



Best Practices for 403(b) Plans

Information Sharing - Minimum and Comprehensive Data Elements

Version 1.03

December 5, 2008



Best Practices for 403(b) Plans Information Sharing -- Minimum and Comprehensive Data Elements¹ December 5, 2008 (Version 1.03)

Background

Final Regulations under Section 403(b) of the Internal Revenue Code that were published in the Federal Register on July 26, 2007 (72 FR 41128) include comprehensive requirements for 403(b) plans. The regulations, which generally become effective for tax years beginning after December 31, 2008, include a special rule requiring information sharing between employers and vendors in order for certain contracts issued in exchange transactions to be treated as part of the plan. The final regulations also require that certain 403(b) plan transaction activity (e.g. participant loan and hardship transactions) be coordinated among plan vendors.

General Information

This document sets forth certain best practices with respect to the data elements for information sharing between 403(b) plan employers or employer representatives and vendors (the “Best Practices”). The document also identifies a basic file convention layout. The document does not define best practices for: (1) the methods and frequency of data transmission, or (2) information sharing with respect to specific plan transactions or events (e.g., loans).

The Best Practices were developed for purposes of facilitating compliance with the final regulations by identifying the specific data elements necessary to coordinate plan administration. Additionally, the Best Practices are offered with a view to facilitating uniform expectations among 403(b) vendors and employers who will be engaged in data sharing and to facilitate efficient information technology design and development. The Best Practices represent the views of The SPARK Institute only and are not intended as the sole or exclusive means of effecting 403(b) data sharing.

¹ These data sharing best practices identify both (a) the minimum data sharing elements required to support a plan that has adopted the model language published in Rev. Proc. 2007-71, and (b) the additional data sharing elements that an employer and vendor may agree to share to support plan features in addition to those addressed by the model language (e.g., employer contributions or Roth features).

Overview

This document is arranged in four parts. Part I identifies conventions in formatting and providing data that applies to all of the data elements identified in the Best Practices.

The data elements are described in Parts II through IV. Generally, each data element description (1) identifies the data element (field) name, (2) identifies the field's maximum length, (3) identifies the data format (e.g., alphanumeric), (4) provides an example, (5) identifies whether the data field is required for plans with minimum features, required for plans with additional features, or are "conditional" based on certain circumstances, and (6) provides additional explanatory comments.

Part II identifies the core data needed to administer Hardships and Loans.

Part III sets forth data standards for existing census and remittance processing. Please note that the census and remittance data are not new data types, and the standards were developed by The SPARK Institute to facilitate information sharing among affected parties. The inclusion of the census and remittance data standards in the Best Practices is not intended to imply that such information must be shared in order to comply with the 403(b) plan regulations.

Part IV sets forth data standards with respect to distributions. While not every distribution made by a vendor is required to be reported under the 403(b) plan regulation, a number of SPARK Institute members reported that some employers have asked for this information. In addition to loans and hardship withdrawals, other distribution types including contract exchanges, in-service withdrawals, rollovers and separation from service are supported.

Version 1.01 of the Best Practices standard included Part V (Additional Data Standards for DTCC Users). Part V was removed from this Version of the Best Practices due to DTCC's decision to delay development of their information sharing service. Removing Part V and other DTCC specific fields will render moot the questions that The SPARK Institute received regarding DTCC Header/Trailer records and data fields.

Summary of Version 1.02 Changes

On May 7, 2008, The SPARK Institute released the initial version of the Best Practices and on July 10, 2008 an updated version was released to include data fields and protocols in order to accommodate a planned DTCC information sharing service and several other corrections.

As vendors started making system changes, The SPARK Institute received a number of questions requesting clarifications regarding the intended use and values of the data elements. The SPARK Institute established a panel of member companies to review and respond to the questions and created a website in order to broadly communicate the questions and answers. Version 1.02 was released to reflect changes that the panel considered necessary or beneficial as a result of the questions we received, and to remove DTCC specific items. A Version Control

Log was added as Appendix A. Examples regarding the intended methodology for Vendor reported loan data are available on The SPARK Institute website (see Part II, Section G herein).

Summary of Version 1.03 Changes

In response to additional questions that have been raised relating to the labeling of the “Rollover Roth Cash Value” and “Roth 403(b) Cash Value” fields, The SPARK Institute determined that it was necessary to rename the field previously called “Roth 403(b) Cash Value” to “Roth Cash Value” and clarify its definition. Clarification has also been made by renaming the “403(b)(7) Cash Value” field to “403(b)(7) Employer Cash Value” and revising the description and pointing out that this field is a subset of the “Employer Cash Value” field and should be excluded when determining the overall cash value of the account. The file structure for Part II of the guidelines remains unchanged.

Additionally, The SPARK Institute is taking this opportunity to insert text relating to the rolling 12 months rule (for reporting Hardship Data) that was inadvertently omitted in Part II, Section D.

A few other minor clarifications have been included in response to industry Q&As; these are identified in the Version Control Log.

All prior versions of the Best Practices are obsolete and only Version 1.03 should be followed.

* * * * *

The SPARK Institute may release revised versions of the Best Practices periodically. Anyone with questions about this version should contact Larry Goldbrum at Larry@sparkinstitute.org.

THIS MATERIAL HAS NOT BEEN REVIEWED, APPROVED, OR AUTHORIZED BY THE TREASURY DEPARTMENT OR THE INTERNAL REVENUE SERVICE AS MEETING THE REQUIREMENTS OF ANY APPLICABLE RULES OR REGULATIONS. THE SPARK INSTITUTE DOES NOT PROVIDE LEGAL ADVICE. USERS OF THIS MATERIAL SHOULD CONSULT WITH THEIR LEGAL COUNSEL BEFORE USING IT.

