User Type:
 Filing Author
 Filing Signer
 Schedule Author
 Transmitter
 Third Party Software Developer

* Challenge Question: Where is your place of birth?
* Challenge Answer: Rochester

Submit Edit Cancel

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8) You are in the Register – **Check Email** section. Click **OK**.

The screenshot shows the United States Department of Labor website. The header is red and contains the DOL logo, the text 'UNITED STATES DEPARTMENT OF LABOR', and navigation links such as 'Subscribe to E-mail Updates', 'All DOL', 'EBSA Advanced Search', 'Enter E-mail Address', 'SUBSCRIBE', 'Find It In DOL', and 'SEARCH'. Below the header, there are links for 'A to Z Index', 'Site Map', 'FAQs', 'DOL Forms', 'About DOL', and 'Contact Us'. The main content area is titled 'Register - Check Email' and contains the text: 'Please check the e-mail address you provided for a link into this system to acknowledge and complete the creation of your profile. You will also need the answer to your challenge question in order to complete the next step.' A red circle highlights an 'OK' button. Below the 'OK' button is a 'Back to Top' link. The sidebar on the left contains a menu with categories: 'Filings' (Form 5500/5500-SF Search), 'Main' (Welcome, Login, Register, About EFAST2, EFAST Software and Approved Vendors, Forms, Instructions and Publications), 'Support' (FAQ, Disaster Relief, Related Resources, Site Map, Contact Us), and 'EBSA'. The footer is red and contains links for 'Frequently Asked Questions', 'Freedom of Information Act', 'Privacy & Security Statement', 'Disclaimers', 'Customer Survey', and 'Web Site Notices'. Below the footer is the contact information for the U.S. Department of Labor, including the address, website, telephone, TTY, fax, and contact us link.

Important: After registration, the IREG website will immediately send an email to you with a link for you to login. Use your unique email address and password to obtain the signer User ID and PIN for your “Signing Credentials”.

9) From the email received, click on the **link** to register for your Pin and User ID.

Important: Users should check their junk mail email box if the Credentials Notification is not received within 5 minutes.

From: efast2@efastsys.dol.gov [mailto:efast2@efastsys.dol.gov]
Sent: Monday, November 19, 2012 3:34 PM
To: Taylor, Alan
Subject: Important: Your EFAST2 PIN and User ID

Dear Alan Taylor,

You may now retrieve your PIN and User ID. For your security, you must go to the link below to retrieve these credentials from our secure server. Either select the link or copy the entire link and paste it into the address or location line of your Web browser. Make sure you copy and paste the entire link below; it may appear on multiple lines.

Please Note: Your PIN is available at the link below until 2/19/2013.
If this date has already passed, please contact the EFAST2 Contact Center at 1-866-463-3278.

As part of the PIN application, you agreed not to disclose or share your PIN with anyone, including commercial service providers. You also agreed to keep your PIN in a safe location.

If your PIN is misplaced or stolen, either go to the EFAST2 Web site and change your PIN or contact the EFAST2 Contact Center at 1-866-463-3278.

<https://www.efast.dol.gov/portal/app/userAcknowledge?accountId=A1192914>

If you are an AOL user, click here:

[If you encounter any problems retrieving your PIN, you can contact the EFAST2 Contact Center for assistance.](https://www.efast/dol.gov/portal/app/userAcknowledge?accountId=A1192914</p></div><div data-bbox=)

Thank you,

U.S. Department of Labor

10) Respond to **Challenge Question** verification from previous registration. Click **Next**.

The screenshot shows the EFAST2 registration process. At the top, there is a red header with the United States Department of Labor logo and navigation links. Below the header, there is a sidebar with navigation menus for Filings, Main, Support, and EBSA. The main content area is titled "Register - Challenge Question Verification" and contains the instruction: "Please answer your challenge question, and then select Next to continue." Below this instruction is a text input field with the label "Where is your place of birth:" and the value "Rochester". The "Rochester" text is circled in orange. Below the input field is a blue "Next" button. At the bottom of the main content area is a "Back to Top" button. The footer contains contact information for the U.S. Department of Labor.

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Register - Challenge Question Verification

Please answer your challenge question, and then select Next to continue.

