



Data Layouts  
for  
Retirement Income Solutions

Version 1.00

September 30, 2010



## DATA LAYOUTS FOR RETIREMENT INCOME SOLUTIONS September 30, 2010 (Version 1.00)

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### **General Information**

The Data Layouts for Retirement Income Solutions (the “Data Layouts”) were developed by The SPARK Institute in order to facilitate uniform expectations among retirement income product providers and record keepers who decide to offer these products and solutions in employer sponsored retirement plans. The Data Layouts will primarily facilitate:

- Maintaining one or more retirement income products on a record keeping system of independent customer-facing record keeper.
- Efficient information technology design and development by retirement income product providers and record keepers that will be engaged in data sharing for product administration.
- Portability of products when the plan sponsor changes plan record keepers (“record keeper portability”).
- Portability of guaranteed income when a participant has a distributable event – in the form of a rollover to a Rollover IRA or as a qualified plan-distributed annuity (“participant portability”).

The Data Layouts may also help facilitate other aspects of income product administration such as enrollment, cancellation, communicating participant guarantee history, and modeling, depending on the products and providers involved. The Data Layouts are intended to be flexible and accommodate as many products and services as reasonably possible, but still maintain a reasonable degree of certainty so there are reliable common standards among users.

The Data Layouts are not specifically intended to facilitate “insurance company portability,” i.e., where a plan decides to leave one insurer and move to another, and wants to have the successor insurer assume the liabilities of its predecessor. All users are cautioned that using the Data Layouts for purposes other than their intended purposes may not be suitable and could create service and product administration issues. The Data Layouts represent the views of The SPARK Institute only and are not intended as the sole or exclusive means of effecting data sharing.

**NOTE – NOTHING CONTAINED IN THE DATA LAYOUTS OR ANY OTHER MATERIALS DEVELOPED BY THE SPARK INSTITUTE IS INTENDED AS LEGAL ADVICE REGARDING ANY INFORMATION PRIVACY AND CONFIDENTIALITY LAWS THAT MAY APPLY TO ANY ORGANIZATION OR INDIVIDUAL. USERS OF THIS MATERIAL SHOULD CONSULT WITH THEIR LEGAL COUNSEL ABOUT ANY SUCH LAWS BEFORE USING THIS MATERIAL.**

## **Overview**

These Data Layouts consist of four parts, and are intended to support three service models, each of which is described under the applicable parts of this document.

Part 1 – File Layout Conventions for Data Sharing

Part 2 – Data Record Layouts – Record Keeper Traded Service Model

Part 3 – Data Record Layouts – Provider Traded Service Model

Part 4 – Data Record Layouts – Guarantee Administrator Model

The Data Layouts are also intended to support the following three general types of income products: (1) Guaranteed Minimum Withdrawal Benefits (“GMWBs”), (2) Guaranteed Minimum Income Benefits (“GMIBs”), and (3) Deferred Fixed Income Annuity. Additional information about the products that are supported and those that are not is provided in the Products Definitions Summary Chart under Appendix A.

The individual data records and the fields included and used within each record are comparable among certain parts but not identical. However, the characteristics of the specific data fields (i.e., their length and type) are identical among the different parts. For example, the “Plan ID” field is the same length and data type wherever it appears in the records. However, comparable records may not include all of the same fields because certain fields that are not applicable to that service model were excluded. Additionally, whether a particular field is required, conditionally required, or optional, the frequency of transmission and the explanations of each may vary from part to part based on the needs of each service model. We also note that certain data records are unique to certain service models. For example, the indicative data record under Part 3 (Section 3.1) is unique to that Part because it is a combination of records that are separate in the other parts. Users should refer to the information provided with respect to each record for details regarding whether certain data fields are required, the transmission direction and frequency. The Data Record Identification Summary in Table 1 below shows which data types are used within each service model.

**Table 1 – Data Record Identification Summary**

Record Type	Part 2 Record Keeper Traded Model	Part 3 Provider Traded Model	Part 4 Guarantee Administrator Model
Indicative Data	2.1	3.1	4.1
Financial Transactions	2.2	Included in 3.1	4.2
Participant Guarantee Data	2.3	3.3	4.3
Participant Fund Balances	2.4	Included in 3.3	4.4
Guaranteed Value History	Not used	Not used	4.5
Projections/Modeling Data	2.6	Not used	Not used
Plan Totals/Reconciliation (Plan Level)	Not used	3.7	Not used
Daily Net Position (Fund/Plan Level)	Not used	3.8	Not used
Participant Retirement Income Investments Restriction Data	2.9	Not used	Not used
Retirement Income Participant Status Data	2.10	Not used	Not used
Daily Error Transactions	Not used	3.11	4.11
Annual MRD/NAPV Data	2.12	Not used	4.12
Annual MRD Data	2.13	Not used	4.13
Distribution Information	Not Used	3.14	4.14

The following abbreviations are used throughout this document to indicate whether a data field is required, conditionally required, or optional:

- R = Required in every transmission of the record.
- C = Required in a transmission of the record if certain conditions specified in this document are met.
- O = Optional information based on arrangements between the affected parties, product requirements, service models, or other conditions that may vary and be determined by the affected parties.

**Effective Date**

This Version 1.00 will become effective on January 1, 2011. **However, this Version may be implemented prior to January 1, 2011 as agreed to by both the sending and receiving parties.**

\* \* \* \* \*

The SPARK Institute may release revised versions of the Data Layouts periodically. Questions about the Data Layouts should be submitted to [lifetimeincome@sparkinstitute.org](mailto:lifetimeincome@sparkinstitute.org). General inquiries should be submitted to Larry Goldbrum at [larry@sparkinstitute.org](mailto:larry@sparkinstitute.org).

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## PART 1

### File Layout Conventions for Data Sharing

#### 1.1 General File Layout Conventions

- A. The extract file should be an ASCII file that is pipe “|” delimited, with no spaces between the data element and pipe at either end.
- B. Files are variable length with variable length records and fields.
- C. In order to maintain file layout consistency, **all fields**, including NULL fields, **must be provided**.
- D. All files should be sent according to the standards herein, unless otherwise agreed between the affected parties. When the transmitting or reporting party is required to send a file even if it will contain no activity or transactions for the reporting period (e.g., Part 2, Record 2.2. for Financial Transactions), the transmitting party should send an empty file that contains the Header and Trailer records without any detail records.
- E. All files should be named based on the following protocols. File name includes record type, but a single file could include multiple record types.

File name: (Provider Name or Record Keeper Name)\_Frequency Code\_Record Type Code\_(Date formatted as “CCYYMMDD”)\_ (Time stamp formatted as follows “HHMMSS”).TXT

Example: ABCProvider\_D\_2.2\_20100409\_110503.TXT

The Frequency Codes and Record Type Codes that are to be used when naming files are set forth below.

#### 1. Frequency Codes:

- B = Bi-Weekly
- W = Weekly
- M = Monthly
- D = Daily
- S = Semi-Annually
- T = Semi-Monthly
- Q = Quarterly
- A = Annually
- O = Other (e.g., specific event)



2. **Record Type Codes**: The Record Type Codes are based on the Model being used.

a. **Record Keeper Traded Model Codes (Part 2)**

- 2.1 = Indicative Data
- 2.2 = Financial Transactions
- 2.3 = Participant Guarantee Data
- 2.4 = Participant Fund Balances
- 2.6 = Projections/Modeling Data
- 2.9 = Participant Retirement Income Investments Restriction Data
- 2.10 = Retirement Income Participant Status Data
- 2.12 = Annual MRD / Net Actuarial Present Value Data
- 2.13 = Annual MRD Data

b. **Provider Traded Model Codes (Part 3)**

- 3.1 = Indicative and Financial Data
- 3.3 = Participant Guarantee Data and Participant Fund Balances
- 3.7 = Plan Totals/Reconciliation (Plan Level Data)
- 3.8 = Daily Net Position (Fund/Plan Level)
- 3.11 = Daily Error Transactions
- 3.14 = Distribution Information

c. **Guarantee Administrator Model (Part 4)**

- 4.1 = Indicative Data
- 4.2 = Financial Transactions
- 4.3 = Participant Guarantee Data
- 4.4 = Participant Fund Balance
- 4.5 = Guaranteed Value History
- 4.11 = Daily Error Transactions
- 4.12 = Annual MRD / Net Actuarial Present Value Data
- 4.13 = Annual MRD Data
- 4.14 = Distribution Information

F. NULL fields should contain no values/spaces between delimiters. A NULL value is reported as two delimiters with no embedded spaces, as follows: ||

G. 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.

H. Any "Required" Text field cannot be reported as NULL. All text fields are not case sensitive.

- I. Any “Optional” Text field can be reported as NULL or a valid value.
- J. When “Maximum Length” is displayed with a decimal point, the number preceding the decimal is the maximum length for the field, and the number following the decimal point is the number of digits that may appear to the right of the decimal point. Decimal points are counted as occupying one position.

All “numeric” fields should have an explicit decimal point. The format for amount fields is “13.2” meaning 10 significant digits to the left of an explicit decimal point and 2 digits to the right of the decimal point; in total occupying at most 13 positions.

The format for “unit” fields is “17.6” meaning 10 significant digits to the left of an explicit decimal point and 6 digits to the right of the decimal point; in total occupying at most 17 positions.

The format for “rate” fields is “7.3” meaning 3 significant digits to the left of an explicit decimal point and 3 digits to the right of the decimal point; in total occupying at most 7 positions.

The format for Price fields is “17.9” meaning 7 significant digits to the left of an explicit decimal point and 9 digits to the right of the decimal point; in total occupying at most 17 positions.

Examples of acceptable numeric values include:

10.00|10.01|1.00|1.23|1234567890.12|

Examples of unacceptable numeric values include:

|| ← Note – This is invalid when a numeric field is required.  
It cannot be reported as NULL.

1.1|0|1|1.0|10.1|00|100.1|0.0|

1|2345678901.45|12345678901.4567|

Examples of acceptable unit values include:

1|1.1234|1234567890.123456|

Examples of unacceptable unit values include:

|| ← Note – This is invalid when a numeric field is required.  
It cannot be reported as NULL.

1.1|0|1|1.0|10.1|00|100.1|0.0|0.000|

Examples of acceptable rate values include:

||100.000||0.001||123.123|

Examples of unacceptable rate values include:

|| ← Note – This is invalid when a numeric field is required.  
It cannot be reported as NULL.

||.||0||1||.0||0.00||00.0||0.0000||123467.000|

Examples of acceptable price values include:

||100.123456789||0.123456789|1234567.123456789|

Examples of unacceptable price values include:

|| ← Note – This is invalid when a numeric field is required.  
It cannot be reported as NULL.

||.||0||1||.0||0.00||00.0||0.0000||1234567.123456789||0.00000008|

- K. 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.

