Plan sponsor guide to files and reports

A LOOK INSIDE

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File Feed Descriptions

These are the various files that provide you with detailed information regarding participant deferral changes, eligibility and loans. File feeds are necessary in order for you to keep your records up to date. To access the files, log on to the Plan Service Center website, then go to *My Reports* to retrieve the actual file.

FILE TYPE	FILE NAME	FILE DESCRIPTION	ACTION REQUIRED
Trial New Eligible File	GQ19OEFP.TRL	Contains all employees who show as eligible as of the next plan participation date on our system. This file generates five* days prior to the New Eligible File unless otherwise requested. Plan will only receive New Eligible Files if Empower is calculating eligibility for the plan. *This can be modified at the client's request.	• Review to ensure everyone is eligible and all newly eligible employees are included. — Corrections can be made in the Plan Service Center by accessing the View/Change Employee screen and changing the Eligibility Indicator to N for any employee in an excluded class. — If the employee is in an eligible class and has not yet met age and service requirements, the Participation Date can be changed to a future entry date with no change to the Eligibility Indicator. • Update the PDI file (if applicable).
Reject Trial New Eligible File	GQ19OEFP.REJ.TRL	This file may be generated along with the New Eligible File and contains employees who show as eligible as of the next plan participation date on our system. However, their home address has been defaulted to the company address, or a "mail hold" has been placed on the address because we have received incomplete information from the PDI file (*if applicable*).	• Update their address in the Plan Service Center by accessing the View/Change Employee screen. • Update the PDI file (if applicable).
New Eligible File	GQ19OEFP	Contains all newly eligible employees who will receive enrollment letters instructing them how to access their account online.	Review report for accuracy. Empower will mail enrollment letters to the eligible participants on the report.
Deferral File	GQ19OEDF	Contains all deferral information entered or changed by participants via the website or by calling Participant Services during the most recent period. *You will only receive this file if your plan is set up with Deferral Recordkeeping Services.*	• Review and update participant deferral information in your payroll system for those listed on the deferral file. The report format can be used for manual updates to the payroll system or the file format can be uploaded directly into your payroll system.
Loan File	GW19LONF	Report contains all loan information that was changed, initiated or paid off during the period. *Ex. re-amortizations, new loans, loans paid in full.* *Only applicable if your plan allows for loans.*	• Review and update participant loan information in your payroll system for those listed on the loan file. The report format can be used for manual updates to the payroll system or the file format can be uploaded directly into your payroll system.
Automated Mandatory Distribution Report	De minimis	This report is generated weekly to show terminated participants with balances below $5,000, or $1,000 if the lower limit was selected. The report will show which participants: • Will be receiving the de minimis (Automated Mandatory Distribution) report. • Were rejected for distributions (*ex. mail hold on account*). • Have had their balance distributed since the last report. Letters are mailed to participants along with a Simplified Distribution Form. Any participant who fails to respond within 60 days will have their balance automatically distributed to an IRA (*for balances $1,000-$5,000*) OR directly to themselves (*for balances under $1,000*) unless otherwise instructed.	Review file to ensure the termination dates for participants are correct. If corrections are needed, you can contact your Client Service Manager to make those changes.

To-Do List

When participants' requests are received, they are reviewed to ensure all information is complete for processing. If items are missing, the request may be rejected to your To-Do List to provide.

Top 10 common reject reasons

1. Form is missing pages
2. Retirement or termination date is missing or incorrect
3. Spousal consent, as required by plan:
   - Information is missing completely.
   - The signature dates do not match plan administrator signature date (if plan is allowed to validate participant's signature/request).
   - The date the spouse signed does not match the date the notary signed.
   - The notary seal or stamp is missing or expired.
4. Plan administrator signature does not match the signature card on file.
5. Form is unreadable.
6. Participant signature or date is missing on form.
7. Payee information is contradictory or unclear.
8. Preprinted voided check needed or notary validation is missing/incomplete.
9. Termination reason is missing.
10. Payment options are contradictory.

Two types of distribution action items

1. Paper
   - These items require you to provide information for participant requests.
   - To complete these requests, you must print the form, complete the missing information and return the form to the service center at the fax number listed on the form. You may also upload the document to the Plan Service Center.
2. Online
   - These require you to provide information or approval online for participant requests.
   - Rejected requests will remain on the To-Do List for a specific period of time before cancelling if the required information is not submitted.

Important to know

Distributions not approved in the time stated below will be removed, and the participant will need to submit a new request.

- Distribution requests will remain for 60 days.
- Loan requests will remain for 15 days.

New Eligible Files

File Feeds will automatically generate an email notifying you a file is ready for review. The subject line will contain the number of new records included in the file needing attention. The file will NOT be attached to the email. You can log on to the Plan Service Center website under *My Reports* to access the file.