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PART I

File Layout Conventions for Data Sharing Between Vendors and Employers or Employer Representatives (Aggregators)

A. General File Layout Conventions

1. The extract file should be an ASCII file that is pipe “|” delimited, with no spaces between the data element and pipe at either end.
2. The file will be variable length.
3. In order to maintain file layout consistency, all fields, including NULL fields, must be provided. Note that within Part II, Section G. Loan Amount Available, multiple outstanding (active or defaulted) or paid off loans would be reported as recurring loan components (one set of loan components for each outstanding or defaulted loan) within a single Account record, rather than repeating loan records for the same Account. For those vendors unable to supply detailed loan information for each outstanding (active or defaulted) or paid off loan during the prior 12 months, a single set of loan component data can be reported in which information has been summarized for all outstanding (active or defaulted) or paid off loans. If there have been no outstanding (active or defaulted) or paid off loans during the last 12 months, no loan component data is reported and in this case, no NULL fields are needed because the loan component data is at the end of the record. A “Loan Reporting Method” of “M” and a “Number of Sets of Loan Component Data” = “0” would signify that no loan component data is reported.
4. File name: *Vendor Name/Employer Name/Aggregator_YYMMDD_HHMMSS.TXT*
Identifying the data source (Vendor, Employer or Aggregator) and creation date of the data. A Vendor is the Investment Provider, a.k.a. “IP”. An “Aggregator” is a firm responsible for consolidating the Vendor reported data associated with a Plan on behalf of the Employer. The Aggregator may also act as the Administrator of the Plan on behalf of the Employer. Some Vendors may also provide Aggregator services. Third Party Administrators (TPAs) may also provide Aggregator services. A date/time stamp is important in case replacement files are created.
Example: VendorABC_081001_110503.TXT.
5. NULL fields should contain no values/spaces between delimiters. A NULL value is reported as two delimiters with no embedded spaces, as follows: ||
6. All date fields should be formatted as CCYYMMDD.
All “Required” date fields must be reported. Any “Optional” date field may contain a valid date or be NULL (two delimiters with no embedded space) indicating that the date is not available.
7. Any “Required” TEXT field can not be reported as NULL.

8. Any “Optional” TEXT field can be reported as Null or a valid value.
9. All numeric fields should have an explicit decimal point. The format for amount fields is “11.2” meaning 8 significant digits to the left of an explicit decimal point and two digits to the right of the decimal point; in total occupying at most 11 positions.

Examples of acceptable numeric values include:

|0.00|
|0.01|
|1.00|
|1.23|
|12345678.12|

Examples of unacceptable numeric values include:

|| (invalid; when a numeric field is required, it can not be reported as NULL)

|.|
|0|
|1|
|.0|
|0.|
|.00|
|00.|
|0.0|
|1.234|
|12345678901.45|

10. All amount fields in Parts II and III represent the latest available data and therefore are positive amounts; no sign is necessary. The “Distributions Made” data now allows for a negative amount to be reported, indicating that a Distribution has been reversed. Any “Required” numeric field must be reported; 0.00 is the default value and will be treated as the reported amount. Any “Optional” numeric field may contain a numeric, including 0.00 or be NULL (two delimiters with no embedded space) indicating that the field is not available.

B. Identification of Record Types

1. Each file will contain at least one SPARK Institute Header and one SPARK Trailer records. Detail records will appear between the SPARK Institute Header and Trailer records. The SPARK Institute Header contains a “Data Type” field which identifies the data following the SPARK Institute Header as:

01- Account data

02- “Distributions Made” data

03- Census data

04- Remittance data

2. There can be multiple SPARK Institute Header, Detail and SPARK Institute Trailer records on a single transmitted file; an example follows:
 - a. SPARK Header for Vendor 1’s data of Data Type “01” (Account) from Sender A
 - b. SPARK formatted (Account) Detail records for Vendor 1
 - c. SPARK Trailer for Vendor 1’s (Account) data
 - d. SPARK Header for Vendor 1’s data of Data Type “02” (Distributions Made)
 - e. SPARK formatted (Distributions Made) Detail records for Vendor 1
 - f. SPARK Trailer for Vendor 1’s (Distributions Made) data
 - g. SPARK Header for Vendor 2’s Data Type “01” (Account) from Sender A
 - h. SPARK formatted (Account) Detail records for Vendor 2’s data
 - i. SPARK Trailer record for Vendor 2’s (Account) data
3. There is no requirement to send both “Account” and “Distributions Made” data in the same file. The Account data is necessary to allow Employers or Employer representatives (Aggregator/Administrator) to make decisions about Hardship and/or Loan requests. The “Distributions Made” data may be required by certain Employers who want to be aware of Distributions Made to their plan participants; however “Distributions Made” data is not required to make decisions about Hardship or Loan requests.

C. SPARK Institute File Header for All Data Files - Every Vendor and Employer Data File should contain a file header with the following information and layout.

Field	Max Length	Data Type	Example	Required for all Plans	Comments
Header	6	Text	HEADER	Required	Constant value: HEADER.
Data Type	02	Numeric	01, 02, 03, 04	Required	Identifies the type of data which follows until a SPARK Institute Trailer record appears 01-Account Data 02-Distributions Data 03-Census Data 04-Remittance (+Census) Data
Data Source	30	Text	For Vendor: Vendor_ABC For Employer: ER_XYZ School District For Aggregator: Aggregator_AnyCoName	Required	Identifies the data source as the Vendor (Investment Provider), Employer or Aggregator.
File Creation Date/Time	15	Text	20081001-110503	Required	Format: CCYYMMDD-HHMMSS (time is in Military format 120000 for noon, 190000 for 7:00pm).
Contact	40	Text	Free-form J.Smith1-222-333-4444 x123	Optional	Identifies an individual and phone number if there are questions about the content of the file.
Sender	40	Text	Free-form ABC Firm as Aggregator for Vendors D, E and F in School District Z.	Optional	Identifies sender name and role (i.e., Aggregator or Vendor)
SPARK Institute 403(b) Data Elements Version No.	4	Text	1.03	Required	SPARK Institute Best Practices version number in which the data is formatted.

D. SPARK Institute File Trailer for All Data Files – Every Vendor and Employer Data File should contain a file trailer identifying the number of records within the file and record type, including the header and the trailer records.

Field	Max Length	Data Type	Example	Required for all Plans	Comments
Trailer	7	Text	TRAILER	Required	Constant value TRAILER.
Record Count	8	Numeric	00045678	Required	Total number of ALL records INCLUDING header and trailer records. Format 99999999, right justified, spaces filled with zeros.
Filler	65	Text	Blank	Null	Spaces, reserved for future use.

PART II

Data Sharing Elements for Vendor File Account Point-in-Time Detail Records to be Shared with Employers or Employer Representatives

A. Basic Account Data

Field	Max Length	Data Type	Example	Required for Plans with Minimum Features	Required for Plans with Additional Features	Comments
Employer EIN	10	Alpha-numeric	AB-1234567	Conditional, if no Aggregator has been assigned and the Employer has multiple Plans	Conditional, if no Aggregator has been assigned and the Employer has multiple Plans	Identifies the Employer. The Employer EIN is used to tie multiple Plans of the same Employer together when there is no Aggregator involved. If there are multiple Employer EINs associated with the same Plan(s) of that Employer, the Employer must specify which EIN to associate with all of their Plans.
Vendor EIN	10	Alpha-numeric	CD-7654321	Required	Required	Identifies the Vendor (I.P.)
Vendor Source Name	20	Text	Varies	Required	Required	Identity of the Vendor associated with the Account.
Aggregator Source Name	20	Alpha-numeric	Varies	Optional, required if an Aggregator has been selected by the Employer to consolidate data of all vendors associated with the Employer's plan participants	Optional, required if an Aggregator has been selected by the Employer to consolidate data of all vendors associated with the Employer's plan participants	Identity of Aggregator, if any, supplying the fields. NULL if no Aggregator has been selected by the Employer.
Vendor Source ID	20	Alpha-numeric	Varies	Optional	Optional	The identifier used by the Aggregator (if any) to identify the Vendor.

