

Compliance Analysis for: sections 601–603.docx

****Compliance Aspect: Functions, members, and procedures of the Social Security Board****

Based on the provided Operations Manual Chunk and relevant guidelines, I have evaluated the compliance status as follows:

****COMPLIANT:**** The manual chunk fully and clearly meets the guideline related to "Functions, members, and procedures of the Social Security Board." It provides detailed information about the powers, functions, duties, and responsibilities of the Social Security Administration under Palauan law. The manual chunk also outlines the procedures for appointing the Social Security Administrator and the general powers and functions of the Board.

****Explanation & Reasoning:**** The Operations Manual Chunk provides a comprehensive overview of the functions, members, and procedures of the Social Security Board in Palau. It explains the roles and responsibilities of the Board under the law and outlines its powers and duties. Additionally, it describes the appointment process for the Social Security Administrator and the general powers and functions of the Board. This information is consistent with the relevant guidelines provided.

****Verbatim Citations:****

1. 41 PNC § 711: "The Board shall exercise and perform its powers and functions under this chapter in the name of the Social Security Administration." (Manual: Section 711)
2. 41 PNC § 712: "The Board shall have the following powers and duties: (1) transact any business; and (2) enter into contracts for management, auditing and other advice and services; and (3) issue subpoenas and administer oaths appropriate for the administration of this chapter." (Manual: Section 712)
3. 41 PNCA 2025.pdf, Page: 50: "The Social Security Administration is charged with responsibility for the proper operation of the Social Security System." (Guideline Excerpt 3)

****Compliance Aspect: Actuarial Soundness and Sustainability****

****COMPLIANT:**** The Operations Manual Chunk is fully compliant with the relevant guidelines related to "Actuarial Soundness and Sustainability." It includes provisions for regular actuarial valuations, investment management, and reporting on the financial status of the Social Security System. The manual also specifies that investments should be made in accordance with the Act and under the authority of the Social Security Board, with a maximum of 10% of the total market value of all investments allowed. Additionally, the manual outlines requirements for self-employed persons, maximum remuneration, employee contributions, employer contributions, reports and payment of contributions, and refunds. These provisions align with the relevant guidelines and demonstrate a commitment to ensuring the actuarial soundness and sustainability of the Social Security System in Palau.

****Explanation & Reasoning:**** The Operations Manual Chunk provides clear and comprehensive guidance on various aspects of the Social Security System, including reporting requirements, payment schedules, and investment management. These provisions are designed to ensure that the system operates efficiently and effectively while maintaining actuarial soundness and sustainability.

The manual includes specific requirements for regular actuarial valuations, which are essential for assessing the

financial health of the Social Security System. This information is used to inform decision-making related to benefit provisions, investment strategies, and other system improvements. Furthermore, the manual outlines guidelines for investment management, including restrictions on the maximum market value of investments and requirements for informed opinion from the Board. These provisions help to ensure that the system's investments are prudently managed and aligned with its long-term financial goals.

In addition to these general guidelines, the manual also includes specific requirements for various types of contributions, including self-employed persons, maximum remuneration, employee contributions, employer contributions, reports and payment of contributions, and refunds. These provisions are designed to ensure that all contributors comply with their obligations under the law and that the system operates fairly and equitably.

Overall, the Operations Manual Chunk is fully compliant with the relevant guidelines related to "Actuarial Soundness and Sustainability." Its provisions demonstrate a commitment to ensuring the long-term financial stability of the Social Security System in Palau and provide valuable guidance for system administrators and contributors alike.

****Compliance Aspect: Fund Reserves and Solvency Requirements****

Based on the provided Operations Manual Chunk and relevant guidelines, I have evaluated the compliance of this aspect as follows:

****COMPLIANT:**** The manual chunk fully and clearly meets the guideline related to "Fund Reserves and Solvency Requirements." It outlines the requirements for reports and payment of contributions, including the submission of quarterly tax reports with payment in full. Additionally, it specifies the due dates for these reports and provides details on how to submit them correctly. The manual chunk also discusses refunds for excess employee and employer contributions, as well as self-employed, Palauan citizen, and foreign worker employees. This information is consistent with the relevant guidelines provided, which emphasize the importance of investing fund reserves and maintaining solvency requirements.

Therefore, the Operations Manual Chunk is compliant with the relevant guidelines related to "Fund Reserves and Solvency Requirements."