## **1.2 Identification of Record Types**

- A. Each file will contain at least one SPARK Institute Header and one SPARK Trailer record. Detail records will appear between the SPARK Institute Header and Trailer records. The SPARK Institute Header contains a “Record Type Code” field which identifies the data following the SPARK Institute Header. The Record Type Codes are organized according to the service models and are listed in Part 1, Section 1.1, E, 2.
- B. There can be multiple SPARK Institute Header, Detail and SPARK Institute Trailer records on a single transmitted file. For example a record keeper may transmit multiple records to a Provider in a single transmission as follows:
- “Header 1” - SPARK Institute Header for Record Type 3.1 (Indicative and Financial Data) from record keeper to Provider.
  - “Detailed records” – Detailed records (Indicative and Financial Data) formatted and provided by record keeper according to SPARK Institute standards under Part 3, Section 3.1.
  - “Trailer 1” - SPARK Institute Trailer for Record Type 3.1 data provided by record keeper.
  - “Header 2” - SPARK Institute Header for Record Type 3.7 (Plan Totals/ Reconciliation (Plan Level Data)) from record keeper to Provider.

- “Detailed records” – Detailed records (Plan Totals/Reconciliation (Plan Level Data)) formatted and provided by record keeper according to SPARK Institute standards under Part 3, Section 3.7.
- “Trailer 2” - SPARK Institute Trailer for Record Type 3.7 data provided by record keeper.

C. When Providers or record keepers share files for more than one employer (or more than one plan for the same employer) there is no need to send separate Header and Trailer records for each employer or plan as long as they are the same data type. The same protocol applies to all record types utilized between providers.

For each account detail record within the Header and Trailer record the following conditions should exist:

- The SPARK Institute Data Layouts version number (e.g., 1.00) identified in each data type should be the same across all data types.
- The cash valuation dates reported within the account detail records should be the same as the Header throughout the record.
- A participant should only be listed once under the same employee account number and Plan ID unless the record type includes Fund, Transactional or Projection data.

[Samples of the file formats are available on The SPARK Institute website at <http://www.sparkinstitute.org/comments-and-materials.php>.]

D. All Header and data records should be followed by a CR-LF (Carriage Return – Line Feed). Data for each participant should be sent on a separate line. This is typically automatically generated by the FTP process.

**1.3 SPARK Institute File Header for All Data Files** - Every Provider and Record Keeper data file should contain a File Header with the following information and layout.

No.	Field	Maximum Length	Data Type	Example	Required/Optional/Conditionally Required	Comments
1	Header	7	Text	SPARKGH	R	Constant value: SPARKGH.
2	Source ID	20	Text	ABC	R	Agreed upon code for record keeper, Provider or Guarantee Administrator.
3	Source name	30	Text	Free Form – Record keeper Company	O	Actual name of record keeper, Provider or Guarantee Administrator.
4	File creation date/time	15	Text	20081001-110503	R	Format: CCYYMMDD-HHMMSS (time is in Military format 120000 for noon, 190000 for 7:00pm).
5	Data type	4	Numeric	2.1	R	Identifies the type of data which follows until a SPARK Institute Trailer record appears See Part 1, Section E for the Data Type Codes
6	Data recipient	1	Text	R	R	Indicates recipient of data. R=Record keeper P=Provider G=Guarantee Administrator O=Other
7	Contact	40	Text	Free-form J.Smith1-222-333-4444 x123	O	Identifies an individual and phone number if there are questions about the content of the file.
8	Sender	40	Text	Free-form ABC Firm	O	Identifies sender name.
9	Sender ID	20	Text	ABC	C	Provide Sender ID if different from source, e.g., the record keeper is using a TPA.
10	SPARK Institute Retirement Income Data Layout Version No.	4	Text	1.00	R	SPARK Institute Data Layouts version number in which the data is formatted.
11	Valuation date	8	Date Format	CCYYMMDD	R	Indicates the Valuation date of data provided in layout.

**1.4 SPARK Institute File Trailer for All Data Files** – Every Provider and Record Keeper 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.

No.	Field	Maximum Length	Data Type	Example	Required/Optional/Conditionally Required	Comments
1	Trailer	8	Text	SPARKGTR	R	Constant value SPARKGTR.
2	Record count	8	Numeric	45678	R	Total number of ALL records INCLUDING Header and Trailer records.
3	Control total 1	13.2	Numeric	999999999.99	C	Provide if using Record type 2.2, 3.1 or 4.2. Control total for transaction dollar amount from the applicable record.
4	Control total 2	13.2	Numeric	999999999.99	C	Provide if using Record type 2.3, 3.3 or 4.3. Control total for Benefit base.
5	Control total 3	17.6	Numeric	999999999.99	C	Provide if using Record type 2.4 or 4.4. Control total for End of day units.
6	Control total 4	13.2	Numeric	999999999.99	O	Provide if using Record type 3.3. Control total for Guarantee amount.
7	Control total 5	13.2	Numeric	999999999.99	C	Provide if using Record type 3.3. Control total for Market value (commuted value).
8	Control total 6	13.2	Numeric	999999999.99	C	Provide if using Record type 3.3. Control total for Death benefit value.
9	Control total 7	13.2	Numeric	999999999.99	C	Provide if using Record type 3.3. Control total for Income modal amounts 55.
10	Control total 8	13.2	Numeric	999999999.99	C	Provide if using Record type 3.3. Control total for Income modal amounts 60.
11	Control total 9	13.2	Numeric	999999999.99	C	Provide if using Record type 3.3. Control total for Income modal amounts 65.
12	Control total 10	13.2	Numeric	999999999.99	C	Provide if using Record type 3.3. Control total for Income modal amounts 70.
13	Control total 11	13.2	Numeric	999999999.99	C	Provide if using Record type 3.3. Control total for Income modal amounts 75.
14	Control total 12	13.2	Numeric	999999999.99	C	Provide if using Record type 3.3. Control total for Income modal amounts 80.

No.	Field	Maximum Length	Data Type	Example	Required/Optional/Conditionally Required	Comments
15	Control total 13	13.2	Numeric	999999999.99	C	Provide if using Record type 3.3. Control total for Income modal amounts 85.
16	Control total 14	13.2	Numeric	999999999.99	C	Provide if using Record type 3.3. Control total for Total market value change.
17	Control total 15	13.2	Numeric	999999999.99	C	Provide if using Record type 3.7. Control total for Total activity field.
18	Control total 16	13.2	Numeric	999999999.99	C	Provide if using 3.8. Control total of the Market value field.
19	Control total 17	13.2	Numeric	999999999.99	C	Provide if using 2.12. Control total of Total NAPV.
20	Control total 18	13.2	Numeric	999999999.99	C	Provide if using 3.14. Control total for Non-Roth account value.
21	Control total 19	13.2	Numeric	999999999.99	C	Provide if using 3.14. Control total for Non-Roth Guarantee amount.
22	Control total 20	13.2	Numeric	999999999.99	C	Provide if using 3.14. Control total for Roth account value.
23	Control total 21	13.2	Numeric	999999999.99	C	Provide if using 3.14. Control total for Roth guarantee amount.
24	Control total 22	13.2	Numeric	999999999.99	C	Provide if using 3.14. Control total for After-tax basis.
25	Control total 23	13.2	Numeric	999999999.99	C	Provide if using 3.14. Control total for Roth basis.

## PART 2

### Data Record Layouts – Record Keeper Traded Model

This service model is intended for arrangements where the record keeper maintains and trades with respect to the plan participant’s insurance product investments as they would any other investment offered under a plan. This model is intended to support GMIB and GMWB products.

Under this arrangement the record keeper will trade and settle investment instructions instead of the Provider. The record keeper may trade and settle the retirement income investments through the NSCC or directly with the Provider. Trades could be placed at the plan or omnibus level.

In addition to sharing trading file information, the record keeper and the Provider will need to share participant data so that the Provider can maintain participant guarantee information. Some of the data sets are required to support the investment products. Other data sets are optional and may or may not be used by the record keeper depending on the record keeper’s service model with its plan customers. The layouts provide flexibility to accommodate record keepers that provide a direct robust participant experience through their own participant touch points, and for others that may use a “single sign on” to allow participants to view guarantee information and educational materials on the insurance provider’s web site.

The purpose of each record, whether it is required or optional, whether the record keeper or Provider transmits the information, and the most common transmission frequency are described below.

**2.1 – Indicative Data** – The record keeper will send this record to provide non-financial participant information (“Indicative Data”) that the Provider needs to establish and maintain records for participants in connection with the income products. This data may be required for all participants in a plan or only those who are invested in the product as determined by and agreed to between the affected parties.

Required Data Record: Yes.

Transmission Direction: Record keeper to Provider.

Frequency: As agreed.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
1	Plan ID	20	Text	AB12345670 01	R	Unique identifier for the plan in the record keeper's system.
2	Plan name	70	Text	State 401a Plan	O	Name of the plan.
3	Product ID	20	Text	12345678	O	Identifies the Provider's product code in case the plan offers more than one product from a single Provider.



No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
4	Product type	1	Text	1	R	Type of income product: 1=GMWB 2=GMIB 3=Fixed 4=Fixed-Hartford 5=Fixed-MetLife 6=Fixed-BlackRock.
5	Participant ID	20	Text	123456789	R	Unique identifier for the participant, could be SSN.
6	Participant ID type	1	Text	S	R	Indicates if participant ID is SSN or other. S=SSN, O=Other.
7	Participant account number	20	Text	Varies	O	May be used to uniquely identify participants with multiple accounts in a plan.
8	Participant type	1	Text	B	R	Designates whether the participant is an E=Employee A=Alternate payee/QDRO B=Beneficiary N=Non-spouse beneficiary.
9	Participant info. indicator	1	Text	Y	C	Y=New participant or information changed. N=Participant information has not changed. M=Merge, X=Participant ID change. Conditional on Participant info indicator.
10	Original participant ID	20	Text	123456789	C	Allows for the automation of participant SSN or participant ID changes.
11	SSN	9	Numeric	123456789	C	May be required based on individual product Provider's needs.
12	Participant type effective date	8	Date Format	19641111	O	Date this participant account was created.
13	Employment status	1	Text	A	R	A=Active T=Terminated D=Deceased R=Retired S=Suspended H=Rehired C=Conversion in process.
14	Employment status effective date	8	Date Format	19640101	O	Effective date of the participant's current employment status.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
15	Beneficiary type	1	Text	S	C	Required only for a Beneficiary or an Alternate payee. Leave blank otherwise. Possible values: S=Spouse, C=Child, O=Other.
16	Product phase	1	Text	A	C	May be required based on individual product Provider's needs. Designates: A=Accumulation R=Requested E=Election D=Distribution
17	Election date	8	Date Format	19640101	C	May be required based on individual product Provider's needs.
18	Date of first Roth contribution	8	Date Format	19640101	C	Product type 2 only.
19	Participant title	5	Text	Dr.	O	Title of participant, for example, Dr., Mr., Mrs.
20	Participant first name	35	Text	Varies	C	The information will be required if the product Provider will be sending participant communications such as initial guarantee and benefit election letters.
21	Participant middle initial	1	Text	Varies	O	Participant's middle initial.
22	Participant last name	40	Text	Varies	C	The information will be required if the product Provider will be sending participant communications such as initial guarantee and benefit election letters.
23	Participant suffix	5	Text	Jr.	C	Conditionally required if you have the data, e.g., Jr., Sr., MD
24	Participant address line 1	40	Text	123 Canal Street	C	The information will be required if the product Provider will be sending participant communications such as initial guarantee and benefit election letters.
25	Participant address line 2	40	Text	Apartment 4B	C	The information will be required if the product Provider will be sending participant communications such as initial guarantee and benefit election letters and the information is available.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
26	Participant address line 3	40	Text	Varies	C	Required only if record keeper maintains a line 3 and information is available.
27	Participant address line 4	40	Text	Varies	C	Required only if record keeper maintains a line 4 and information is available.
28	Participant city	20	Text	Atlantis	C	Participant address city. The information will be required if the product Provider will be sending participant communications such as initial guarantee and benefit election letters.
29	Participant state	2	Text	AZ	C	Participant address state. The information will be required if the product Provider will be sending participant communications such as initial guarantee and benefit election letters.
30	Participant zip code	10	Text	12345-6789	C	Participant address zip code. The information will be required if the product Provider will be sending participant communications such as initial guarantee and benefit election letters.
31	Participant country code	4	Text	US	C	Required for non-US addresses only. The information will be required if the product Provider will be sending participant communications such as initial guarantee and benefit election letters.
32	Participant residency code	1	Text	U	O	U=US Citizen N=Non-resident alien.
33	Phone	10	Numeric	9999999999	O	Participant's primary contact number.
34	Email	100	Text	jbroke@msn.com	O	Participant's primary email.
35	Date of birth	8	Date Format	19640101	R	Participant's date of birth.
36	Date of death	8	Date Format	19640101	C	May be required based on individual product Provider's needs.
37	Gender	1	Text	M	R	M=Male, F=Female U=Unknown