Field	Max Length	Data Type	Example	Required for Plans with Minimum Features	Required for Plans with Additional Features	Comments
Aggregator Plan ID	20	Alpha-numeric	Varies	Conditional, required if an Aggregator has been selected by the Employer	Conditional, required if an Aggregator has been selected by the Employer	The identifier used by the Aggregator (if any) to identify the Plan. Must be provided if the Employer Plan ID is NULL.
Vendor Plan ID	20	Alpha-numeric	Varies	Required	Required	The identifier used by the Vendor to identify the Plan. May be the same as the Aggregator Plan ID if that vendor also serves as the Aggregator for the plan.
Employer Plan ID	20	Alpha-numeric	AB-1234567001	Conditional, required if no Aggregator has been selected	Conditional, required if no Aggregator has been selected	The Employer Plan ID uniquely identifies the Plan as defined by the Employer. Suggested format is Employer's EIN plus a sequential number to differentiate multiple plans of the same Employer.
Employee Account #	25	Alpha-numeric	Varies	Conditional if multiple accounts within the same Plan	Conditional if multiple accounts within the same Plan	Employee specific account/contract # at the Vendor. This is the Participant's contract or account number at the Vendor level. Participants may have more than one account or contract with the same Vendor. This field is needed in order to properly reflect the account values at the contract level.
Employee SSN	9	Numeric	123456789	Required	Required	The participant's social security number will be used to identify the participant.
Employee ID	20	Alpha-Numeric	Varies	Optional	Optional	Employee identification found on the Employer records; default to SSN if employer does not use a unique ID.
Employee First Name	35	Text	Varies	Required	Required	For research purposes only. Will be used in the event of a record rejecting.

Field	Max Length	Data Type	Example	Required for Plans with Minimum Features	Required for Plans with Additional Features	Comments
Employee Last Name	35	Text	Varies	Required	Required	For research purposes only. Will be used in the event of a record rejecting.
Date of Birth	8	Date Format	CCYYMMDD	Required	Required	For research purposes only. Will be used in the event of a record rejecting.
Cash Value Type ²	1	Alpha	G or N Assume that Vested=40K Unvested=10K Outstanding loans = 20K GROSS = 40K+10K=50K NET = 50K-20K=30K	Required	Required	Identifies all account Cash Values as either Gross or Net. It is understood that some vendors may not have vesting schedule information so all Cash Values should reflect the total of vested and unvested amounts. (treat as if all amounts are 100% vested). If Gross, report cash value as of the reporting date, <u>including both vested and unvested amounts</u> without any reduction for outstanding/defaulted loans. If Net, report Gross less all outstanding/defaulted loan balances.
Employer Cash Value	11.2	Numeric	12345678.12	Does not apply, submit as 0.00	Required for Plans with employer contributions	The value of the Participant's account containing Employer Contributions. For an account containing both Employee and Employer contributions for a 403(b) plan, which can not distinguish a separate value by money sources, the reported value should be combined into the more restrictive money source. If no value submit as 0.00.

² All Cash Value fields are either gross or net.

Field	Max Length	Data Type	Example	Required for Plans with Minimum Features	Required for Plans with Additional Features	Comments
EE Deferral Cash Value	11.2	Numeric	12345678.12	Required	Required	<p>The value of the Participant's account containing Employee Pre-Tax or Salary Deferral Contributions.</p> <p>For an account containing both Employee and Employer contributions for a 403(b) plan, which can not distinguish a separate value by money sources, the reported value should be combined into the more restrictive money source.</p> <p>If no value submit as 0.00.</p>
Rollover EE Pre-Tax Cash Value	11.2	Numeric	12345678.12	Required for Plans that allow rollover amounts	Required for Plans that allow rollover amounts	<p>The value of the Participant's account containing Rollover Employee Pre-Tax or Salary Deferral Monies.</p> <p>This does not include Roth 403(b) rollovers that can be tracked with Rollover Roth Cash Value.</p> <p>If no value submit as 0.00.</p>
Rollover EE Post-Tax Cash Value	11.2	Numeric	12345678.12	Required for Plans that allow rollover amounts	Required for Plans that allow rollover amounts	<p>The value of the Participant's account containing the Rollover Employee Post-Tax monies.</p> <p>If no value submit as 0.00.</p>
Rollover Roth Cash Value	11.2	Numeric	12345678.12	Required for Plans that allow rollover amounts	Required for Plans that allow rollover amounts	<p>The value of the Participant's account containing Rollover Roth monies.</p> <p>If no value submit as 0.00.</p>

Field	Max Length	Data Type	Example	Required for Plans with Minimum Features	Required for Plans with Additional Features	Comments
EE Post-Tax Cash Value	11.2	Numeric	12345678.12	Required for Plans with EE Post-Tax contributions	Required for Plans with EE Post-Tax contributions	The value of the Participant's account containing Employee Post-Tax Contributions. If no value submit as 0.00.
Roth Cash Value (Originally named "Roth 403(b) Cash Value")	11.2	Numeric	12345678.12	Does not apply, submit as 0.00	Required for Plans with Roth features	The value of the Participant's account containing Roth Contributions, excluding any Roth Rollover amounts which are reported separately in the Roth Rollover Cash Value field. If no value submit as 0.00.
Date of First Roth Contribution	8	Date Format	CCYYMMDD	Does not apply, create as Null	Required for Plans with Roth features	The date of the first Roth Contribution.
403(b)(7) Employer Cash Value (Originally named "403(b)(7) Cash Value")	11.2	Numeric	12345678.12	Conditional, required if Account Type = "008" (reflecting both 403(b)(1) and 403(b)(7) account	Conditional, required if Account Type = "008" (reflecting both 403(b)(1) and 403(b)(7) account	Due to regulatory requirements for more stringent distribution restriction handling: Represents the 403(b)(7) portion of the Employer Cash Value for a combination account --- OR --- the Employer dollars that were part of a prior exchange from a 403(b)(7) to a 403(b)(1) account. Note that the 403(b)(7) Employer Cash Value amount should be excluded when determining the total cash value for the account, as this amount is already included in the Employer Cash Value field. If no value submit as 0.00.
Cash Value Date	8	Date Format	CCYYMMDD	Required	Required	The Date of Valuation of all Cash Value fields provided within this file.