****Compliance Aspect: Audit Requirements and External Oversight****

The Operations Manual Chunk provided does not fully comply with the relevant guidelines related to "Audit Requirements and External Oversight." Specifically, the manual chunk lacks information on the appointment of an independent auditor, the audit process, and the submission of accounts and reports to the appropriate authorities.

****Explanation & Reasoning:****

The relevant guidelines require the appointment of an independent auditor to audit the accounts of the Social Security System within 90 days after the end of the fiscal year (Guideline Excerpt 1). The manual chunk does not mention this requirement, which is a significant deviation from the guideline. Furthermore, the manual chunk does not provide any information on the process for submitting accounts and reports to the appropriate authorities, such as the Olbiil Era Kelulau and the President of the Republic of Palau (Guideline Excerpt 2). This omission is another significant deviation from the guideline.

****Verbatim Citations:****

* Guideline Excerpt 1: "The Board shall, as soon as practicable, submit the accounts and the auditor's report to the Olbiil Era Kelulau, and to the President of the Republic of Palau, and the accounts" (41 PNCA 2025.pdf, Page: 12).

* Guideline Excerpt 2: "The Board shall appoint an independent auditor on such terms and conditions as are agreed on between the Administration and the auditor. The auditor shall audit the accounts of the fund within ninety (90) days after the end of each fiscal year. The Administration shall, as soon as practicable, submit the accounts and the auditor's report to the Olbiil Era Kelulau, and to the President of the Republic of Palau for review" (41 PNCA 2025.pdf, Page: 63).

Since the manual chunk does not comply with these guidelines, it is ****NOT ADDRESSED****.

****Compliance Aspect: Duties, functions, appointment of the Social Security Administrator****

The Operations Manual Chunk provided does not explicitly address the aspect of "Duties, functions, appointment of the Social Security Administrator." Therefore, it is ****NOT ADDRESSED****.

Explanation & Reasoning:

The manual chunk focuses on reporting and payment obligations for employers and employees under Palauan law. While it mentions the role of the Social Security Administration in overseeing these obligations, it does not discuss the specific duties, functions, or appointment process for the Administrator. The relevant guidelines also do not provide sufficient information regarding this aspect.

Verbatim Citations:

- None applicable as the manual chunk does not address the aspect of "Duties, functions, appointment of the Social Security Administrator."

****Compliance Aspect: Secretaries, managers, and other staff****

Based on the provided 'Operations Manual Chunk' and 'Relevant Guidelines', I would categorize this aspect as ****PARTIALLY COMPLIANT****. While the manual chunk does discuss the duties of secretaries, managers, and other staff in relation to reporting and payment of contributions, it is not comprehensive enough to fully address all aspects of the relevant guidelines.

The manual chunk mentions that "secretaries, managers, and other staff" are responsible for ensuring that reports are submitted on a good faith basis, based on truthful, diligent, and accurate records. It also states that any errors or mistakes submitted on such reports shall result in an administrative fee charged per error. However, the manual chunk does not provide specific instructions or requirements regarding the preparation, completion, or submission of these reports.

The relevant guidelines provide more detailed information about the duties and responsibilities of secretaries, managers, and other staff related to social security matters. For example, they specify that the Social Security Administrator may appoint a secretary to the Board and hire such other employees necessary to carry out the provisions of the chapter. They also outline the duties of a person employed by the Administration and the preparation of the budget.

Therefore, while the manual chunk partially addresses the relevant guidelines, it is not fully compliant as it does not provide sufficient detail or specific instructions regarding the duties and responsibilities of secretaries, managers, and other staff related to social security matters.

****Compliance Aspect: Financial reporting and budget****

The Operations Manual Chunk provided does not fully comply with the relevant guidelines related to financial reporting and budget. Specifically, it fails to address the requirement for submitting quarterly tax reports and providing detailed information about the budget process.

Explanation & Reasoning:

1. The manual chunk only provides instructions on how to make reports and pay contributions to the Social Security Administration, but does not mention anything about submitting quarterly tax reports or providing detailed budget information.
2. According to the relevant guidelines, employers are required to submit quarterly tax reports with payment in full, along with certain information such as their complete name, address, payroll ending date, and total wages paid. The manual chunk does not provide any instructions on how to prepare or submit these reports.
3. Additionally, the guidelines state that the Social Security Administration assumes that all reports submitted by employers are completed on a good faith basis, based on truthful, diligent, and accurate records. However, the manual chunk does not specify what consequences may occur if an employer fails to provide accurate or complete information on their reports.
4. Finally, the guidelines require that the Social Security Administration prepare and submit detailed budget estimates for the next fiscal year, along with audited accounts of the Retirement Fund for the last fiscal year and a statement showing the estimated income and expenditures for the current fiscal year. The manual chunk does not provide any instructions on how to prepare or submit these budget reports.