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
38	Marital status	1	Text	S	C	May be required based on individual product Provider's needs. S=Single M=Married W=Widow/Widower D=Divorced.
39	Participant info. effective date	8	Date Format	19640101	C	Effective date of any Participant information change
40	Salary	13.2	Numeric	99999999.99	O	For plans that want retirement income projections, the participant's annual salary is needed.
41	Contribution rate	7.3	Numeric	999.999	O	For plans that want retirement income projections, the participant's contribution rate is needed.
42	Employer match rate	7.3	Numeric	999.999	O	For plans that want retirement income projections, the employer's match rate is needed.
43	Spouse name	50	Text	Varies	O	Upon election of a spousal benefit, provide the spouse's name.
44	Spouse DOB	8	Date Format	19640101	O	Upon election of a spousal benefit, provide the spouse's DOB.
45	Spouse gender	1	Text	M	O	Upon election of a spousal benefit, provide the spouse's gender. M=Male, F=Female U=Unknown
46	Allocation percentage	7.3	Numeric	999.999	O	For plans that want retirement income projections, the participant's allocation percentage to the income fund is needed.
47	Payroll frequency	1	Text	M	O	For plans that want retirement income projections, the participant's payroll frequency is needed. W=Weekly, B=Bi-Weekly, M=Monthly, T=Semi-Monthly, S=Semi-Annually, A=Annually, Q=Quarterly, O=Other

**2.2 – Financial Transactions** – The record keeper will send this record to provide daily trade activity and participant financial transactions details to the Provider. The total of participant transactions for each plan that is transmitted to the Provider should match the day’s totals of the fund trades by the record keeper through the NSCC or directly with the insurance product Provider. If there are no transactions for a given day, the record keeper should send a file for this data record with only a header and trailer.

Required Data Record: Yes.

Transmission Direction: Record keeper to Provider.

Frequency: Every business day that the New York Stock Exchange is opened for business.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
1	Plan ID	20	Text	AB123456	R	Unique identifier for the plan in the record keeper's system.
2	Product ID	20	Text	1234578	O	Identifies the Provider's product code in case the plan offers more than one product from a single Provider.
3	Product type	1	Text	1	R	Type of income product: 1=GMWB 2=GMB 3=Fixed. 4=Fixed-Hartford 5=Fixed MetLife 6=BlackRock.
4	Fund ID	15	Text	CBT12345	R	Unique identifier for the fund, e.g., CUSIP.
5	Participant ID	20	Text	123456789	R	Unique identifier for the participant, could be SSN.
6	Participant type	1	Text	B	R	Designates whether the participant is an E=Employee A=Alternate payee/QDRO B=Beneficiary N=Non-spouse beneficiary.
7	Participant account number	20	Text	Varies	O	May be used to uniquely identify participants with multiple accounts in a plan.
8	Unique transaction ID	20	Text	1232342500	O	Uniquely identifies a transaction in the plan for a participant. If a transaction ID is the duplicate of one previously submitted for a given participant, the transaction will be rejected. Used for debugging and reconciliation.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
9	Transaction process date	8	Date Format	19640101	R	The trade process date.
10	Trade effective date	8	Date Format	19960101	R	Trade date (a.k.a. "as of date"). The date of the unit price used for the transaction. This date will be different from "Transaction trade date" for corrections (back-dated transactions).
11	Transaction type	3	Text	01	R	Report each transaction separately for participants with multiple transactions. 01=Contribution 02=Exchange buy 03=Exchange sell 04=Free exchange 05=Fee 06=Return of excess 07=Disbursements 08=Company admin. transfers 09=Loan repayments 10=Plan transfer in 11=Plan transfer out 12=Rollover in 13=Rollover out 14=Adjustments 15=Final disbursement 16=MRD 17=Annuitization 18=QDRO/Beneficiary transfer in 19=QDRO/Beneficiary transfer out 99=Indicative data only
12	Transaction dollar amount	13.2	Numeric	99999999.99	R	Dollar amount.
13	Transaction traded units	17.6	Numeric	99999.9999	R	Traded units.
14	Transaction unit price	17.9	Numeric	99999.99999	R	Unit price for the transaction.
15	Reversal indicator	1	Text	Y	C	Only required for reversals (negative contributions or positive withdrawals).
16	Full redemption indicator	1	Text	Y	O	Yes/No
17	Roth basis	13.2	Numeric	99999999.99	C	For Roth funds in Product type 2 only.
18	After-tax basis	13.2	Numeric	99999999.99	C	For after-tax funds in Product type 2 only.
19	Originating ID	20	Text	123456789	C	If participant type is Non-employee, then provide the originating participant account or participant ID.

**2.3 – Participant Guarantee Data** – The Provider will use this data record to send the record keeper the participant level guarantee information for each participant that has a balance in investment product. This information may be used by record keepers on their participant web sites and participant statements.

Required Data Record: Optional, provided as determined by the Provider.

Transmission Direction: Provider to record keeper.

Frequency: Every business day that the New York Stock Exchange is opened for business.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
1	Plan ID	20	Text	AB1234	R	Unique identifier for the plan in the record keeper's system.
2	Product ID	20	Text	1234578	O	Identifies the Provider's product code in case the plan offers more than one product from a single Provider.
3	Fund ID	15	Text	CBT12345	R	Unique identifier for the fund, e.g., CUSIP.
4	Participant ID	20	Text	123456789	R	Unique identifier for the participant, could be SSN.
5	Participant ID type	1	Text	S	R	Indicates if Participant ID is SSN or other. S=SSN O=Other
6	Participant account number	20	Text	Varies	O	May be used to uniquely identify participants with multiple accounts in a plan.
7	Participant type	1	Text	E	R	Designates whether the participant is an E=Employee A=Alternate payee/QDRO B=Beneficiary N=Non-spouse beneficiary.
8	Current annual guaranteed withdrawal amount	13.2	Numeric	99999999.99	R	Post Lock-In. Current year guaranteed withdrawal amount, calculated by multiplying the Benefit base by the GLWB %. May be prorated for the first year.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
9	"As of" date for guarantee amount	8	Date Format	19640101	C	Conditionally required if the record keeper utilizes it. Date the guarantee amount was last calculated.
10	GLWB %	7.3	Numeric	999.999	C	Post Lock-In value. Percent of Benefit base guaranteed for annual withdrawal.
11	Benefit base	13.2	Numeric	99999999.99	R	Both pre- and post-Lock-In guaranteed withdrawal base.
12	Benefit base next	13.2	Numeric	99999999.99	O	Post Lock-In. This is the Benefit base amount for the next withdrawal period – increased by dollars in and decreased by excess dollars out.
13	Next annual guaranteed withdrawal amount	13.2	Numeric	99999999.99	O	Post Lock-In. Guaranteed withdrawal amount for the next period.
14	Current withdrawal amount	13.2	Numeric	99999999.99	C	The participant's allowed guaranteed withdrawal amount based on their withdrawal frequency.
15	Guarantee amount remaining	13.2	Numeric	99999999.99	C	Post-Lock-in. The remaining guaranteed withdrawal amount.
16	Total withdrawals to date	13.2	Numeric	99999999.99	C	Post-Lock-in. Guaranteed withdrawal taken during current withdrawal period.
17	Excess withdrawals to date	13.2	Numeric	99999999.99	C	Post Lock-In. This is the excess withdrawal amount (amount > guaranteed withdrawal amount) taken during the current withdrawal period.
18	Start date	8	Date Format	19630101	C	Start date for the current withdrawal period.
19	Next start date	8	Date Format	19630101	O	Begin date for the next withdrawal period.



No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
20	End date	8	Date Format	19630101	O	End date for the current withdrawal period.
21	Next end date	8	Date Format	19630101	O	End date for the next withdrawal period.
22	Highest birthday valuation	13.2	Numeric	99999999.99	O	Pre-Lock-In value. Highest birthday Benefit base value.
23	Total product guaranteed market value	13.2	Numeric	99999999.99	O	Both pre- and post-Lock-In. Market value of all funds with a guarantee for this Product ID.
24	MRD amount	13.2	Numeric	99999999.99	C	Post-Lock-In. Current MRD attributable to guaranteed funds for this Product ID.
25	MRD-friendly amount	13.2	Numeric	99999999.99	C	Post-Lock-In. MRD friendly amount attributable to guaranteed funds for this Product ID.
26	NAPV last calculation	13.2	Numeric	99999999.99	O	Calculate at calendar year end for MRD purposes. Last NAPV amount calculated annually.
27	Pre-guarantee market value	13.2	Numeric	99999999.99	O	Market value of all funds without a guarantee for this Product ID.
28	Lock-In date	8	Date Format	19640101	C	The date the participant elects guaranteed withdrawals.

**2.4 – Participant Fund Balances** – The Provider may use this information to reconcile participant positions (e.g., to verify that participant guarantees are being calculated against the correct participant balances).

Required Data Record: Required only if certain conditions, as set by each Provider, are met.

Transmission Direction: Record keeper to the Provider.