Field	Max Length	Data Type	Example	Required for Plans with Minimum Features	Required for Plans with Additional Features	Comments
Type of Account	3	Text	001, 007, 008, 009, 01a, 01k, 457	Required	Required	001 = 403(b)(1) 007 = 403(b)(7) 008 = Both 403(b)(1) and (7) 009 = 403(b)(9) 01a = 401a 01k = 401k 457 = 457

B. Deferral Limit Monitoring / 415 Limit Monitoring

Field	Max Length	Data Type	Example	Required for Plans with Minimum Features	Required for Plans with Additional Features	Comments
Year-to-Date EE Contributions	11.2	Numeric	12345678.12	Required	Required	The amount of the Participant's contributions, (Employee Pre-Tax and Roth) year to date. This is needed for 402g limit monitoring. If no value submit as 0.00.
Year-to-Date ER Contributions	11.2	Numeric	12345678.12	Conditional, if Employer makes contributions	Conditional, if Employer makes contributions	The amount of the Employer's contributions, year to date, needed for 415 limit monitoring. If no value submit as 0.00.
Account Inception-to-Date EE Contributions	11.2	Numeric	12345678.12	Optional	Optional	The amount of the Participant's contributions, (Employee Pre-Tax and Roth) since account inception, for calculation of 15 year Catch-Up. If no value, submit as 0.00
Account Inception-to-Date 15 Year Catch-Up Contributions	11.2	Numeric	12345678.12	Optional	Optional	The total of all 15 year Catch-Up contributions (Employee Pre-Tax and Roth) submitted since account inception. (Includes current year deferrals reclassified as Catch-Up. If no value, submit as 0.00

C. Required Minimum Distribution Data

Field	Max Length	Data Type	Example	Required for Plans with Minimum Features	Required for Plans with Additional Features	Comments
12/31/86 Cash Value – EE	11.2	Numeric	12345678.12	Does not apply as no RMD coordination is required across vendors. Submit as 0.00	Required for Plans seeking to coordinate minimum required distributions.	The value of the Participant's account, containing Employee Pre-Tax or Voluntary Contributions, as of 12/31/1986. For an account containing both Employee and Employer contributions for a 403(b) plan, which can not distinguish a separate value by money sources, the reported value should be combined into the more restrictive money source. If no value submit as 0.00.
12/31/86 Cash Value – ER	11.2	Numeric	12345678.12	Entry required however does not apply as no RMD coordination is required across vendors. Default entry is 0.00	Required for Plans seeking to coordinate minimum required distributions. Default entry is 0.00	The value of the Participant's account, containing Employer Contributions, as of 12/31/1986. For an account containing both Employee and Employer contributions for a 403(b) plan, which can not distinguish a separate value by money sources, the reported value should be combined into the more restrictive money source. If no value submit as 0.00.

D. Hardship Amount Available Data - Provide calculated hardship amount or components, if hardship withdrawals are allowed under the plan. Hardship information reported in this section should be limited to those which have been taken within the last rolling 12 months.

Field	Max Length	Data Type	Example	Required for Plans with Minimum Features	Required for Plans with Additional Features	Comments
Method of Reporting Hardship Amount Available Data	1	Alpha	M or C	Required	Required	<p>The method of reporting Hardship Amount Available data.</p> <p>M = Maximum hardship available reported. Note that if reporting M, each component field must still be reported as "0.00", to maintain integrity of the record format.</p> <p>C = Hardship components are reported.</p> <p>If no Hardships are permitted under the Plan, enter M and 0.00 in the Total Hardship Amount Available field below.</p>
Total Hardship Amount Available	11.2	Numeric	12345678.12	Conditional, Required if a) b) c) d) are not supplied	Conditional, Required if a) b) c) d) are not supplied	<p>The value of the Participant's account available for withdrawal on account of a hardship. This amount is calculated by adding (a) 12-31-88 Cash Value-EE (b) 12-31-88 Cash Value-ER (c) post 12-31-88 EE contributions and subtracting (d) post 12-31-88 withdrawals</p> <p>If no value submit as 0.00.</p>

Field	Max Length	Data Type	Example	Required for Plans with Minimum Features	Required for Plans with Additional Features	Comments
Latest Hardship Distribution Type	2	Alpha	D or HP	Required; if Hardships are not allowed or not taken, enter "NO"	Required; if Hardships are not allowed or not taken, enter "NO"	The reason for the most recent Hardship Withdrawal C = Casualty Loss D = Disability F = Funeral HP = Home Purchase M = Medical NO = No Hardship taken in the last 12 months PF = Prevent Foreclosure T = Tuition O = Other U = Unknown
Latest Hardship Distribution Date	8	Date Format	CCYYMMDD	Optional if a Hardship Withdrawal has been taken	Optional if a Hardship Withdrawal has been taken	The date of the most recent Hardship Withdrawal taken so the employer can implement 6 month deferral suspension. Where the participant has made multiple hardship requests, the Employer can determine if any have been distributed and reflected in the Total Hardship Amount Available figure. If no Hardship has ever been taken, then report as NULL.
Latest Hardship Distribution Amount	11.2	Numeric	12345678.12	Optional if a Hardship Withdrawal has been taken	Optional if a Hardship Withdrawal has been taken	The amount of the most recent Hardship Withdrawal taken. If no value submit as 0.00.
Hardship Component a) 12/31/88 Cash Value – EE	11.2	Numeric	12345678.12	Conditional, Required if "Hardship Amount Available" is not supplied	Conditional, Required if "Hardship Amount Available" is not supplied	The value of the Participant's account, containing Employee Pre-Tax or Voluntary Contributions, as of 12/31/1988. For an account containing both Employee and Employer contributions for a 403(b) plan, which can not distinguish a separate value by money sources, the reported value should be combined into the more restrictive money source. If no value submit as 0.00.

Field	Max Length	Data Type	Example	Required for Plans with Minimum Features	Required for Plans with Additional Features	Comments
Hardship Component b) 12/31/88 Cash Value – ER	11.2	Numeric	12345678.12	Does not apply, submit as 0.00	Conditional Required if “Hardship Amount Available” is not supplied	The value of the Participant’s account, containing Employer Contributions, as of 12/31/1988. For an account containing both Employee and Employer contributions for a 403(b) plan, which can not distinguish a separate value by money sources, the reported value should be combined into the more restrictive money source. If no value submit as 0.00.
Hardship Component c) Post 12/31/88 Contributions – EE	11.2	Numeric	12345678.12	Conditional, Required if “Hardship Amount Available” is not supplied	Conditional, Required if “Hardship Amount Available” is not supplied	The value of the Participant’s post 12/31/88 contributions. If no value submit as 0.00.
Hardship Component d) Post 12/31/88 Withdrawals	11.2	Numeric	12345678.12	Conditional, Required if “Hardship Amount Available” is not supplied	Conditional, Required if “Hardship Amount Available” is not supplied	The value of the Participant’s post 12/31/88 withdrawals. Include only if above components (b, c) have not been reduced by these withdrawals. If no value submit as 0.00.

