

Is the DC plan subject to the minimum funding standard of IRC Sec. 412?

Yes

Subject to QJSA/QOSA/QPSA

No

Does the plan satisfy one of the following?

1. Pays the full nonforfeitable account balance of any deceased participant to the participant's spouse or to another beneficiary only with spousal consent
2. Is a transferee plan that has established acceptable separate accounting for transferred assets

OR

3. Provides a QJSA and satisfies spousal consent requirements if the plan offers benefit payment in the form of a life annuity and the participant elects an annuity

Yes

Not subject to QJSA/QOSA/QPSA

No

Subject to QJSA/QOSA/QPSA