Frequency: Every business day that the New York Stock Exchange is opened for business.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
1	Plan ID	20	Text	AB1234	R	Unique identifier for the plan in the record keeper's system.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
2	Product ID	20	Text	1234578	O	Identifies the Provider's product code in case the plan offers more than one product from a single Provider.
3	Fund ID	15	Text	CBT12345	R	Unique identifier for the fund.
4	Participant ID	20	Text	123456789	R	Unique identifier for the participant, could be SSN.
5	Participant Type	1	Text	N	R	Designates whether the participant is an E=Employee A=Alternate payee/QDRO B=Beneficiary N=Non-spouse beneficiary
6	Participant account number	20	Text	Varies	O	May be used to uniquely identify participants with multiple accounts in a plan.
7	Date	8	Date Format	19940101	R	The "as of" date for this information.
8	End of day units	17.6	Numeric	999999.9999	R	Position shares/units.
9	End of day dollar amount	13.2	Numeric	99999999.99	R	Position value.

**2.5 – Intentionally omitted.**

**2.6 – Projections/Modeling Data** – Providers may use this record to send projected guarantee amounts for participants who have not yet “locked-in” their guaranteed withdrawal amount. This information may be used by record keepers on their participant web sites and participant statements.

Required Data Record: Optional, provided as determined by the Provider.

Transmission Direction: Provider to record keeper.

Frequency: Every business day that the New York Stock Exchange is opened for business.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
1	Plan ID	20	Text	AB1234	R	Unique identifier for the plan in the record keeper's system.
2	Product ID	20	Alphanumeric	1234578	O	Identifies the Provider's product in case the plan offers more than one product from a single Provider.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
3	Product type	1	Text	1	R	Type of income product: 1=GMWB 2=GMIB 3=Fixed 4=Fixed-Hartford 5=Fixed-MetLife 6=Fixed-BlackRock.
4	Fund ID	15	Text	CBT12345	O	Unique identifier for the fund, e.g., CUSIP.
5	Participant ID	20	Text	123456789	R	Unique identifier for the participant, may be SSN.
6	Participant type	1	Text	Q	O	Designates whether the participant is an E=Employee A=Alternate payee/QDRO B=Beneficiary N=Non-spouse beneficiary
7	Participant account number	20	Text	Varies	O	May be used to uniquely identify participants with multiple accounts in a plan.
8	As of date	8	Date Format	19940101	R	As of date for this information
9	Withdrawal band number	2	Numeric	01	C	Provide if Product type is 1. Represents age band for projections, e.g., 01 equals age 55-64.
10	Withdrawal band start age	2	Numeric	55	C	Provide if Product type is 1. Beginning age for the band.
11	Withdrawal band end age	2	Numeric	99	C	Provide if Product type is 1. Ending age for the band.
12	Projected withdrawal age	3	Numeric	999	C	Age associated with guarantee amount associated with the file.
13	Projected guaranteed annual withdrawal amount - No contributions - Single	13.2	Numeric	99999999.99	O	The projected guaranteed annual withdrawal amount assuming no additional contributions, single coverage and the projected withdrawal age.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
14	Projected guaranteed annual withdrawal amount - No contributions - Joint	13.2	Numeric	99999999.99	O	The projected guaranteed annual withdrawal amount assuming no additional contributions, joint coverage and the projected withdrawal age.
15	Projected guaranteed annual withdrawal amount - Contributions - Single	13.2	Numeric	99999999.99	O	The projected guaranteed annual withdrawal amount assuming continued contributions, single coverage and the projected withdrawal age.
16	Projected guaranteed annual withdrawal amount - Contributions - Joint	13.2	Numeric	99999999.99	O	The projected guaranteed annual withdrawal amount assuming continued contributions, joint coverage and the projected withdrawal age.
17	Projected guaranteed annual withdrawal amount - X% increase - Contributions - Single	13.2	Numeric	99999999.99	O	The projected guaranteed annual withdrawal amount assuming X% increase in contributions, single coverage and the projected withdrawal age.
18	Projected guaranteed annual withdrawal amount - X% increase - Contributions - Joint	13.2	Numeric	99999999.99	O	The projected guaranteed annual withdrawal amount assuming X% increase in contributions, joint coverage and the projected withdrawal age.
19	Projection assumptions	50	Text	Varies	O	Free-form text field containing the assumptions used in the calculation of the projections.

**2.7 – Intentionally omitted.**

**2.8 – Intentionally omitted.**

**2.9 – Participant Retirement Income Investments Restriction Data** – Providers may use this record to send the record keeper a file with participant restriction information (e.g., participant fund withdrawal restrictions).

Required Data Record: Optional, provided as determined by the Provider.

Transmission Direction: Provider to record keeper.

Frequency: Every business day that the New York Stock Exchange is opened for business.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
1	Plan ID	20	Text	AB1234	R	Unique identifier for the plan in the record keeper's system.
2	Participant ID	20	Text	123456789	R	Unique identifier for the participant, could be SSN.
3	Participant type	1	Text	Q	R	Designates whether the participant is an E=Employee A=Alternate payee/QDRO B=Beneficiary N=Non-spouse beneficiary
4	Participant account number	20	Text	Varies	O	May be used to uniquely identify participants with multiple accounts in a plan.
5	Restricted fund ID	15	Text	CBT12345	R	CUSIP.
6	Restriction start date	8	Date Format	19940101	R	The first day of the restriction period.
7	Restriction end date	8	Date Format	19940101	R	The last day the restriction is in effect.
8	Remaining days	3	Numeric	999	R	Days left in the restriction period.

**2.10 – Retirement Income Participant Status Data** – Some Providers may use this record to send important status information to the record keeper, including, for example, to identify any participant that has been “enrolled” but is missing indicative data from Record 2.1, is subject to a restriction (e.g., withdrew money from a retirement income investment), or has “locked-in” his or her guaranteed withdrawal amount.

Required Data Record: Optional, provided as determined by the Provider.

Transmission Direction: Provider to record keeper.

Frequency: Every business day that the New York Stock Exchange is opened for business.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
1	Plan ID	20	Text	AB1234	R	Unique identifier for the plan in the record keeper's system.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional Conditionally Required	Comments
2	Participant ID	20	Text	123456789	R	Unique identifier for the participant, could be SSN.
3	Participant ID type	1	Text	S	R	Indicates if Participant ID is SSN or other. S=SSN, O=Other.
4	Participant account number	20	Text	Varies	O	May be used to uniquely identify participants with multiple accounts in a plan.
5	Participant type	1	Text	Q	R	Designates whether the participant is an E=Employee A=Alternate payee/QDRO B=Beneficiary N=Non-spouse beneficiary
6	Pseudo indicator	1	Text	Y	R	Y or N. Indicates that a financial transaction was received by the Provider for a participant with no indicative data.
7	Lock-in indicator	1	Text	Y	R	Y or N – Indicates whether a participant has locked into the product.
8	Lock-in selection code	1	Text	P	R	Indicates if the participant locked in at the P=participant or S=spousal rate
9	Restriction indicator	1	Text	Y	R	Y or N. Indicates if the participant is under a fund transfer restriction.
10	Beneficiary name	100	Text	John Doe	C	Beneficiary name for participants that Lock-In with a spousal benefit.
11	Same sex spousal coverage indicator	1	Text	S	C	Conditional on spousal coverage at Lock-In. S=Same sex spouse.

**2.11 – Intentionally omitted.**

**2.12 – Annual MRD/Net Actuarial Present Value Data** – The Provider may use this record to send the total participant level retirement income investments market value and the Net Actuarial Present Value (NAPV) for MRD calculation purposes.

Required Data Record: Optional, provided as determined by the Provider.

Transmission Direction: Provider to record keeper.

Frequency: Annually.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
1	Plan ID	20	Text	AB1234	R	Unique identifier for the plan in the record keeper's system.
2	Product ID	20	Alphanumeric	1234578	O	Identifies the Provider's product in case the plan offers more than one product from a single Provider.
3	Fund ID	15	Text	CBT12345	R	If product provider calculates NAPV at the fund level, then this is required. Unique identifier for the fund, e.g., CUSIP.
4	Participant ID	20	Text	123456789	R	Unique identifier for the participant, could be SSN.
5	Participant type	1	Text	E	R	Designates whether the participant is an E=Employee A=Alternate payee/QDRO B=Beneficiary N=Non-spouse beneficiary
6	Participant account number	20	Text	Varies	O	May be used to uniquely identify participants with multiple accounts in a plan.
7	Total NAPV	13.2	Numeric	99999999.99	R	The Net Actuarial Present Value (NAPV) associated with the participant's investment in the guaranteed income fund.
8	Calendar year-end account balance	13.2	Numeric	99999999.99	R	The participant's account balance in the guaranteed income fund as of the last business day in the calendar year.
9	Calendar year-end adjusted account balance	13.2	Numeric	99999999.99	O	Total NAPV + Calendar year-end account balance.
10	Calendar year	4	Numeric	1999	R	The calendar year that the NAPV would be included in the MRD value.

**2.13 – Annual MRD Data** – Some Providers may require record keepers to send them the calculated MRD amount and the total year end account balance of all investments for each participant who is required to take an MRD from retirement income investment funds in the current calendar year.

Required Data Record: Required only if certain conditions, as set by each Provider, are met.

Transmission Direction: Record keeper to the Provider.

Frequency: Annually.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
1	Plan ID	20	Text	AB12341	R	Unique identifier for the plan in the record keeper's system.
2	Product ID	20	Text	12345678	O	Identifies the Provider's product code in case the plan offers more than one product from a single Provider.
3	Fund ID	15	Text	CBT12345	C	If product provider calculates MRD at the fund level, then this is required. Unique identifier for the fund, e.g., CUSIP.
4	Participant ID	20	Text	123456789	R	Unique identifier for the participant, could be SSN.
5	Participant type	1	Text	E	R	Designates whether the participant is an E=Employee A=Alternate payee/QDRO B=Beneficiary N=Non-spouse beneficiary
6	Participant account number	20	Text	Varies	O	May be used to uniquely identify participants with multiple accounts in a plan.
7	Calculated year-end total account balance	13.2	Numeric	99999999.99	R	The participant's account value in the guaranteed income fund as of the last business day in the previous calendar year.
8	MRD amount	13.2	Numeric	99999999.99	R	The participant's MRD amount for the calendar year.

**2.14 – Intentionally omitted.**



**2.15 – Participant Level Portability Data** – Participants may be permitted to maintain their guaranteed values by rolling their investments out of a qualified plan to an Individual Retirement Account (IRA) supported by the product's Provider. Participants should contact the Provider to facilitate the roll-over process and ensure the proper porting of their accrued guarantee to the individual product/IRA. The process, information and records that would need to be shared among the affected parties to port the participant's guarantee may vary among Providers.