E. Employer Contribution Restriction
Grandfathering Data (for 403(b)(1) Annuity Contracts Only)

Field	Max Length	Data Type	Example	Required for Plans with Minimum Features	Required for Plans with Additional Features	Comments
Contract Certificate Issue Date	8	Date Format	CCYYMMDD	Does not apply, Blank	Required for 403(b)(1) Plans with Employer contributions	<p>The final 403(b) regulations require that Employer contributions not be distributable until severance from employment or prior to the occurrence of some event, such as after a fixed number of years, the attainment of a stated age, or disability.</p> <p>The new rule does not apply to contracts issued by an insurance company before 01/01/2009, so this issue date is needed in connection with plans that did not impose restrictions on distribution of Employer contributions that were at least as stringent as the new rule.</p>

F. Non-Emergency Withdrawal Data (for 403(b)(1) Annuity Contracts Only)

Field	Max Length	Data Type	Example	Required for Plans with Minimum Features	Required for Plans with Additional Features	Comments
12/31/88 Cash Value – EE	11.2	Numeric	12345678.12	Required	Required	<p>The value of the Participant's account as of 12/31/88, reduced by all post 12/31/88 distributions, if applicable.</p> <p>If no value submit as 0.00.</p>

G. Loan Amount Available Data

Note – Examples that illustrate the Best Practices methodology are available on The SPARK Institute website under the 403(b) Plans Materials Section of the Comments and Materials page, which is located at the following web address:

<http://www.sparkinstitute.org/comments-and-materials.php>

THE EXAMPLES WERE DEVELOPED BY THE SPARK INSTITUTE PROJECT TEAM AND ARE INTENDED SOLELY AS ILLUSTRATIONS OF HOW THE BEST PRACTICES ARE INTENDED TO OPERATE. THE EXAMPLES HAVE NOT BEEN REVIEWED, APPROVED, OR AUTHORIZED BY THE TREASURY DEPARTMENT OR THE INTERNAL REVENUE SERVICE AS MEETING THE REQUIREMENTS OF ANY APPLICABLE RULES OR REGULATIONS. THE SPARK INSTITUTE DOES NOT PROVIDE LEGAL ADVICE. USERS OF THIS MATERIAL SHOULD CONSULT WITH THEIR LEGAL COUNSEL REGARDING THE APPLICABILITY OF THE EXAMPLES TO THEIR PARTICULAR SITUATIONS.

The following guidelines should be followed in connection with providing the loan amount available data.

Provide calculated “Maximum Loan Amount Eligible at this Vendor” (“MLAE-Vendor”), subject to all IRS, plan, product and fund restrictions, if any, without reducing this amount for any outstanding or defaulted loans. If there have been any outstanding, defaulted or paid off loans during the prior 12 months, then loan data must be reported for all of the loans within the Loan Component data fields, on either a detailed, loan-by-loan basis or as a “SUMMARY” of all loans (Active, Defaulted and/or Paid Off) during the prior 12 months.

The Aggregator (or Employer if self-administering loans) should perform the calculations necessary across all vendors to determine the “Maximum Loan Amount Available-Plan” (“MLAA-Plan”). A vendor’s product restrictions may reduce this amount for accounts at that particular vendor.

Please note that the vendor should not over-ride the calculated Maximum Loan Amount Eligible-Vendor (MLAE-Vendor) amount if there are product rules which would otherwise prohibit a loan (e.g., when the plan rules limit the number of outstanding/defaulted loans and the participant account has reached the number of loans limit, or if the product restricts taking a new loan within a certain period of time of an earlier outstanding/defaulted loan). In these cases, the calculated Maximum Loan Amount Eligible-Vendor amount should be calculated according to IRS and plan rules and reported without any adjustment.

If there have been any outstanding, defaulted or paid loans during the prior 12 months, then loan component data fields must be reported. While the best practice is to report each loan separately, the project team recognized that some vendors may be unable to separately report each outstanding, defaulted, and paid-off loan. In this case, the loan data can be summarized and reported within the first (and only) set of loan component data fields, using default values as follows:

- Number of Sets of Loan Component Data Reported = 1
- Vendor Loan Number = “SUMMARY” (This will inform the Aggregator that the loan component data represents a summary of multiple loans, not just one loan.)
- Loan Initiation Date = date of the most recently issued loan.
- Loan Status = If any loan is defaulted, enter “D”, if all loans have been paid off during the prior 12 months, enter “P”, otherwise, enter “A”.
- Loan Type Indicator = Enter “G” (General) unless it is known that at least one of the loans (Active, Defaulted or Paid Off) is Residential, in which case, enter “R”.
- Original Loan Amount = total of the original loan amounts for all outstanding and/or defaulted loans.
- Remaining Loan Balance = total remaining balances of all outstanding and/or defaulted loans.
- Remaining Balance Date = Cash Value date of the account.
- Highest Outstanding Balance-12 = Aggregated sum of the highest outstanding loan balances for all outstanding, defaulted and paid off loans during the prior 12 months.

Field	Max Length	Data Type	Example	Required for Plans with Minimum Features	Required for Plans with Additional Features	Comments
Method of Reporting Loan Data	1	Alpha	M or C	Required	Required	<p>The method of reporting Loan data.</p> <p>M = the Maximum Loan Amount Eligible at this vendor will be reported³ as there have been no loans (Active, Defaulted or Paid Off) during the prior 12 months.</p> <p>C = Loan components data will be reported because there has been at least one loan (Active, Defaulted or Paid Off) during the prior 12 months. Although it is preferred to report loan component data for each loan separately, the data format allows a Vendor to summarize loan component data for all loans into a single set of loan components.</p> <p>If no Loans are permitted under the Plan, enter M and default values for other fields</p>
Maximum Loan Amount Eligible-Vendor	11.2	Numeric	12345678.12	Required	Required	<p>The Maximum Loan Amount Eligible at this vendor subject to all IRC, Plan, Product, or Fund rules with the exception of:</p> <ul style="list-style-type: none"> - do not reduce by any outstanding loan balances - do not reduce for any restriction as to the number of loans - do not reduce for any restriction as to the frequency of loans. <p>The Aggregator (or Employer if self-administered Plan) will apply any loan level restrictions under that Plan when calculating the Maximum Loan Amount Available-Plan.</p> <p>If no value submit as 0.00.</p>

³ In cases where a plan or product limit exists as to the number of loans or loan frequency (no loan can be taken within “x” months of another loan), the Maximum Loan Amount Eligible-Vendor (MLAE-vendor) should not be over-riden to 0.00 if these thresholds have been reached. The calculated MLAE-Vendor amount should be reported without reduction.