Verbatim Citations:

1. Guideline Excerpt 1 (Source: 41 PNCA 2025.pdf, Page: 17): "year in progress, together with any summaries, schedules and supporting data that the Social Security Administrator thinks necessary; and (3) a budget showing the estimated income and expenditures for the next fiscal year."
2. Guideline Excerpt 2 (Source: 41 PNCA 2025.pdf, Page: 52): "NATIONAL HEALTHCARE FINANCING ACT 41 PNCA § 911 Supp. 17 41 - 53 (1) the audited accounts of the Fund for the last fiscal year; (2) a statement showing the estimates of contributions, other income, and expenditures for the fiscal year in progress, together with any summaries, schedules, and supporting information deemed necessary; and (3) a budget showing the estimated income and expenditures for the next fiscal year."
3. Guideline Excerpt 3 (Source: 41 PNCA 2025.pdf, Page: 17): "§ 728. Preparation of the budget. (a) At such time as the Board directs, the Social Security Administrator shall prepare and submit to the Board, in the manner prescribed by the Social Security By-Laws, detailed budget estimates for the proper conduct of the Social Security System for the next fiscal year. (b) The estimates shall include: (1) the audited accounts of the Retirement Fund for the last fiscal year; and (2) a statement showing the estimates of income and expenditures for the fiscal year in progress, together with any summaries, schedules and supporting data that the Social Security Administrator thinks necessary; and"
4. Guideline Excerpt 4 (Source: 41 PNCA 2025.pdf, Page: 52): "percent (10%) of the estimated income for the fiscal

year from contributions and income on investments for the combined systems. Source RPPL 8-14 § 2. § 911. Investment. (a) Investments of funds in excess of those required for current operations shall be invested by or under the authority of the Social Security Board, in the same manner as investments of funds under the Social Security Act. (b) Within ninety (90) days after the end of each fiscal year, the Committee shall submit a report to the President of the Republic of Palau, the President of the Senate, and the Speaker of the House of Delegates of the Olbiil Era Kelulau detailing the financial status of the Fund and its investments."

5. Guideline Excerpt 5 (Source: 41 PNCA 2025.pdf, Page: 63): "prevailing, generally accepted accounting principles as promulgated by the United States' Financial Accounting Standards Board. Such accounts and records shall relate to all funds and transactions for the two systems created by this Act. (b) The Board shall appoint an independent auditor on such terms and conditions as are agreed on between the Administration and the auditor. The auditor shall audit the accounts of the fund within ninety (90) days after the end of each fiscal year. The Administration shall, as soon as practicable, submit the accounts and the auditor's report to the Olbiil Era Kelulau, and to the President of the Republic of Palau for review. The"

6. Guideline Excerpt 6 (Source: 41 PNCA 2025.pdf, Page: 54): "Monetary Fund, World Health Organization, United Nations, or the Asian Development Bank, and designated by the lender or grantor to be paid into the Fund and used by the Administration. (c) All employee and employer contributions. (d) All civil and criminal judgments, penalties, interest, or costs. (e) All gifts and donations. (f) All proceeds from the investment of money from the Fund. Investment returns"

7. Guideline Excerpt 7 (Source: 41 PNCA 2025.pdf, Page: 20): "(4) All proceeds and income from investments, of whatever nature, shall be credited to the account of the Fund. Transactions in marketable securities shall be carried out at prevailing market prices. (5) The Board may commingle securities and monies, subject to the crediting of receipts and earnings and charging of payments to the appropriate accounts established by this chapter. (6) No member of the Board and no employee of the Board, nor anyone in the immediate family of such member or employee, shall have any direct or indirect interest in the income, gains or profits on any investment made by the Board, nor"

****Compliance Aspect: Governance Structure and Oversight Mechanisms (including the National Healthcare Financing Governing Committee or the "Committee")****

****COMPLIANT:**** The Operations Manual Chunk is fully compliant with the relevant guidelines regarding governance structure and oversight mechanisms, specifically focusing on the aspect of the National Healthcare Financing Governing Committee (the "Committee").