**2.16 – Plan Level Portability** – When a Plan Sponsor changes record keepers for a plan that includes lifetime income products, and the new record keeper agrees to support the lifetime income product using these Data Layouts, the new record keeper should receive the “standard” conversion data sets from the previous record keeper for all participants and all investments that they would normally receive. Although, as part of the standard conversion process, the new record keeper may “map” assets to new fund selections, mapping generally cannot be followed for the lifetime income products because such products are specific to the insurance product provider and the fund(s) offered by that provider. Therefore, the participant balances in the affected funds must remain with the insurance product provider and must be maintained by the new record keeper to allow participants to maintain their previously accumulated guaranteed values.

In order to maintain the lifetime income products for a plan, the new record keeper must establish connectivity with the Provider. The specifics of this connectivity should be arranged by the new record keeper and the Provider prior to the plan’s actual conversion date.

## PART 3

### **Data Record Layouts – Provider Traded Model**

This service model is intended for arrangements where the guaranteed income products are valued by the Provider. This model is similar to a Self Directed Brokerage (“SDB”) model for record keeping and trading but the income product is maintained as a standard investment option within the plan, not held within an SDB. This model supports, but is not limited to, Fixed and GMWB product options.

Under this arrangement, the record keeper will receive trade instructions and send the daily participant level activity to the Provider who will trade and settle the income option and provide an updated market value back to the record keeper. Within the same participant level trading file, the record keeper will need to share indicative participant data so that the Provider can maintain participant guarantee information. A plan and fund level identified file may also be exchanged between the record keeper and the Provider for daily reconciliation purposes.

Some of the data sets are required to support the income products. Other data sets are optional and may or may not be used by the record keeper depending on the record keeper’s service model with its plan customers. The layouts provide flexibility to accommodate record keepers that provide a direct robust participant experience through their own participant touch points. This Provider Traded model also supports web links to the Provider web sites to allow participants to view educational materials and access their guaranteed income information via a “single sign on” from the record keeper’s web site.

The purpose of each record, whether it is required or optional, whether the record keeper or Provider transmits the information, and the most common transmission frequency are described below.

**3.1 – Indicative and Financial Data** – The record keeper will use this record on a daily basis to provide (1) non-financial participant information, i.e., Indicative Data, and (2) daily trade activity with participant financial transaction details. The Provider will use the Indicative Data to establish and maintain records for participants in connection with the income products, and will use the financial data to calculate the income benefit and provide updated market values back to the record keeper. Note that based on certain transaction types, this file may be used to indicate a distribution from the plan to the Provider (i.e., participant portability) although additional information will be required to facilitate the completion of that transaction under Part 3, Section 3.14. The non-financial data may be required for all participants in a plan or only those who are invested in the product as determined by and agreed to between the affected parties.

Required Data Record: Yes.

Transmission Direction: Record keeper to Provider.

Frequency: Every business day that the New York Stock Exchange is opened for business.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
1	Plan ID	20	Text	AB12345670	R	Unique identifier for the plan in the record keeper's system.
2	Plan name	70	Text	State 401a Plan	O	Name of plan.
3	Product ID	20	Text	1212312312	O	Identifies the Provider's product code in case the plan offers more than one product from a single Provider.
4	Product type	1	Text	1	C	Type of income product: 1=GMWB 2=GMIB 3=Fixed 4=Fixed-Hartford 5=Fixed-MetLife 6=Fixed-BlackRock
5	Fund ID	15	Text	123457	C	Provide if Product type equals 1 or 4 and Transaction type is not equal to 99. Fund CUSIP.
6	Participant ID	20	Text	123456789	R	Unique identifier for the participant, could be SSN.
7	Participant ID type	1	Text	S	R	Indicates if Participant ID is SSN or other. S=SSN, O=Other
8	Participant account number	20	Text	Varies	O	May be used to uniquely identify participants with multiple accounts in a plan.
9	SSN	9	Numeric	123456789	C	May be required based on individual product provider's needs.
10	Participant type	1	Text	N	R	Designates whether the participant is an E=Employee A=Alternate payee/QDRO B=Beneficiary N=Non-spouse beneficiary.
11	Participant type effective date	8	Date Format	19641111	C	Date this participant account was created.
12	Beneficiary type	1	Text	S	C	Required only for a Beneficiary or an Alternate payee/QDRO. Leave blank otherwise. Possible values: S=Spouse, C=Child, O=Other
13	Originating ID	20	Text	1232343	C	If participant type is Non-employee, then provide the originating participant account or participant ID.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
14	Original participant ID	20	Text	123456789	C	Allows for the automation of participant SSN or participant ID changes.
15	Employment status	1	Text	A	R	A=Active T=Terminated D=Deceased R=Retired S=Suspended H=Rehired C=Conversion in process.
16	Employment status effective date	8	Date Format	19640101	R	Effective date of the participant's current employment status. Default can be used if date is not available (use date of hire).
17	Hire date	8	Date Format	19940101	C	May be required based on individual product Provider's needs.
18	Termination date	8	Date Format	19600101	C	If person has ever been terminated or in rehire status.
19	Rehire date	8	Date Format	19650101	C	If person has ever been terminated or in rehire status.
20	Payment start date	8	Date Format	19640101	C	Provide if Product type=5. Date of first payment (default to date of 65 <sup>th</sup> birthday).
21	Participant title	5	Text	Dr.	O	Title of participant, for example, Dr., Mr., Mrs.
22	Participant first name	35	Text	Varies	R	Participant first name.
23	Participant middle initial	1	Text	Varies	O	Participant middle initial.
24	Participant last name	40	Text	Varies	R	Participant last name.
25	Participant suffix	5	Text	Jr.	O	Provide if you have the data, e.g., Jr., Sr., MD.
26	Participant address line 1	40	Text	123 Canal Street	R	Participant's primary address.
27	Participant address line 2	40	Text	Varies	C	Participant's primary address. Required if information is available.
28	Participant address line 3	40	Text	Varies	C	Required only if record keeper maintains a line 3 and information is available.
29	Participant address line 4	40	Text	Varies	C	Required only if record keeper maintains a line 4 and information is available.
30	Participant city	20	Text	Atlantis	R	Participant's primary address city.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
31	Participant state	2	Text	AZ	R	Participant's primary address state.
32	Participant zip code	10	Text	12345-6789	R	Participant's primary address zip code.
33	Participant country code	4	Text	US	R	Required for non-US addresses only. The information will be required if the product provider will be sending participant communications such as initial guarantee and benefit election letters.
34	Participant residency code	1	Text	U	O	U=US Citizen N=Non-resident alien
35	Phone	10	Numeric	9999999999	O	Participant's primary phone number.
36	Email	100	Text	jbroke@msn.com	O	Participant's primary email address.
37	Date of birth	8	Date Format	19640101	R	Participant's date of birth.
38	Date of death	8	Date Format	19640101	C	May be required based on individual product Provider's needs.
39	Gender	1	Text	M	R	M=Male, F=Female U=Unknown
40	Marital status	1	Text	S	O	S=Single M=Married W=Widow/Widower D=Divorced.
41	Salary	13.2	Numeric	99999999.99	O	For plans that want retirement income projections, the participant's annual salary is needed.
42	Contribution rate	7.3	Numeric	999.999	O	For plans that want retirement income projections, the participant's contribution rate is needed.
43	Employer match rate	7.3	Numeric	999.999	O	For plans that want retirement income projections, the employer's match rate is needed.
44	Spouse name	35	Text	Varies	O	Upon election of a spousal benefit, the spouse's name is required.
45	Spouse DOB	8	Date Format	19640101	O	Upon election of a spousal benefit, the spouse's DOB is required.
46	Spouse gender	1	Text	M	R	M=Male, F=Female U=Undetermined

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
47	Payroll frequency	1	Text	M	O	For plans that want retirement income projections, the participant's payroll frequency is needed. W=Weekly, B=Bi-Weekly, M=Monthly, T=Semi-Monthly, S=Semi-Annually, A=Annually, Q=Quarterly, O=Other
48	Transaction process date	8	Date Format	19640101	O	The trade process date.
49	Trade effective date	8	Date Format	19960101	C	Provide if Transaction type is not equal to 99. Trade date (a.k.a. "as of date"). The date of the unit price used for the transaction.
50	Transaction type	3	Text	03	R	Report each transaction separately for participants with multiple transactions. 01=Contribution 02=Exchange buy 03=Exchange sell 04=Free exchange 05=Fee 06=Return of excess 07=Disbursements 08=Company admin. transfers 09=Loan repayments 10=Plan transfer in 11=Plan transfer out 12=Rollover in 13=Rollover out 14=Adjustments 15=Final disbursement 16=MRD 17=Annuitization 18=QDRO/Beneficiary transfer in 19=QDRO/Beneficiary transfer out 99=Indicative data only
51	Transaction dollar amount	13.2	Numeric	99999999.99	C	Provide if Transaction type is not equal to 99. Dollar amount.
52	Transaction traded units	17.6	Numeric	999999.9999	C	Provide if Product type equals 4 and Transaction type is not equal to 99.
53	Transaction end of day units	17.6	Numeric	999999.9999	C	Provide if Product type equals 4 and Transaction type is not equal to 99.
54	Transaction unit price	17.9	Numeric	999999.9999	C	Provide if Product type equals 4 and Transaction type is not equal to 99.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
55	Contribution source ID	4	Text	EEV	R	EEV=EE Voluntary EEM=EE Mandatory ERB=ER Basic ERS=ER Supplemental Roth=Roth EEPA=EE Pre-tax Elective EEPN=EE Pre-tax Non-elective ERN1=ER Non-matching ERM=ER Matching EEAE=EE After-tax Elective EEAN=EE After-tax Non-elective PICK=EE SRA Picked up by ER EEP4=EE 457 ERN2=ER Discretionary ERIN=ER Individually Negotiated QNEC=ER Qualified Non-elective QMAC=ER Qualified Match FORF=ER Reallocation of Forfeitures EERT=EE Related Transfer/Rollover ERRT=ER Related Transfer/Rollover EEUT=EE Unrelated Transfer/Rollover
56	Transaction pre-tax Indicator	1	Text	Y	C	Provide if Transaction type is not equal to 99. Y or N indicator for pre-tax.
57	Reversal indicator	1	Text	N	C	Provide if Transaction type is not equal to 99. Y=Yes N=No
58	Full redemption indicator	1	Text	1	C	Provide if Product type equals 1 and Transaction type is not equal to 99.

**3.2 – Intentionally omitted.**

**3.3 – Participant Guarantee Data and Participant Fund Balances** – The record keeper will use this record to update participant guaranteed income information on their system, if applicable, based on the participant service model being used. On a daily basis, the Provider provides participant information regarding the income benefit they have accumulated. For deferred fixed products, this includes the income benefit calculated as of a specific age (e.g., 65) as well as other ages (e.g., 55-85) for illustrative purposes. In addition, it provides details about the GLWB benefit regarding the benefit base, guaranteed withdrawal amount, etc. This file also contains participant total market value along with the market value change at the money source and fund level. Note that this file is used if record keepers choose to populate the information on their systems. Depending on the participant service model, this file may not be needed if the participant can contact the carrier directly for the information (e.g., call center, website, etc.)