Field	Max Length	Data Type	Example	Required for Plans with Minimum Features	Required for Plans with Additional Features	Comments
Filler1	8	Date Format	CCYYMMDD	Required as NULL	Required as NULL	NULL The previously defined field (Date of Last Loan Distributed) is no longer needed here as this data is now required within the loan component data (as the most recent date among all of the Loan Initiation Dates reported)
Number of Loans Outstanding	2	Numeric	2 or 10	Required	Required	Number of Outstanding "Active" and "Defaulted" Loans . If none, submit a 0. If there are any Outstanding (or Defaulted) Loans then this field must be greater than 0 and less than 100.
Filler2	11.2	Numeric	12345678.12	C	Required as NULL	NULL The previously defined field (Highest Outstanding Loan Balance-12 Months) is no longer needed here as this data is now required within the loan component data.
Loan Default Loan Indicator	1	Alpha	Y or N	Required	Required	If the loan has been issued after 01/01/2004, indicates there is currently an outstanding defaulted Loan for the account. If Number of Loans Outstanding is 0, enter "N"

Field	Max Length	Data Type	Example	Required for Plans with Minimum Features	Required for Plans with Additional Features	Comments
Number of Sets of Loan Component Data Reported	2	Numeric	02	Required if Reporting Method is C	Required if Reporting Method is C	<p>If the Method of Reporting is M, then submit 0 to indicate that no loan component data will follow.</p> <p>If the Method of Reporting is C, this value represents the number of sets of Loan component data which follow. Note that a number of loans can be summarized and reported in a single set of Loan component data, in which case, enter "1".</p> <p>If the Method of Reporting is C, this number must be greater than 0 and not more than 99.</p>
Vendor Loan Number Component ⁴	20	Text	Varies	Conditional, Required if Method of Reporting is "C"	Conditional, Required if Method of Reporting is "C"	<p>Loan Number as defined by the Vendor.</p> <p>If loan data has been summarized for all loans (Active, Defaulted and/or Paid Off), then enter "SUMMARY" to let Aggregators know that only one set of loan components are reported for multiple loans.</p>
Loan Initiation Date Component ⁴	8	Date format	CCYYMMDD	Conditional, Required if Method of Reporting is "C"	Conditional, Required if Method of Reporting is "C"	<p>Original Date the loan was taken on this account.</p> <p>If "SUMMARY" loan data is reported enter the date of the most recently issued loan.</p>
Loan Status Component ⁴	1	Text	A, P or D	Conditional, Required if Method of Reporting is "C"	Conditional, Required if Method of Reporting is "C"	<p>Status of loan as last reported from the IP.</p> <p>(A) Active, (P) Paid or (D) Defaulted.</p> <p>Paid or "offset" loans must be reported for 12 months following the paid-off date.</p> <p>If SUMMARY loan data is reported enter as follows: enter "D" If any loan is defaulted, enter "P", if all loans have been paid off, otherwise enter "A".</p>

⁴ If Loan Component data is reported, then all loan component fields should repeat for every Outstanding (Active and Defaulted) and any Loan Paid Off in the last 12 months.

Field	Max Length	Data Type	Example	Required for Plans with Minimum Features	Required for Plans with Additional Features	Comments
Loan Type Indicator Component ⁴	1	Text	G or R	Conditional, Required if Method of Reporting is "C"	Conditional, Required if Method of Reporting is "C"	(G) General or (R) Residential. If SUMMARY loan data is reported enter as follows: Enter "G" unless it is known that at least one of the Active or Defaulted loans (if any) is Residential, in which case, enter "R".
Original Loan Amount Component ⁴	11.2	Numeric	12345678.12	Conditional, Required if Method of Reporting is "C"	Conditional, Required if Method of Reporting is "C"	Amount initially taken. IF SUMMARY loan data is reported enter the total of the original loan amounts for all outstanding, and/or defaulted loans
Remaining Loan Balance Component ⁴	11.2	Numeric	12345678.12	Conditional, Required if Method of Reporting is "C"	Conditional, Required if Method of Reporting is "C"	Current loan balance (principal and interest). If SUMMARY loan data is reported Enter the total remaining balances (principal and interest) of all outstanding and/or defaulted loans.
Remaining Balance Date Component ⁴	8	Date format	CCYYMMDD	Conditional, Required if Method of Reporting is "C"	Conditional, Required if Method of Reporting is "C"	Cash Value Date
Highest Outstanding Loan Balance-12 Months Component ⁴	11.2	Numeric	12345678.12	Conditional, Required if Method of Reporting is "C"	Conditional, Required if Method of Reporting is "C"	The highest outstanding balance of the loan over the past one year period. If SUMMARY loan data is reported Enter the aggregated sum of the highest outstanding loan balances for all outstanding, defaulted and paid off loans during the last 12 months.

⁴ If Loan Component data is reported, then all loan component fields should repeat for every Outstanding (Active and/or Defaulted) loan and any Loan Paid Off in the last 12 months.

PART III

Data Sharing Elements for Employer or Employer Representative (Aggregator) Census and/or Remittance Detail Records to be shared with Vendors

Note - Part III is intended to allow an employer to transmit updated census data to a vendor or 403(b) compliance coordinator.

A. Census Data Format with Remittance Data

Note: The Header Record should contain a Data Type = “04” (Remittance and Census). This file format is used to remit retirement plan contributions with census data. The Employer or Employer Representative (Aggregator) and Vendor should determine, based on services provided, what data will be shared.

Field	Maximum Length	Data Type	Example	Required/Optional	Comments
Employer Name	30	Alphanumeric		Required	The name of the Employer. Info purposes only.
Employer E.I.N.	10	Alphanumeric	AB-1234567	Required	Employer's identification number. Info purposes only.
Employer Plan ID	20	Alphanumeric	403b or 457b or ERISA 403b	Required	The Plan ID agreed upon between the employer and vendor.
Employee SSN	9	Text	123456789	Required	The Employee Social Security Number is the identifier of each participant within the Sponsor's plan.
Employee ID	25	Alphanumeric		Required	Default to SSN if employer does not use a unique id.
Employee First Name	20	Alphanumeric		Required	The Employee's first name, this will be used to identify the participant.
Employee Last Name	20	Alphanumeric		Required	The Employee's last name, this will be used to identify the participant.
Address Line 1	35	Alphanumeric		Required	Employee home address
Address Line 2	35	Alphanumeric		Required	Second line if needed for Employee home address
City	20	Alphanumeric		Required	Employee City
State	2	Alphanumeric		Conditional, required for employees in US	Employee State
Zip	9	Numeric		Conditional, required for employees in US	Employee Zip
Country Code	2	Alphanumeric		Conditional, required for employees outside of the US	Employee Country if not US