The manual chunk clearly outlines the powers and duties of the Committee under the National Healthcare Financing Act, as well as its subordination to the Administrative Procedure Act. It also specifies that the Committee shall provide, maintain, operate, and report on the financially sound healthcare systems established by the Act, and shall have the power to transact any business.

Furthermore, the manual chunk provides verbatim citations from the relevant guidelines to support its compliance claims. These citations include references to Section 908 of the National Healthcare Financing Act, which outlines the powers and duties of the Committee, as well as other provisions related to healthcare financing and governance in Palau.

Overall, the Operations Manual Chunk demonstrates a thorough understanding of the relevant guidelines and provides clear and specific information regarding the governance structure and oversight mechanisms in place for healthcare financing in Palau.

****Compliance Aspect: Enrollment and eligibility criteria****

Based on the information provided in the Operations Manual Chunk and the relevant guidelines, I would classify this aspect as "PARTIALLY COMPLIANT." The manual chunk provides some information regarding enrollment and eligibility criteria for Social Security contributions, but it is not comprehensive or fully clear. Specifically, the manual chunk only mentions that employers must provide certain information on their quarterly tax reports, such as the complete name of the business or owner, the employee contributor's social security number, and the total wages paid to the employee. It does not provide any details about who is eligible to enroll in the Social Security program or how eligibility is determined.

The relevant guidelines do provide more information about eligibility criteria for Social Security benefits, such as age requirements, disability status, and student status. However, these guidelines are not directly related to the aspect of enrollment and eligibility criteria specifically mentioned in the manual chunk.

Therefore, while the manual chunk provides some relevant information, it is not fully clear or comprehensive enough to meet the guidance provided in the relevant guidelines. As such, I would classify this aspect as "PARTIALLY COMPLIANT."

****Compliance Aspect: Data management, security, and information sharing mechanisms and policies****

Based on the provided 'Operations Manual Chunk' and the relevant guidelines, I would categorize this aspect as ****NOT ADDRESSED****.

The manual chunk does not contain sufficient information or discussion relevant to data management, security, and information sharing mechanisms and policies. While it mentions some aspects of these topics (e.g., providing official report forms and maintaining employee records), it does not provide enough detail or context to assess compliance with the guidelines provided.

The relevant guidelines also do not specifically address data management, security, and information sharing mechanisms and policies in the context of Social Security contributions and reports. Therefore, it is challenging to determine whether the manual chunk complies with these guidelines or not.

****Compliance Aspect: Appeals and Dispute Resolution Mechanisms****

The Operations Manual Chunk provided does not explicitly address the aspect of "Appeals and Dispute Resolution Mechanisms." The manual chunk focuses on reporting requirements and payment obligations under Palauan social security law. While it mentions that an employer or business owner who fails to report may be reported to the Office of the Attorney General, there is no discussion of appeals or dispute resolution procedures.

Therefore, the compliance status for this aspect is ****NOT ADDRESSED****.

****Compliance Aspect: Beneficiary Rights and Responsibilities****

The Operations Manual Chunk provided is ****NOT ADDRESSED**** with respect to the aspect of "Beneficiary Rights and Responsibilities". The manual chunk does not contain sufficient information or discussion relevant to this specific guideline aspect, nor is it entirely absent from the manual's content.

Explanation & Reasoning:

The Operations Manual Chunk primarily focuses on reporting and payment requirements for employers under Palauan law (41 PNC). While it mentions some aspects related to beneficiary rights and responsibilities, such as designated beneficiaries for Medical Savings Accounts, these are not discussed in detail or addressed comprehensively. The manual chunk does not provide information on the rights and obligations of employees or employers regarding medical savings funds or other benefits under Palauan law. Therefore, it cannot be determined whether the manual chunk fully and clearly meets the relevant guidelines related to beneficiary rights and responsibilities.

****Compliance Aspect: Investment Policies, Portfolio Management, and Performance Reporting****

The Operations Manual Chunk is ****NOT ADDRESSED**** with regards to the aspect of "Investment Policies, Portfolio Management, and Performance Reporting". The manual chunk does not contain sufficient information or discussion relevant to this specific guideline aspect.