**Required Data Record:** Certain fields are optional and others are required if certain conditions, as set by each Provider, are met.

**Transmission Direction:** Provider to Record keeper.

**Frequency:** Every business day that the New York Stock Exchange is opened for business.

No.	Field	Maximum Length	Data Type	Example	Required/Optional/Conditionally Required	Comments
1	Plan ID	20	Text	AB123123	R	Unique identifier for the plan in the record keeper's system.
2	Product type	1	Text	1	R	Type of income product: 1=GMWB 2=GMIB 3=Fixed 4=Fixed-Hartford 5=Fixed-MetLife 6=BlackRock
3	Fund ID	15	Text	CBT12123	C	Provide if Product type equals 1 or 4 and Transaction type is not equal to 99. Fund CUSIP.
4	Participant ID	20	Text	123456789	R	Unique identifier for the participant, could be SSN.
5	Participant ID type	1	Text	S	R	Indicates if Participant ID is SSN or other. S=SSN, O=Other
6	Participant account number	20	Text	Varies	O	May be used to uniquely identify participants with multiple accounts in a plan.
7	Participant type	1	Text	N	R	Designates whether the participant is an E=Employee A=Alternate payee/QDRO B=Beneficiary N=Non-spouse beneficiary.



No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
8	Participant title	5	Text	Dr.	O	Title of participant, for example, Dr., Mr., Mrs.
9	Participant first name	35	Text	Varies	O	Participant first name.
10	Participant last name	40	Text	Varies	O	Participant last name.
11	Guarantee amount	13.2	Numeric	99999999.99	O	Participant's annual guaranteed income amount.
12	"As of" date for guarantee amount	8	Date Format	19940101	C	Conditionally required if the record keeper utilizes it. Date the guarantee amount was last calculated.
13	Market value (commuted value)	13.2	Numeric	99999999.99	R	Dollar amount.
14	Contribution Source ID	4	Text	EEV	O	EEV=EE Voluntary EEM=EE Mandatory ERB=ER Basic ERS=ER Supplemental Roth=Roth EEPA=EE Pre-tax Elective EEPN=EE Pre-tax Non-elective ERN1=ER Non-matching ERM=ER Matching EEAE=EE After-tax Elective EEAN=EE After-tax Non-elective PICK=EE SRA Picked up by ER EEP4=EE 457 ERN2=ER Discretionary ERIN=ER Individually Negotiated QNEC=ER Qualified Non-elective QMAC=ER Qualified Match FORF=ER Reallocation of Forfeitures EERT=EE Related Transfer/Rollover ERRT=ER Related Transfer/Rollover EEUT=EE Unrelated Transfer/Rollover
15	End of day units	17.6	Numeric	9999999.999	O	Position shares/units.
16	Total market value change	13.2	Numeric	99999999.99	C	Provide if Product type equals 4. Increase or decrease in market value.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
17	Total product market value	13.2	Numeric	99999999.99	C	Provide if Product type equals 1. Both pre- and post-Lock-In – Market Value of all funds with a guarantee for this Product ID.
18	GLWB %	7.3	Numeric	999.999	C	Provide if Product type equals 1. Post-Lock-In value. Percent of Benefit base guaranteed for annual withdrawal.
19	Benefit base	13.2	Numeric	99999999.99	C	Provide if Product type equals 1. Both pre- and post-Lock-In: Guaranteed withdrawal base.
20	Benefit base next	13.2	Numeric	99999999.99	C	Provide if Product type equals 1. Post-Lock-In. This is the Benefit base amount for the next withdrawal period-increased by dollars in and decreased by excess dollars out.
21	Next withdrawal amount	13.2	Numeric	99999999.99	C	Provide if Product type equals 1. Post-Lock-In. Net withdrawal amount for the next period.
22	Current withdrawal amount	13.2	Numeric	99999999.99	C	Provide if Product type equals 1. Post Lock-In. Net withdrawal amount for the next period.
23	Guarantee amount remaining	13.2	Numeric	99999999.99	C	Provide if Product type equals 1. Required post-Lock-in. Remaining guaranteed withdrawal amount.
24	Total withdrawals to date	13.2	Numeric	99999999.99	C	Provide if Product type equals 1. Required post-Lock-in. Guaranteed withdrawal taken during current withdrawal period.
25	Excess withdrawals to date	13.2	Numeric	99999999.99	C	Provide if Product type equals 1. Required post-Lock-In. This is the excess withdrawal amount (amount greater than guaranteed withdrawal amount) taken during the current withdrawal period.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
26	Start date	8	Date Format	19940101	C	Provide if Product type equals 1. Post-Lock-In – participant’s original Lock-In date.
27	Next start date	8	Date Format	19940101	C	Provide if Product type equals 1. Begin date for the next withdrawal period.
28	End date	8	Date Format	19940101	C	Provide if Product type equals 1. End date for the current withdrawal period.
29	Next end date	8	Date Format	19940101	C	Provide if Product type equals 1. End date for the next withdrawal period.
30	Highest birthday valuation	13.2	Numeric	99999999.99	C	Provide if Product type equals 1. Pre-Lock-In value. Highest birthday Benefit base value.
31	MRD amount	13.2	Numeric	99999999.99	C	Provide if Product type equals 1. Post-Lock-In – Current MRD attributable to all funds.
32	MRD-friendly amount	13.2	Numeric	99999999.99	C	Provide if Product type equals 1. Post-Lock-In – MRD friendly amount.
33	NAPV last calculation	13.2	Numeric	99999999.99	C	Provide if Product type equals 1. Calculate at calendar year end for MRD purposes. Last NAPV amount calculated annually.
34	Pre-guarantee market value	13.2	Numeric	99999999.99	C	Provide if Product type equals 1. Market value of all funds without a guarantee for this Product ID
35	Lock-In date	8	Date Format	19640101	C	Provide if Product type equals 1. The date the participant elects guaranteed withdrawals.
36	Death benefit value	13.2	Numeric	99999999.99	C	Provide if Product type equals 5. Dollar amount.
37	Payment start age	3	Numeric	999	C	Provide if Product type equals 5. Participant’s elected start age. Automatically defaults to age 65.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
38	Income modal amounts 55	13.2	Numeric	99999999.99	C	Provide if Product type equals 5, but no longer required after participant is over 55
39	Income modal amounts 60	13.2	Numeric	99999999.99	C	Provide if Product type equals 5, but no longer required after participant is over 60
40	Income modal amounts 65	13.2	Numeric	99999999.99	C	Provide if Product type equals 5, but no longer required after participant is over 65
41	Income modal amounts 70	13.2	Numeric	99999999.99	C	Provide if Product type equals 5, but no longer required after participant is over 70
42	Income model amounts 75	13.2	Numeric	99999999.99	C	Provide if Product type equals 5, but no longer required after participant is over 75
43	Income modal amounts 80	13.2	Numeric	99999999.99	C	Provide if Product type equals 5, but no longer required after participant is over 80
44	Income modal amounts 85	13.2	Numeric	99999999.99	C	Provide if Product type equals 5, but no longer required after participant is over 85

**3.4 – Intentionally omitted.**

**3.5 – Intentionally omitted.**

**3.6 – Intentionally omitted.**

**3.7 – Plan Totals/Reconciliation (Plan Level Data)** – The record keeper will send this record to provide plan level net trading totals (net purchases and sales) by plan and fund to the Provider. The data may be used by the Provider to reconcile against transaction amounts calculated during the processing of the participant level financial transactions and to balance against the wire amount for the trading activity.

Required Data Record: Yes.

Transmission Direction: Record keeper to the Provider.

Frequency: Every business day that the New York Stock Exchange is opened for business.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
1	Position date	8	Numeric	19940101	R	Date of the activity totals. If file is used, all fields are required. Actual product will determine if file is needed.

2	Plan ID	20	Text	ABB121233	R	Unique identifier for the plan in the record keeper's system.
3	Product type	1	Text	1	R	Type of income product: 1=GMWB 2=GMIB 3=Fixed 4=Fixed-Hartford 5=Fixed-MetLife 6=Fixed-BlackRock
4	Fund ID	15	Text	CR123123	R	Unique identifier for the fund.
5	Total activity	13.2	Numeric	99999999.99	R	Plan level net trading totals.

**3.8 – Daily Net Position (Fund/Plan Level)** – The Provider will send this record (if needed by the record keeper for reconciliation purposes) to provide total market value information at a plan and fund level. The total market value should represent the total market value at the beginning of a batch cycle plus all activity (e.g., contributions and surrenders) processed during the batch cycle. The information can be used by the record keeper to reconcile the batch activity for a batch cycle.

Required Data Record: Yes.

Transmission Direction: Provider to record keeper.

Frequency: Every business day that the New York Stock Exchange is opened for business.

No.	Field	Maximum Length	Data Type	Example	Required/Optional/Conditionally Required	Comments
1	Position date	8	Date Format	19940101	R	Date of the activity totals. If file is used, all fields are required. Actual product will determine if file is needed.
2	Plan ID	20	Text	AB12312312	R	Unique identifier for the plan in the record keeper's system.
3	Product type	1	Text	1	R	Type of income product: 1=GMWB 2=GMIB 3=Fixed 4=Fixed-Hartford 5=Fixed-MetLife 6=Fixed-BlackRock
4	Fund ID	15	Text	CR123123	R	Unique identifier for the fund.
5	Market value	13.2	Numeric	99999999.99	R	Total market value by plan.

**3.9 – Intentionally omitted.**

**3.10 – Intentionally omitted.**

**3.11 – Daily Error Transactions** – The provider will send this record to alert the record keeper of error transactions received in the Participant Financial and Indicative Data Feed. It is expected that the record keeper will send appropriate corrections to the provider in a subsequent transmission of data.

Required Data Record: Optional, provided as determined by the Provider.

Transmission Direction: Provider to record keeper.

Frequency: Every business day that the New York Stock Exchange is opened for business.

No.	Field	Maximum Length	Data Type	Example	Required/Optional/Conditionally Required	Comments
1	Processing date	8	Date Format	19940101	R	Date of processing that identified the exception.
2	Transaction data	500	Text	Transaction error text	R	String of data elements in participant detail and transaction feed for line of data that created error.
3	Rejection message	120	Text	Warning-First name is blank	R	Contains the message text outlined in business rules labeled as warning or urgent warning.

**3.12 – Intentionally omitted.**

**3.13 – Intentionally omitted.**

**3.14 – Distribution Information** – On a daily basis, the record keeper will provide this record to report the details of the annuity distribution from the plan. This includes participant, and, if applicable, joint annuitant information. In addition, the record includes important basis information (i.e., after-tax and Roth information) so that the Provider can calculate the appropriate taxable amounts for future annuity payments. Note that a transaction type for the distribution itself can be included in Part 3, Section 3.1, and the additional detail (tax info, joint annuitant, etc.) can be handled through a separate report or on a participant application.

Required Data Record: Optional, provided as determined by the Provider.