Field	Maximum Length	Data Type	Example	Required/Optional	Comments
Payroll Date	8	Numeric	CCYYMMDD	Required	Payroll Date of Contributions
Contribution Source 1 Amt	11.2	Numeric	Sample plan: Source 1 = Employee Base Deferral	Required	Amount of contribution this source – Source type to be determined by employer and vendor – may be 0.00.
Loan Number, Source 1	4	Alphanumeric		Conditional	Loan number associated with this contribution.
Contribution Source 2 Amt	11.2	Numeric	Sample Plan: Source 2 = Employee Excess Deferral	Required	Amount of contribution this source – Source type to be determined by employer and vendor – may be 0.00.
Loan Number, Source 2	4	Alphanumeric		Conditional	Loan number associated with this contribution.
Contribution Source 3 Amt	11.2	Numeric	Sample plan: Source 3 = Employer Match	Required	Amount of contribution this source – Source type to be determined by employer and vendor – may be 0.00.
Contribution Source 4 Amt	11.2	Numeric	Sample plan: Source 4 = Employer Discretionary	Required	Amount of contribution this source – Source type to be determined by employer and vendor – may be 0.00.
Contribution Source 5 Amt	11.2	Numeric	Sample plan: Source 5 = n/a Or Loan repayment	Required	Amount of contribution this source – Source type to be determined by employer and vendor – may be 0.00.
Date of Hire	8	Date Format	CCYYMMDD	Required	Date of Hire – adjusted as needed for breaks in service.
Employment Status	1	Code		Required	Identifies the Participant's Employment Status. The following options are available: H – Hired (Employment Sub type Required) D = Deceased P = Disabled R = Retired (Employment Sub Type Required) T = Terminated L = Leave of Absence (Employment Sub Type Required)
Employment Sub Type	1	Code		Conditional if Employment Status = H, L or R	If Employment Status = H: O = Original (default) R = Rehired If Employment Status = R: N = Normal (default) E = Early P= Postponed If Employment Status = L A – Approved – paid (default) U = Approved – Unpaid F = Family Medical Leave Act M – Military

Field	Maximum Length	Data Type	Example	Required/Optional	Comments
Employment Status Date	8	Date Format	CCYYMMDD	Required	Date which the Employment Status or Employment Status Sub Type was effective.
Years of Service	2	Numeric	Example: if actual Years of Service = 14 yrs 9 mths, enter "14"	Optional	Years of Service, rounded <u>down</u> to whole years, for use in calculation of Catch-Up contributions.
Plan Eligibility	1	Text	E or N	Required	E-eligible N-not eligible
Birth Date	8	Text	CCYYMMDD	Optional	This will be used to identify the Employee.
Gender ID	1	Text	M or F	Optional	Male or Female
Marital Status	1	Text	S, M, P, Q	Optional	The field is used to determine if spousal consent is required for distributions. S-Single, M-Married P-Domestic Partner Q-QDRO
Phone	15	Alphanumeric	800524987 x1234	Optional	A contact phone number for the Employee.
Email Address	50	Alphanumeric		Optional	Employee email address.
HR Area / Location Code	10	Alphanumeric	Admin	Optional	The area or facility the Employee is employed at.
HR SubArea	10	Alphanumeric	Cafeteria	Optional	A breakdown of the HR Code.
Vested Date	8	Numeric	CCYYMMDD	Optional	The date the Employee was/will be 100% Vested. Used when employer is tracking vesting to eliminate need for signatures on withdrawal letters.
Annual Salary	11.2	Numeric		Optional	Used when required to determine plan eligibility.
Year to date compensation	11.2	Numeric		Optional	Used when required to determine plan eligibility.
Hours Worked	11.2	Numeric		Optional	Used when required to determine plan eligibility.

B. Census Data Format Without Remittance Data

Note: The Header Record should contain a “Data Type = 03” (Census only). When this file format is used, remittance data will be sent separately.

Field	Maximum Length	Data Type	Example	Required/Optional	Comments
Employer Name	30	Alphanumeric		Required	The name of the Employer. Info purposes only.
Plan ID	20	Alphanumeric		Optional	Plan ID used by the vendor.
Employer E.I.N.	30	Alphanumeric		Required	Employer’s identification number. Info purposes only.
Employee SSN	9	Text	123456789	Required	The Employee’s Social Security Number is the identifier of each participant within the Sponsor’s plan.
Employee ID	20	Alphanumeric		Required	Default to SSN if employer does not use a unique ID.
Employee First Name	20	Alphanumeric		Required	The Employee’s first name, this will be used to identify the participant.
Employee Last Name	20	Alphanumeric		Required	The Employee’s last name, this will be used to identify the participant.
Address Line 1	35	Alphanumeric		Required	Employee home address.
Address Line 2	35	Alphanumeric		Optional	Second line if needed for Employee home address.
City	20	Alphanumeric		Required	Employee City
State	2	Alphanumeric		Conditional, required for employees in US	Employee State
Zip	9	Numeric		Conditional, required for employees in US	Employee Zip
Country Code	2	Alphanumeric		Conditional, required for employees outside of the US	Employee country if not US.
Date of Hire	8	Date Format	CCYYMMDD	Required	Date of Hire – adjusted as needed for breaks in service.
Employment Status	1	Code		Required	Identifies the Employee’s Employment Status. The following options are available: H – Hired (Employment Sub type Required) D = Deceased P = Disabled R = Retired (Employment Sub Type Required) T = Terminated L = Leave of Absence (Employment Sub Type Required)