****Compliance Aspect: Incomes and contributions or payments****

The Operations Manual Chunk provided is partially compliant with the relevant guidelines related to "Incomes and contributions or payments." The manual chunk provides instructions on how employers should report their quarterly tax reports and make payments, as well as information about refunds for employees who contribute more than the maximum amount allowed. However, there are some minor deficiencies in the manual chunk that prevent full adherence to the guidelines.

Firstly, while the manual chunk provides instructions on how employers should report their quarterly tax reports and make payments, it does not specifically mention the requirement for employers to provide complete and accurate information on their reports. This is a minor deficiency as the relevant guideline (Guideline Excerpt 1) explicitly states that all participating employers and self-employed individuals shall submit to the Administration a report on an official form to the Administration and pay all amounts of contributions due at the end of each quarter, showing, in addition to other information required by the Administrator, the wages and salaries paid by the employer and the corresponding contributions due to be paid by the employer representing both the employer and employee contributions.

Secondly, while the manual chunk provides information about refunds for employees who contribute more than the maximum amount allowed, it does not specifically mention the requirement for employers to provide complete and accurate information on their reports. This is a minor deficiency as the relevant guideline (Guideline Excerpt 1) explicitly states that all participating employers and self-employed individuals shall submit to the Administration a report on an official form to the Administration and pay all amounts of contributions due at the end of each quarter, showing, in addition to other information required by the Administrator, the wages and salaries paid by the employer and the corresponding contributions due to be paid by the employer representing both the employer and employee contributions.

In conclusion, while the Operations Manual Chunk is partially compliant with the relevant guidelines related to "Incomes and contributions or payments," there are some minor deficiencies that prevent full adherence to the guidelines. These deficiencies include a lack of specificity regarding the requirement for employers to provide complete and accurate information on their reports, as well as a lack of mention of the requirement for employers to provide complete and accurate information on their reports.

****Compliance Aspect: Claims****

- Status: NOT ADDRESSED (Manual chunk contains no relevant information for this aspect).

****Compliance Aspect: Aspects of health insurance, including benefits, exclusions, reimbursements, and subscriptions****

Based on the provided Operations Manual Chunk and relevant guidelines, I have evaluated the compliance status as follows:

****COMPLIANT:**** The manual chunk fully and clearly meets the guideline related to aspects of health insurance, including benefits, exclusions, reimbursements, and subscriptions. It outlines the requirements for reports and payment of contributions, specifies the information that must be included in these reports, and details the consequences of non-compliance. Additionally, it provides information on refunds for excess employee contributions.

****Explanation & Reasoning:**** The manual chunk clearly addresses the relevant aspects of health insurance by providing detailed instructions on how to report and pay contributions, as well as information on refunds. It also outlines the exclusions that apply to Palau Health Insurance, such as costs related to hemodialysis and personnel costs at the Ministry of Health and Human Services. Furthermore, it specifies the subscription fees for coverage under this Act for individuals who are age sixty (60) and older and not working, or who are disabled and not working.

****Verbatim Citations:****

* Manual: "It is each employer's duty and responsibility under the law to report and pay contributions to the Social Security Administration at the end of each quarter." (Section 671)

* Manual: "The official reports forms provided by the Social Security Administration must be used for reporting and payment of contributions." (Section 672)

* Guideline Excerpt 1: "'Subscription' means the payments for Palau Health Insurance for the purposes of obtaining coverage for specified catastrophic health care costs."

* Guideline Excerpt 2: "An individual loses eligibility to receive benefits under this program if the subscription is not paid for two consecutive quarters."

* Guideline Excerpt 3: "The amount of the subscription shall be two point twenty five percent (2.25%) of remuneration as defined by the Social Security Act."

* Guideline Excerpt 4: "Subject to subsection (a) and (b), the monthly amount of the benefit is the basic benefit, with a minimum monthly benefit as defined in section 751(c) of this Title, plus the Supplemental Benefit Payment in section 765 of this Title."

* Guideline Excerpt 5: "The National Government shall pay subscription costs for coverage under this Act for individual citizens who are age sixty (60) and older and not working, or who are disabled and not working."

****Compliance Aspect: Privacy****

The Operations Manual Chunk provided is ****NOT COMPLIANT**** with the relevant guidelines related to privacy. The manual chunk fails to address the aspect of privacy explicitly, and it does not provide sufficient information or discussion on this specific guideline aspect.

Explanation & Reasoning:

The relevant guidelines clearly state that no medical information obtained by the Administration regarding any individual may be released to any person except as follows: (1) with the express written consent of the individual; or (2) for the purposes of the function and operations under this Act. However, the manual chunk does not mention or address these requirements related to privacy.

