



FINANCIAL SERVICES  
FOR THE GREATER GOOD®

May 2008

To Keogh Plan Administrators:

Federal pension law may require Keogh plan administrators to file an Annual Return/Report (Form 5500-EZ or Form 5500) for each plan subject to the Employee Retirement Income Security Act of 1974 (ERISA). If you are required to file, it's likely you'll have to file a Form 5500-EZ. Enclosed is a **Memorandum on Form 5500-EZ for Keogh Plans** that will help you complete Form 5500-EZ. Applicable premium and non-premium data are also enclosed.

The enclosed Memorandum has item-by-item instructions for completing the required questions. Administrators of Keogh plans that are funded exclusively with TIAA-CREF annuities may not be required to complete all of the questions on Form 5500-EZ or Form 5500.

You may *not* have to file Form 5500-EZ **or** Form 5500 for 2007 if you meet certain conditions described on page 1 of the Memorandum and you have a one-participant plan that had total plan assets of \$250,000 or less at the end of every plan year beginning on or after January 1, 2007, **OR** you have two or more one-participant plans that together had total plan assets of \$250,000 or less at the end of every plan year beginning on or after January 1, 2007. If you do not meet those conditions, you may have to file Form 5500 *instead of* Form 5500-EZ. If you have to file Form 5500, contact our Administrator Telephone Center at **888 TIA-SRVC (888 842-7782)** to obtain the full Form 5500 package.

You must file the completed Form 5500-EZ with the Department of Labor ("DOL") Employee Benefits Security Administration ("EBSA") as specified in the Form 5500-EZ Instructions, page 3 under "Where To File." The Form 5500-EZ comes in two versions: a version that is completed on a computer (and which can be electronically filed or filed by mail or private delivery service); and a version that can be completed by hand or typewriter (which can *only* be filed by mail or private delivery service). The computer version requires special software that is obtained from a service provider working with the DOL. See the DOL's web page at [www.efast.dol.gov](http://www.efast.dol.gov) for details. The handwritten or typewritten version will require forms obtained directly from the DOL; call 800 829-3676 for these forms. These handwritten or typewritten forms are machine-readable and filers are strongly encouraged to use the official forms.

*As is indicated in the enclosed materials, you generally have to file Form 5500-EZ by the last day of the seventh month following the end of the plan year. For example, if you use a calendar-year plan year, your 2007 Form 5500 is due on or before July 30, 2008.*

If you have any questions about the enclosed material, please contact our Administrator Telephone Center at **888 TIA-SRVC (888 842-7782)**.

Sincerely,

A handwritten signature in black ink, appearing to read "Paul Zietlow", written in a cursive style.

Paul Zietlow  
Director, Individual Client Services