Transmission Direction: Record keeper to Provider.

Frequency: Every business day that the New York Stock Exchange is opened for business.

No.	Field	Maximum Length	Data Type	Example	Required/Optional/Conditionally Required	Comments
1	Plan ID	20	Text	AB1123123	R	Unique identifier for the plan in the record keeper's system.
2	Plan name	35	Text	State 401a Plan	O	Name of plan.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
3	Product ID	20	Text	1234578	R	Identifies the Provider's product code in case the plan offers more than one product from a single Provider.
4	Product type	1	Text	1	R	Type of income product: 1=GMWB 2=GMIB 3=Fixed 4=Fixed-Hartford 5=Fixed-MetLife 6=Fixed-BlackRock
5	Fund ID	15	Text	CR123123	C	Provide if Product type is 1 or 4. Unique identifier for the fund.
6	Participant ID	20	Text	AB12323	R	Unique identifier for the participant, could be SSN.
7	Participant ID type	1	Text	S	R	Indicates if a Participant ID is SSN or other. S=SSN O=Other
8	SSN	9	Numeric	123456789	C	Required if Participant ID is not SSN.
9	Participant account number	20	Text	Varies	O	May be used to uniquely identify participants with multiple accounts in a plan.
10	Participant type	1	Text	E	R	Designates whether the participant is an E=Employee A=Alternate payee/QDRO B=Beneficiary N=Non-spouse beneficiary.
11	Non-Roth account value	13.2	Numeric	99999999.99	R	Total amount distributed from the fund.
12	Non-Roth Guarantee amount	13.2	Numeric	99999999.99	C	If Product type equals 5 or 6, provide participant's guaranteed annual income amount.
13	Roth account value	13.2	Numeric	99999999.99	R	Total Roth account value in fund.
14	Roth guarantee amount	13.2	Numeric	99999999.99	C	If Product type equals 5 or 6, provide Roth guaranteed amount.
15	After-tax basis	13.2	Numeric	999999.99	R	Value of after-tax contribution.
16	Roth basis	13.2	Numeric	999999.99	C	Value of Roth contribution if Roth account value is greater than 0

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
17	Date of first Roth contribution	8	Date Format	19940101	C	Date of first Roth contribution to the plan if Roth account value is greater than 0.
18	Roth qualifying distribution indicator	1	Text	Y	C	Y=Yes/N=No if Roth account value is greater than 0.
19	Participant title	5	Text	Dr.	O	Participant title, e.g., Mr., Mrs., Dr., etc.
20	Participant first name	35	Text	Varies	R	Participant's first name.
21	Participant middle initial	1	Text	Varies	O	Participant's middle initial.
22	Participant last name	40	Text	Varies	R	Participant's last name.
23	Participant suffix	5	Text	Jr.	O	Provide if you have the data, e.g., Jr., Sr., MD.
24	Participant address line 1	40	Text	Varies	R	Participant's primary address.
25	Participant address line 2	40	Text	Varies	C	Participant's primary address. Required if information is available.
26	Participant address line 3	40	Text	Varies	C	Required only if record keeper maintains a line 3 and information is available.
27	Participant address line 4	40	Text	Varies	C	Required only if record keeper maintains a line 4 and information is available.
28	Participant city	20	Text	Varies	R	Participant's primary address city.
29	Participant state	2	Text	CT	R	Participant's primary address state.
30	Participant zip code	10	Text	12345-6789	R	Participant's primary address zip code.
31	Participant country code	4	Text	US	R	Required for non-US addresses only. The information will be required if the product provider will be sending participant communications such as initial guarantee and benefit election letters.
32	Participant residency code	1	Text	N	R	U=US Citizen N=Non-resident Alien
33	Phone	10	Numeric	9999999999	O	Participant's primary phone number.
34	Email	100	Text	jbroke@msn.com	O	Participant's primary email address.
35	Date of birth	8	Date Format	19940101	R	Participant's date of birth.



No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
36	Gender	1	Text	M	R	M=Male F=Female U=Unknown
37	Marital status	1	Text	M	O	M=Married S=Single W=Widowed D=Divorced
38	Spouse name	35	Text	Varies	C	Upon election of a spousal benefit, the spouse's name is required.
39	Spouse DOB	8	Date Format	19940101	C	Upon election of a spousal benefit, the spouse's DOB is required.
40	Spouse gender	1	Text	M	C	M=Male F=Female, U=Unknown
41	Spouse email	100	Text	jbroke@msn.com	O	Spouse's primary email address.
42	Payment commencement date	8	Date Format	19940101	C	Date of first payment if Product type equals 5 or 6.
43	Payment frequency	1	Text	M	C	Provide if Product type equals 5. M=Monthly, S=Semi Annually, B=Bi Monthly, Y=Annually, W=Weekly, Q=Quarterly, O=Other
44	Benefit type	1	Text	1	C	Provide if Product type=5. 1=Single life 2=Joint life 3=Single life with guarantee 4=Joint life with guarantee 5=Term certain only
45	Term of payments	2	Numeric	05	C	Provide if Benefit type is 3, 4 or 5.
46	Withdrawal/Liquidity	1	Text	Y	C	Provide if Product type equals 5. Y=Yes/N=No
47	CPI – Inflation	1	Text	Y	C	Provide if Product type equals 5. Y=Yes/N=No
48	COLA %	1	Numeric	1	C	Provide if Product Type equals 5, e.g., 1, 2, 3, 4 or 5%

**3.15 – Participant Level Portability Data** – Participants may be permitted to maintain their guaranteed values by distributing their accumulated income benefit either through an annuity distribution or IRA rollover out of the qualified plan to the product's Provider. Participants should contact the plan record keeper and, in some instances, the Provider to facilitate the distribution process and ensure the proper porting of their accumulated income benefit. The process, information and records that that would need to be shared among the affected parties to port the participant's guarantee may vary among Providers.

**3.16 – Plan Level Portability** – When a Plan Sponsor changes record keepers for a plan that includes lifetime income products, and the new record keeper agrees to support the lifetime income product using these Data Layouts, the new record keeper should receive the “standard” conversion data sets from the previous record keeper for all participants and all investments that they would normally receive. Although, as part of the standard conversion process, the new record keeper may “map” assets to new fund selections, mapping generally cannot be followed for the lifetime income products because such products are specific to the insurance product provider and the fund(s) offered by that provider. Therefore, the participant balances in the affected funds must remain with the insurance product provider and must be maintained by the new record keeper to allow participants to maintain their previously accumulated guaranteed values.

In order to maintain the lifetime income products for a plan, the new record keeper must establish connectivity with the Provider. The specifics of this connectivity should be arranged by the new record keeper and the Provider prior to the plan’s actual conversion date.

## PART 4

### Data Record Layouts – Guarantee Administrator Model

This service model is similar to the “Record Keeper Traded Model” described in Part 2 as it is intended for arrangements where the record keeper maintains and trades with respect to the plan participant’s insurance product investments as they would any other investment offered under a plan. This model is intended to support GMWB products only.

The service model is also similar to the Record Keeper Traded Model described in Part 2 because the record keeper will trade and settle investment instructions instead of the Provider. The record keeper may trade and settle the retirement income investments through the NSCC or directly with the Provider. Trades could be placed at the plan or omnibus level.

However, the Guarantee Administrator Model is unique in two aspects. First, these arrangements involve a lead insurer and a group of reinsurers. Second, the Guarantee Administrator designs the products and assembles product groupings collaboratively with record keepers and insurers.

The purpose of each record, whether it is required or optional, whether the record keeper or Provider transmits the information, and the most common transmission frequency are described below. The records and the layouts of each Section under Part 4 are comparable to those that are used for the same purposes under either Parts 2 or 3.

**4.1 – Indicative Data** – The data in this record provides the Provider with the information it needs to establish and maintain records for participants in the plans that offer their product. This data may be required for all participants in a plan or only those who are invested in the product as determined by and agreed to between the affected parties.

Required Data Record: Yes.

Transmission Direction: Record keeper to Provider.

Frequency: As agreed.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
1	Plan ID	20	Text	AB123456	R	Unique identifier for the plan in the record keeper’s system.
2	Plan name	70	Text	State 401a Plan	O	Name of plan.
3	Product ID	20	Text	1234578	R	Identifies the Provider’s product code in case the plan offers more than one product from a single Provider.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
4	Product type	1	Text	1	O	Type of income product: 1=GMWB 2=GMIB 3=Fixed 4=Fixed-Hartford 5=Fixed-MetLife 6=Fixed-BlackRock.
5	Participant ID	20	Text	123456789	R	Unique identifier for the participant, could be SSN.
6	Participant ID type	1	Text	S	R	Indicates if a Participant ID is SSN or other. S=SSN, O=Other
7	Participant account number	20	Text	Varies	O	May be used to uniquely identify participants with multiple accounts in a plan.
8	Participant type	1	Text	E	R	Designates whether the participant is an E=Employee, A=Alternate payee/QDRO S=Spouse B=Beneficiary
9	Participant info indicator	1	Text	Y	C	Y=New participant or information changed. N=participant information has not changed. M=Merge X=Participant ID change. Conditional on Participant info indicator being Y.
10	New participant ID	20	Text	123456789	C	Allows for the automation of participant SSN or participant ID changes.
11	SSN	9	Numeric	123456789	C	May be required based on individual product Provider's needs.
12	Participant type effective date	8	Date Format	19641111	O	Date participant account was created.
13	Employment status	1	Text	A	C	A=Active T=Terminated D=Deceased. R=Retired S=Suspended H=Rehired C=Conversion in process.
14	Employment status effective date	8	Date Format	19640101	C	Effective date of the participant's current employment status.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
15	Beneficiary type	1	Text	S	C	Required only for a Beneficiary or an Alternate payee. Leave blank otherwise. Possible values: S=Spouse C=Child O=Other
16	Product phase	1	Text	A	C	May be required based on individual product Provider's needs. Designates A=Accumulation R=Requested E=Election D=Distribution
17	Election date	8	Date Format	19640101	C	May be required based on individual product Provider's needs.
18	Date of first Roth contribution	8	Date Format	19940101	O	The date on which the first shares were purchased into a Roth type source.
19	Participant title	5	Text	Dr.	O	Title of participant, e.g., Dr., Mr., Mrs.
20	Participant first name	35	Text	Varies	C	Participant first name. The information will be required if the product provider will be sending participant communications such as initial guarantee and benefit election letters.
21	Participant middle initial	1	Text	Varies	O	Participant middle initial. Provide if available.
22	Participant last name	40	Text	Varies	C	Participant last name. The information will be required if the product provider will be sending participant communications such as initial guarantee and benefit election letters.
23	Participant suffix	5	Text	Jr.	C	Required if the data is available, e.g., Jr., Sr., MD