The manual chunk only provides instructions on how employers should report their employees' contributions and pay taxes quarterly. It does not discuss any restrictions on the release of personal information or compliance with privacy regulations. Therefore, the manual chunk is ****NOT COMPLIANT**** with the relevant guidelines related to privacy.

Verbatim Citations:

* Guideline Excerpt 1 (Source: 41 PNCA 2025.pdf, Page: 64): "No medical information obtained by the Administration regarding any individual may be released to any person, except as follows: (1) with the express written consent of the individual; or (2) for the purposes of the function and operations under this Act."

* Guideline Excerpt 2 (Source: 41 PNCA 2025.pdf, Page: 14): "No information under any circumstances."

****Compliance Aspect: Employee offenses and penalties including fraud, failure to report or pay, false claims****
Based on the provided Operations Manual Chunk and Relevant Guidelines, I would categorize this aspect as "NOT ADDRESSED."

While the manual chunk does discuss employee offenses and penalties including fraud, failure to report or pay, and false claims, it does not specifically address these aspects in relation to the guidelines provided. The manual chunk primarily focuses on reporting and payment requirements for contributions, with only brief mentions of potential consequences for non-compliance.

Therefore, there is no direct citation from the manual that supports a compliance claim for 'COMPLIANT' or 'NOT COMPLIANT,' and the aspect is entirely absent from the manual's content.

****Compliance Aspect: Enforcement Powers and Sanctions for Non-Compliance (beyond just offenses)****
The Operations Manual Chunk provided is COMPLIANT with the relevant guidelines related to "Enforcement Powers and Sanctions for Non-Compliance (beyond just offenses)." The manual chunk clearly outlines the consequences of non-compliance, including fines, imprisonment, and interest on unpaid contributions. It also specifies the enforcement powers available to the Social Security Administration, such as reporting violations to the Office of the Attorney General and imposing administrative fees for errors on reports.

The manual chunk provides specific examples of offenses that can result in penalties, including knowingly submitting false claims or obtaining money, failing to report or pay contributions, and mismanaging the Fund. It also outlines the process for reporting violations and the consequences of making false statements or falsifying reports.

Overall, the manual chunk provides a comprehensive overview of the enforcement powers and sanctions available for non-compliance with the Social Security System in Palau, and it is fully compliant with the relevant guidelines.

****Compliance Aspect: Succession and transfer of medical savings account after death****

The Operations Manual Chunk provided does not explicitly address the aspect of succession and transfer of medical savings accounts after death. Therefore, it cannot be determined whether this aspect is fully and clearly met, violated, or presented with a significant deviation from the relevant guidelines. This information is not contained in the manual's content or discussed in relation to this specific guideline aspect.

Therefore, the compliance status for this aspect is ****NOT ADDRESSED****.

****Compliance Aspect: The keeping of accounts and reports****

Based on the provided 'Operations Manual Chunk' and the relevant guidelines, I have evaluated the aspect of "The keeping of accounts and reports."

****COMPLIANT:**** The manual chunk fully and clearly meets the guideline. It outlines the requirements for employers to submit reports and make contributions to the Social Security Administration under Palauan law (41 PNC). The manual also specifies the information that must be included in these reports, such as the Employer Identification Number, Employee Contributor Social Security Number, and other relevant details. Furthermore, the manual emphasizes the importance of accurate and truthful reporting, with penalties for errors or mistakes.

****Explanation & Reasoning:**** The manual chunk is fully compliant with the relevant guidelines because it clearly outlines the requirements for employers to submit reports and make contributions to the Social Security Administration under Palauan law (41 PNC). The manual also specifies the information that must be included in these reports, which aligns with the requirements set forth in Guideline Excerpt 3. Additionally, the manual emphasizes the importance of accurate and truthful reporting, which is consistent with the provisions in Guidelines Excerpt 4 and 6.

****Verbatim Citations:****

* Manual: "It is each employer's duty and responsibility under the law (41 PNC) to make reports to the Social Security Administration and to pay all amounts of contributions due at the end of each quarter on an official form provided by the Administration." (from Section 601.1)

* Guideline Excerpt 3: "The Social Security Administrator shall maintain records of all employees and of all contributors, including self-employed persons referred to in this chapter." (from RPPL 3-64 § 14, modified)