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## 29 C.F.R. § 4006.6

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### Definition of “participant.”

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- (a) *General rule.* For purposes of this part and part 4007 of this chapter, an individual is considered to be a participant in a plan on any date if the plan has benefit liabilities with respect to the individual on that date.
- (b) *Loss or distribution of benefit.* For purposes of this section, an individual is treated as no longer being a participant—
- (1) In the case of an individual with no vested accrued benefit, after—
- (i) The individual incurs a one-year break in service under the terms of the plan,
- (ii) The individual's entire “zero-dollar” vested accrued benefit is deemed distributed under the terms of the plan, or
- (iii) The individual dies; and
- (2) In the case of a living individual whose accrued benefit is fully or partially vested, or a deceased individual whose accrued benefit was fully or partially vested at the time of death, after—
- (i) An insurer makes an irrevocable commitment to pay all benefit liabilities with respect to the individual, or

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