

## Internal Revenue Service, Treasury

## § 1.401-1

§ 1.408A-2 also issued under 26 U.S.C. 408A.  
§ 1.408A-3 also issued under 26 U.S.C. 408A.  
§ 1.408A-4 also issued under 26 U.S.C. 408A.  
§ 1.408A-5 also issued under 26 U.S.C. 408A.  
§ 1.408A-6 also issued under 26 U.S.C. 408A.  
§ 1.408A-7 also issued under 26 U.S.C. 408A.  
§ 1.408A-8 also issued under 26 U.S.C. 408A.  
§ 1.408A-9 also issued under 26 U.S.C. 408A.  
§§ 1.410(b)-2 through 1.410(b)-10 also issued under 26 U.S.C. 410(b)(6).  
§ 1.411(a)-7 also issued under 26 U.S.C. 411(a)(7)(B)(i).  
§ 1.411(d)-4 also issued under 26 U.S.C. 411(d)(6).  
§ 1.411(d)-6 is issued under Reorganization Plan No. 4 of 1978, 29 U.S.C. 1001nt.  
§§ 1.414(c)-1 through 1.414(c)-5 also issued under 26 U.S.C. 414(c).  
§ 1.414(q)-IT is also issued under 26 U.S.C. 414(q).  
§§ 1.414(r)-0 through 1.414(r)-7 also issued under 26 U.S.C. 414(r).  
§ 1.414(r)-8 also issued under 26 U.S.C. 410(b) and 414(r).  
§ 1.414(r)-9 also issued under 26 U.S.C. 401(a)(26) and 414(r).  
§ 1.414(r)-10 also issued under 26 U.S.C. 129 and 414(r).  
§ 1.414(r)-1 also issued under 26 U.S.C. 414(r).  
§ 1.414(s)-1 also issued under 26 U.S.C. 414(s).  
§ 1.417(e)-1 also issued under 26 U.S.C. 417(e)(3)(A)(ii)(II).  
§ 1.417(e)-1T also issued under 26 U.S.C. 417(e)(3)(A)(ii)(II).

## DEFERRED COMPENSATION, ETC.

### PENSION, PROFIT-SHARING, STOCK BONUS PLANS, ETC.

#### § 1.401-0 Scope and definitions.

(a) *In general.* Sections 1.401 through 1.401-14 (inclusive) reflect the provisions of section 401 prior to amendment by the Employee Retirement Income Security Act of 1974. The sections following § 1.401-14 and preceding § 1.402(a)-1 (hereafter referred to in this section as the “Post-ERISA Regulations”) reflect the provisions of section 401 after amendment by such Act.

(b) *Definitions.* For purposes of the Post-ERISA regulations—

(1) *Qualified plan.* The term “qualified plan” means a plan which satisfies the requirements of section 401(a).

(2) *Qualified trust.* The term “qualified trust” means a trust which satisfies the requirements of section 401(a).

(Sec. 411 Internal Revenue Code of 1954 (88 Stat. 901; 26 U.S.C. 411))

[T.D. 7501, 42 FR 42320, Aug. 23, 1977]

#### § 1.401-1 Qualified pension, profit-sharing, and stock bonus plans.

(a) *Introduction.* (1) Sections 401 through 405 relate to pension, profit-sharing, stock bonus, and annuity plans, compensation paid under a deferred-payment plan, and bond purchase plans. Section 401(a) prescribes the requirements which must be met for qualification of a trust forming part of a pension, profit-sharing, or stock bonus plan.

(2) A qualified pension, profit-sharing, or stock bonus plan is a definite written program and arrangement which is communicated to the employees and which is established and maintained by an employer—

(i) In the case of a pension plan, to provide for the livelihood of the employees or their beneficiaries after the retirement of such employees through the payment of benefits determined without regard to profits (see paragraph (b)(1)(i) of this section);

(ii) In the case of a profit-sharing plan, to enable employees or their beneficiaries to participate in the profits of the employer’s trade or business, or in the profits of an affiliated employer who is entitled to deduct his contributions to the plan under section 404(a)(3)(B), pursuant to a definite formula for allocating the contributions and for distributing the funds accumulated under the plan (see paragraph (b)(1)(ii) of this section); and

(iii) In the case of a stock bonus plan, to provide employees or their beneficiaries benefits similar to those of profit-sharing plans, except that such benefits are distributable in stock of the employer, and that the contributions by the employer are not necessarily dependent upon profits. If the employer’s contributions are dependent upon profits, the plan may enable employees or their beneficiaries to participate not only in the profits of the employer, but also in the profits of an