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How to figure out your plan assets (for ERISA bond purposes)

Fastest way: use the DOL search and read the **rightmost column**.

Step 1 — Look up assets on the DOL site

1. Go to **efast.dol.gov/5500Search/**.
2. In **Plan Name** (or **EIN/Plan #**), enter your plan and click **Search**.
3. On the results table, look at the **rightmost column** — that's the **Total Plan Assets (End of Year)** for each filing.
4. Download the **most recent** filing year if you want to drill in, but you can use the number right from the results grid.

Notes

- If you manage multiple plans, repeat for **each plan**—each needs its own bond based on its **own** assets.
- If there's no filing yet (new plan), use the latest **trust/custodian statement**.

Step 2 — Calculate the bond amount

- Minimum: **$1,000**
- Amount: **10% of plan assets**
- Cap: **$500,000** (or **$1,000,000** if the plan holds **employer securities**)

Plain-English formula:
Required Bond = greater of **$1,000** or **10% of plan assets**, but **not more than** the applicable **cap** ($500,000 or $1,000,000 if the plan holds **employer securities** as of October 2025)

Examples

- $2,400,000 assets → 10% = **$240,000** → bond **$240,000**.
- $9,000,000 (no employer stock) → 10% = $900,000 → cap applies → **$500,000**.
- $9,000,000 (with employer stock) → 10% = $900,000 → **$900,000** (under $1M cap).
- $7,500 assets → 10% = $750 → minimum applies → **$1,000**.

Step 3 — Make sure the bond qualifies

- Must be issued by a **Treasury-listed surety** (Circular 570).
- Save the bond and renewal confirmations with plan records; review **annually** so coverage tracks asset changes.

Any questions? Reach out to info@hksurety.com for assistance or buy your bond here: https://hksurety.my.site.com/SelfRegister

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