Field	Maximum Length	Data Type	Example	Required/Optional	Comments
Employment Sub Type	1	Code		Conditional if Employment Status = H, L or R	If Employment Status = H: O = Original (default) R = Rehired If Employment Status = R: N = Normal (default) E = Early P= Postponed If Employment Status = L A – Approved – paid (default) U = Approved – Unpaid F = Family Medical Leave Act M =Military
Employment Status Date	8	Text	CCYYMMDD	Required	Date which the Employment Status or Employment Status Sub Type was effective.
Years of Service	2	Numeric	Example: if actual Years of Service = 14 yrs 9 mths, enter "14"	Optional	Years of Service, rounded <u>down</u> to whole years, for use in calculation of Catch-Up contributions.
Plan Eligibility	1	Text	E or N	Required	E-eligible plan participant N-not eligible
Birth Date	8	Numeric	CCYYMMDD	Optional	This will be used to identify the Employee.
Gender ID	1	Text	M of F	Required	Male or Female
Marital Status	1	Text	S, M, P, Q	Optional	The field is used to determine if spousal consent is required for distributions. S-Single M-Married P-Domestic Partner Q-QDRO
Phone	15	Alphanumeric	800524987 X1234	Required	A contact phone number for the Employee.
Email Address	50	Alphanumeric		Optional	Employee email address.
HR Area/ Location Code	10	Alphanumeric	Admin	Required	The area or facility where the employee is employed.
HR SubArea	10	Alphanumeric	Cafeteria	Optional	A breakdown of the HR Code.
Vesting Date	8	Numeric	CCYYMMDD	Optional	The date the employee was/will be 100% Vested. Used when employer is tracking vesting to eliminate need for signatures on withdrawal letters.
Annual Salary	11.2	Numeric		Optional	Used when required to determine plan eligibility.
Year to date compensation	11.2	Numeric		Optional	Used when required to determine plan eligibility.
Hours Worked	11.2	Numeric		Optional	Used when required to determine plan eligibility.

PART IV

Data Sharing Elements for Employer or Employer Representative (Aggregator) Distributions Made by Vendors

A. Distributions Made by Vendors Data

Field	Maximum Length	Data Type	Example	Required/ Optional	Comments
Aggregator Plan ID	20	Alphanumeric	Varies	Conditional, Required if Employer Plan ID is not present	The identifier used by the Aggregator (if any) to identify the Plan.
Employer Plan ID	20	Alphanumeric	AB-1234567001	Conditional, Required if Aggregator Plan ID is not present	Plan ID used by the Employer to uniquely identify the Plan. May be the same as the Aggregator Plan ID.
Vendor Plan ID	20	Alphanumeric		Optional at discretion of Vendor	The Plan ID used by the vendor to identify the Plan.
Employee SSN	9	Numeric	123456789	Required	
Employee Account Number	25	Alphanumeric	Varies	Conditional, if multiple Accounts within the same Plan	Employee specific account/ contract # at the Vendor. This is the Participant's contract or account number at the Vendor level. Participants may have more than one account or contract with the same Vendor. This field is needed in order to properly reflect the account values at the contract level.
Vendor Transaction Number	20	Alphanumeric	G0001200832	Optional, at discretion of Vendor	A unique identifier of this Distribution transaction at the Vendor's discretion.
Distribution Type	2	Numeric	02	Required	Type of Distribution Made, 01 – (Contract) Exchange 02 – Hardship Withdrawal 03 – In Service Withdrawal 04 – Loan 05 – Rollover 06 – Separation from Service
Distribution Date	8	Date Format	CCYYMMDD	Required	Effective date of the distribution.

Field	Max Length	Data Type	Example	Required for all Plans	Comments
Distribution Amount	11.2	Numeric	5000.00	Required	The amount of the Distribution made. If no value submit as 0.00
Distribution Reason	2	Alpha	HP	Required	The reason for this distribution C = Casualty Loss D = Disability F = Funeral HP = Home Purchase M = Medical PF = Prevent Foreclosure S = Separation from Service T = Tuition O = Other U = Unknown
Vendor Source ID	20	Alphanumeric	Varies	Required	The identifier used by the Aggregator (if any) to identify the Vendor.

APPENDIX A
To The
Best Practices for 403(b) Plans Information Sharing
December 5, 2008 (Version 1.03)

VERSION CONTROL LOG

Version	Description	Date Published	Page Reference	Description of Revisions
1.00	Initial version	05/7/08	n/a	
1.01	Version including DTCC specific fields and protocols	07/10/08	n/a	Revisions related to: 1) DTCC planned information sharing services 2) Cosmetic and mechanical corrections.
1.02	Technical corrections and DTCC related changes	10/2908		Revisions related to: 1) DTCC postponement of information sharing services. 2) Revisions and clarifications in response to questions from vendors/TPAs, as identified below.
			Version 1.01 pages affected: ii, iii, iv, 1, 2,3,5,6,22,29, 30, Exhibit A	Removed references to DTCC data fields, Header/Trailer records and processing.
			Page 4	Updated SPARK Institute Best Practices version number.
			Page 8	Clarification of GROSS vs. NET Cash Value Type.
			Page 10	Clarification that separate reporting of 403(b)(7) Cash Value is only for account type "008" (combined 403(b)(1) and 403(b)(7) plans).
			Page 11	Addition of Account Type "009" for church plans.
			Page 14	Clarification of Hardship reporting.

Version	Description	Date Published	Page Reference	Description of Revisions
			Pages 18-23	Section G: Loan Data 1) Clarification to reporting Loan Data 2) Reporting Loans in SUMMARY format 3) Two data fields originally defined are now identified as Filler1 and Filler2 as the data they represent will be available within the loan component data fields. "Filler" data elements (reported as "NULL" have been specified to maintain the original file format.
			Page 24	Header record for Part III data. Data Type = 04-Remittance-Census data.
			Page 25	Correct format of Payroll Date.
			Pages 26, 28	Clarify use of Marital Status on Census and Remittance-Census data.
			Page 27	Correct Header record for Part III Remittance data, Data Type = 03-Census Data.
			Page 29	Correct Employee Account Number to 25 characters.
			Page 30	Addition of "Vendor Source ID" data element to Part IV "Distributions Made" data.
			Pages 31-32	Addition of Appendix A - Version Control Log
Version 1.03	Technical corrections	12/05/08		Revisions and clarifications in response to questions from vendors/TPAs, as identified below. A few cosmetic changes to properly capitalize data field names were also made but not listed below.
			Page iii	Summary of version 1.03 changes
			Page 4	Record type 04 is both Remittance and Census data
			Page 4	Updated SPARK Institute Best Practices version number.
			Page 7	Clarification that the Vendor Plan ID may be the same as the Aggregator Plan ID if that vendor also serves as the Aggregator for the plan.

Version	Description	Date Published	Page Reference	Description of Revisions
			Page 10	Renamed Roth 403(b) Cash Value to Roth Cash Value and clarified usage.
			Page 10	Cosmetic change; substituted "Post-Tax" for "After tax" in "required for" columns
			Page 10	Renamed 403(b)(7) Cash Value to 403(b)(7) Employer Cash Value and clarified its usage. Noted that this field is excluded when calculating the total cash value of the account (since the amount is already included in the Employer Cash Value field)
			Page 14	Inserted clarification that Hardship information reported is limited to hardships taken within the last 12 months.
			Page 21	Clarification as to how the "Date of the Last Loan Distributed" can be determined from the most recent of the Loan Initiation dates reported within the Loan component data.
			Page 24	Clarification that Data Type = "04" contains Remittance and Census data
			Page 27	Clarification that Data Type = "03" contains Census data only