EXAMPLE EMAIL

From: Techsupport [mailto:techsupport@retirementpartner.com]
Sent: Friday, January 11, 2019 6:11 AM
To: Recipient
Subject: Empower Retirement New Eligible File for 461197-01, Contains 7 Records

If this email indicates that zero (0) records were processed, the file will not contain any participant data.
A New Eligible File is now available for download from the website for further processing by your payroll system.

Processed Day: Friday
Processed Date: 11-JAN-2019
Processed Time: 03:30:32 AM
Processed Dates: through
Processed File: GQ19OEFP.461197-01.20190111.A0330.txt
Processed File Name: New Eligible File
Total Records Processed: 7
Reject File:
Reject File Name:
Total Records on New Eligible Reject File:

New Eligible File Q&A

What was processed?

The New Eligible File confirms the list of people who will be receiving an enrollment letter.

Was the participant data supposed to be attached?

No. The file will NOT be included with the email. You will need to log on to the Plan Service Center website to view.

What am I supposed to do with this information?

You can review this file to ensure everyone is eligible and no eligible employee is missing. The Trial New Eligible file is generated first, generally five days before the New Eligible file. Corrections can be made in the Plan Service Center by accessing the *View/Change* employee screen and changing the participation date or the eligibility indicator to "N" if the person is in an excluded class or "Y" if they are eligible. If you are sending a Payroll File (Participant Data Interchange or PDI), it will also have to be updated with the current information. If a participant is sent a welcome letter in error, the best practice is to inform the participant after making necessary updates to their account.

What if I still need help?

If you have any questions, please refer to the *Contact Us* section of the Plan Service Center to contact your client representative.

PDI File Error Report

Identifies what we believe to be missing, invalid or inconsistent participant data on your Participant Data Interchange (PDI) file. These reports will continue to be generated until all missing or invalid data has been supplied or corrected. Our database will not update the incorrect data.

EXAMPLE EMAIL

From: Website Support [mailto:techsupport@retirementpartner.com]
Sent: Tuesday, January 29, 2019 12:32 PM
To: Monroe, Marilyn
Subject: Empower Retirement PDI File Summary Report for file name 932777-01semi_monthly_20190129.csv.29-JAN-2019_10_46_44.485195

This message is being provided to you as a courtesy from Empower Retirement.

To help you maintain accurate plan information we have generated a summary report GQ19MESG.PDI_Report. 932777-01semi_monthly_032111599773.csv based on your most recent Payroll Data Interchange (PDI) file. Instructions for retrieving the report are included below.

Please review the report, which identifies what we believe to be missing, invalid or inconsistent participant data. It is important that the missing or invalid information be updated because your PDI file is instrumental in providing critical administrative services for your plan, including compliance testing, distributions and vesting as applicable.

You can make any necessary changes to your data with your next PDI file upload. If you need to make changes to your PDI file format, contact Website Support.

These reports will continue to be generated until all missing or invalid data has been supplied or corrected. If you have any questions or concerns, please contact Website Support.

The file can be downloaded from the website at **empower-retirement.com/sponsor**.

1. Go to the website and log in.
2. You should now be on the *Plan* tab; click on the *Reports* tab.
3. Click on the *My Reports* option under the *Reports* tab.
4. Expand the menus to locate the report on the list of available files and click *View* to display or download.

PDI File Error Report Q&A:

Why did I receive this file?

Some necessary participant account information on your payroll file is missing or invalid.

Was my payroll contribution processed even though I received this error report?

In most cases. This file shows you information that we encourage you to correct before uploading your next payroll file. This enables Empower to have accurate information for your participants.

What do I do with this Excel file?

Follow these two easy steps:

1. Review the errors listed for each participant. Simple descriptions of the issue found are listed in column R.
2. Correct all necessary changes to your PDI file and submit with your next PDI file upload.

O	P	Q	R
CORDED	REPORTED COUNT	LAST REPORTED	MSG DESCR
118:04	1	9/1/2011 11:32	The payroll date in the file is prior to the
118:18	1	9/1/2011 11:32	Vesting and compliance updates were
118:04	1	9/1/2011 11:32	The payroll date in the file is prior to the
118:04	1	9/1/2011 11:32	The payroll date in the file is prior to the
118:12	1	9/1/2011 11:32	State code/Zip code mismatch. Addre
118:04	1	9/1/2011 11:32	State code is invalid. Address did not a
118:04	1	9/1/2011 11:32	Participant's address is currently defau
118:04	1	9/1/2011 11:32	State code/Zip code mismatch. Addre
118:04	1	9/1/2011 11:32	Participant's address is currently defau
118:16	1	9/1/2011 11:32	Street address is missing. Address did
118:14	1	9/1/2011 11:32	Vesting and compliance updates were
118:04	1	9/1/2011 11:32	The payroll date in the file is prior to the
118:14	1	9/1/2011 11:32	Vesting and compliance updates were