Where is your place of birth:

[Next](#)

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Important: The challenge answer must be entered correctly. If entered incorrectly three times during the registration process (prior to account activation), the account will be revoked and you must begin the registration process again.

11) Read PIN Agreement, mark the “I have read this agreement” and click to **Accept Agreement**.

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Register - PIN Agreement (Step 5 of 7)

Please read and accept the following PIN Agreement to continue.

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

- Electronically sign documents, and
- Access your personal records

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

- Contact the EFAST2 Contact Center at 1-866-463-3278 (1-866-GO-EFAST), or
- Request a new PIN by selecting User Profile from the EFAST2 Web site

I have read this agreement

Accept Agreement Decline Agreement

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12) Read Signature Agreement, mark the “I have read this agreement” and click to **Accept Agreement**.

The screenshot shows the 'Register - Signature Agreement (Step 5a of 7)' page on the United States Department of Labor website. The page includes a header with the DOL logo and navigation links, a left sidebar with 'Filings', 'Main', 'Support', and 'EBSA' sections, and a main content area. The main content area contains the signature agreement text and two buttons: 'Accept Agreement' and 'Decline Agreement'. The 'Accept Agreement' button is circled in orange, and the 'I have read this agreement' checkbox is also circled in orange. Below the buttons is a 'Back to Top' link.

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Register - Signature Agreement (Step 5a of 7)

Please read and accept the following Signature Agreement to continue.

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

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

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

I have read this agreement

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13) Create Password and keep password in a safe place. Click Save.

The screenshot shows the 'Register - Password (Step 6 of 7)' page on the EFAST system. The page header includes the United States Department of Labor logo and navigation links. The main content area contains instructions for password creation and a form with three fields: 'New Password', 'Confirm New', and 'Password'. The 'Save' button is highlighted with a red circle. A 'Password Requirements' list is also visible on the right side of the page.

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Register - Password (Step 6 of 7)

When you create your password, it must be between 8 and 16 characters long and must not contain spaces. You must use at least one uppercase letter, one lower case letter at least one number and at least one of the following special characters [!, @, #, \$, %, ^, &, *, (,)] No other special characters are allowed. Your new password must be different from your last 12 previous passwords. This field is case-sensitive.

Password Requirements

- Must be between 8 and 16 characters long
- At least 1 upper case alpha character
- At least 1 lower case alpha character
- At least 1 numeric character
- At least 1 of the following special characters [!, @, #, \$, %, ^, &, *, (,)]

New Password: [.....]

Confirm New [.....]

Password: [.....]

Save | **Back**

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14) Registration is complete. You can now access the site when needed.

Important: You may want to print the confirmation page for future reference.

The screenshot shows the 'Register - Confirmation (Step 7 of 7)' page. The header includes the U.S. Department of Labor logo and navigation links. The main content area displays 'Successful Account Activation!' and provides the user's EFAST2 profile information. A 'Print This Page' button is visible in the top left. The footer contains frequently asked questions and contact information.

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Register - Confirmation (Step 7 of 7)

Successful Account Activation!

Here is your EFAST2 profile information. Your account setup is now complete. Please retain your User ID and password to access the site in the future. Transmitters should also note your ETIN. You may print this page for your records.

User ID: A1192914
PIN: 9009
ETIN: Y1192249
* Last Name: Taylor
* First Name: Alan
* Address: 246 Dev Lane
Address 2:
* City/Town: Lawrence
* State: Kansas
* Country: US - United States
* ZIP: 66046
* Daytime Phone: (785) 555-1234
Fax:
* Email: ataylor.business2012@gmail.com
* Company Name: Taylor Business Associates
* User Type:
 Filing Author
 Filing Signer
 Schedule Author
 Transmitter
 Third Party Software Developer
* Challenge Question: Where is your place of birth?
* Challenge Answer: Rochester

Login

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Reminders

- 1) Maintain the email address and password used to obtain signing credentials in a safe place.
- 2) Remember challenge question response.
- 3) Notify your Kidder Primary Administrator (PA) with the email address you used to obtain your “signing credentials”. We need to establish your account on Relius Web Client (the software we utilize for electronic submission) and notify you when the Form 5500 is ready for filing.
- 4) Call your Kidder Primary Administrator (PA) with any other questions that you may have.

Kidder Benefits Consultants, Inc.

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