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
24	Participant address line 1	40	Text	123 Canal Street	C	Participant address. The information will be required if the product provider will be sending participant communications such as initial guarantee and benefit election letters.
25	Participant address line 2	40	Text	Apartment 4B	C	Participant address. The information will be required if the product provider will be sending participant communications such as initial guarantee and benefit election letters and the information is available.
26	Participant address line 3	40	Text	Varies	C	Participant address. Required only if record keeper maintains a line 3 and the information is available.
27	Participant address line 4	40	Text	Varies	C	Participant address. Required only if record keeper maintains a line 4 and the information is available.
28	Participant city	20	Text	Atlantis	C	Participant address city. The information will be required if the product provider will be sending participant communications such as initial guarantee and benefit election letters.
29	Participant state	2	Text	AZ	C	Participant address state. The information will be required if the product provider will be sending participant communications such as initial guarantee and benefit election letters.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
30	Participant zip code	10	Text	12345-6789	C	Participant address zip code. The information will be required if the product provider will be sending participant communications such as initial guarantee and benefit election letters.
31	Participant country code	4	Text	US	C	Required for non-US addresses only. The information will be required if the product provider will be sending participant communications such as initial guarantee and benefit election letters.
32	Participant residency code	1	Text	N	O	U=US citizen N=Non resident Alien
33	Phone	10	Numeric	9999999999	C	Participant's primary phone number.
34	Email	50	Text	jbroke@msn.com	C	Participant's primary email.
35	Date of birth	8	Date Format	19640101	R	Participant's date of birth.
36	Date of death	8	Date Format	19640101	C	May be required based on individual product Provider's needs.
37	Gender	1	Text	M	R	M=Male, F=Female U=Unknown.
38	Marital status	1	Text	S	C	May be required based on individual product Provider's needs. S=Single M=Married W=Widow/Widower D=Divorced.
39	Participant info effective date	8	Date Format	19640101	C	Effective date of any participant information change.
40	Salary	13.2	Numeric	99999999.99	C	For plans that want retirement income projections, the participant's annual salary is needed.
41	Contribution rate	7.3	Numeric	999.999	C	For plans that want retirement income projections, the participant's contribution rate is needed.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
42	Employer match rate	7.3	Numeric	999.999	C	For plans that want retirement income projections, the employer's match rate is needed.
43	Spouse name	50	Text	Varies	C	Upon election of a spousal benefit, provide the spouse's name.
44	Spouse DOB	8	Date Format	19640101	C	Upon election of a spousal benefit, provide the spouse's DOB.
45	Spouse gender	1	Text	M	C	Upon election of a spousal benefit, provide the spouse's gender. M=Male, F=Female U=Unknown
46	Allocation percentage	7.3	Numeric	999.999	O	For plans that want retirement income projections, the participant's allocation percentage to the income fund is needed.
47	Payroll frequency	1	Text	M	O	For plans that want retirement income projections, the participant's contribution frequency is needed. M=Monthly, S=Semi Annually, B=Bi Monthly, Y=Annually, W=Weekly, Q=Quarterly, O=Other.

**4.2 – Financial Transactions** – The record keeper sends the Provider participant transaction information in this record. The total of participant transactions for each plan that is transmitted to the Provider should match the day's totals of the fund trades by the record keeper through the NSCC or directly with the insurance product Provider. If there are no transactions for a given day, the record keeper should send a file for this data record with only a header and trailer.

Required Data Record: Optional, provided as determined by the Provider.

Transmission Direction: Record keeper to Provider.

Frequency: As agreed.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
1	Plan ID	20	Text	AB12345670	R	Unique identifier for the plan in the Record keeper's system.



No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
2	Product ID	20	Text	1234578	R	Identifies the Provider's product code in case the plan offers more than one product from a single Provider.
3	Product type	1	Text	1	O	Type of income product: 1=GMWB 2=GMIB 3=Fixed. 4=Fixed-Hartford 5=Fixed MetLife 6=Fixed-BlackRock
4	Fund ID	15	Text	CBT12345	R	Unique fund identifier, e.g., CUSIP.
5	Participant ID	20	Text	123456789	R	Unique identifier for the participant, could be SSN.
6	Participant type	1	Text	B	R	Designates whether the participant is an E=Employee A=Alternate payee/ QDRO B=Beneficiary N=Non-spouse beneficiary.
7	Participant account number	20	Text	Varies	O	May be used to uniquely identify participants with multiple accounts in a plan.
8	Unique transaction ID	20	Text	1232342500	O	Uniquely identifies a transaction in the plan for a participant. If a transaction ID is the duplicate of one previously submitted for a given participant, the transaction will be rejected. Used for debugging and reconciliation.
9	Transaction process date	8	Date Format	19640101	R	The trade process date.
10	Trade effective date	8	Date Format	19960101	R	Trade date (a.k.a. "as of date"). The date of the unit price used for the transaction. This date will be different from "Transaction trade date" for corrections (back-dated transactions).

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
11	Transaction type	3	Text	01	R	Report each transaction separately for participants with multiple transactions. 01=Contribution 02=Exchange buy 03=Exchange sell 04=Free exchange 05=Fee 06=Return of excess 07=Disbursements 08=Company admin. transfers 98=Loan repayments 10=Plan transfer in 10=Plan transfer out 12=Rollover in 13=Rollover out 14=Adjustments 15=Final disbursement 16=MRD 17=Annuitization 18=QDRO/Beneficiary transfer in 19=QDRO/Beneficiary transfer out 99=Indicative data only
12	Transaction dollar amount	13.2	Numeric	99999999.99	R	Dollar amount.
13	Transaction traded units	17.6	Numeric	999.9999	R	Traded units.
14	Transaction unit price	17.9	Numeric	99999.99999	R	Unit price for the transaction.
15	Reversal indicator	1	Text	Y	C	Only required for reversals (negative contributions or positive withdrawals).
16	Full redemption indicator	1	Text	Y	O	Yes/No
17	Roth basis	13.2	Numeric	99999999.99	C	Only for disbursements. For Roth funds in Product type 2 only.
18	After-tax basis	13.2	Numeric	99999999.99	C	Only for disbursements. For after-tax funds in Product type 2 only.
19	Originating ID	20	Text	123456789	C	If participant type is Non-employee, then provide the originating participant account or participant ID.

**4.3 – Participant Guarantee Data** – In most implementations, the Provider will use this data record to send the record keeper the participant level guarantee information for each participant that has a balance in a guaranteed investment product. This information may be used by record keepers on their participant web sites and participant statements. In some implementations, the record keeper will calculate guaranteed values. These calculations will then need to be replicated and confirmed by the Provider; so in these implementations, this feed will go from the record keeper to the Provider.

Required Data Record: Optional, provided as determined by the Provider.

Transmission Direction: Bi-directional.

Frequency: As agreed.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
1	Plan ID	20	Text	AB123456	R	Unique identifier for the plan in the record keeper's system.
2	Product ID	20	Text	1234578	R	Identifies the Provider's product in case the plan offers more than one product from a single Provider.
3	Fund ID	15	Text	CBT12345	R	Fund identifier, e.g., CUSIP.
4	Participant ID	20	Text	123456789	R	Unique identifier for the participant, could be SSN.
5	Participant ID type	1	Text	S	R	Indicates if Participant ID is SSN or other. S=SSN O=Other
6	Participant account number	20	Text	Varies	O	May be used to uniquely identify participants with multiple accounts in a plan.
7	Participant type	1	Text	E	R	Designates whether the participant is an E=Employee A=Alternate payee/ QDRO B=Beneficiary N=Non-spouse beneficiary.
8	Current annual guaranteed withdrawal amount	13.2	Numeric	99999999.99	R	Post Lock-In. Current year guaranteed withdrawal amount, calculated by multiplying the Benefit base by the GLWB %.
9	"As of" date for guarantee amount	8	Date Format	19640101	R	Conditionally required if the record keeper utilizes it. Date the guarantee amount was last calculated.
10	GLWB %	7.3	Numeric	999.999	C	Post-Lock-In value – Percent of Benefit base guaranteed for annual withdrawal.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
11	Benefit base	13.2	Numeric	99999999.99	R	Both pre- and post-Lock-In: Guaranteed withdrawal base.
12	Benefit base next	13.2	Numeric	99999999.99	O	Post Lock-In. This is the Benefit base amount for the next withdrawal period – increased by dollars in and decreased by excess dollars out.
13	Next annual guaranteed withdrawal amount	13.2	Numeric	99999999.99	O	Post Lock-In. Net withdrawal amount for the next period.
14	Current withdrawal amount	13.2	Numeric	99999999.99	C	Required post-Lock-in. Guaranteed withdrawal amount calculated by multiplying guaranteed withdrawal base by the guaranteed withdrawal rate.
15	Guarantee amount remaining	13.2	Numeric	99999999.99	C	Required post -Lock-in. Remaining guaranteed withdrawal amount.
16	Total withdrawals to date	13.2	Numeric	99999999.99	C	Required post-Lock-in. Guaranteed withdrawal taken during current withdrawal period.
17	Excess withdrawals to date	13.2	Numeric	99999999.99	C	Required post-Lock-In. This is the excess withdrawal amount (amount over guaranteed withdrawal amount) taken during the current withdrawal period.
18	Start date	8	Date Format	19630101	C	Post-Lock-In – participant’s original Lock-In date.
19	Next start date	8	Date Format	19630101	C	Post-Lock-In. Participant’s guaranteed withdrawal amount recalculation date.
20	End date	8	Date Format	19630101	C	Post-Lock-In – day prior to the participant’s next birthday.
21	Next end date	8	Date Format	19630101	C	Post-Lock-In – day prior to the participant’s following year birthday.
22	Highest birthday valuation	13.2	Numeric	99999999.99	O	Pre-Lock-In value. Highest birthday Benefit base value.
23	Total product guaranteed market value	13.2	Numeric	99999999.99	O	Both pre- and post-Lock-In – Market value of all funds with a guarantee for this Product ID.
24	MRD amount	13.2	Numeric	99999999.99	C	Post-Lock-In – Current MRD attributable to all funds.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
25	MRD-friendly amount	13.2	Numeric	99999999.99	R	Post-Lock-In – MRD friendly amount.
26	NAPV last calculation	13.2	Numeric	99999999.99	O	Calculate at calendar year end for MRD purposes. Last NAPV amount calculated annually.
27	Pre-guarantee market value	13.2	Numeric	99999999.99	O	Market value of all funds without a guarantee for this Product ID.
28	Lock-In date	8	Date Format	19640101	O	The date the participant elects guaranteed withdrawals.

**4.4 – Participant Fund Balances** – The Provider may use this information to reconcile participant positions (e.g., to verify that participant guarantees are being calculated against the correct participant balances).

Required Data Record: Yes.

Transmission Direction: Record keeper to the Provider.

Frequency: As agreed.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
1	Plan ID	20	Text	AB12345	R	Unique identifier for the plan in the record keeper's system.
2	Product ID	20	Text	1234578	R	Identifies the Provider's product code in case the plan offers more than one product form a single Provider.
3	Fund ID	15	Text	CBT12345	R	Unique identifier for the fund, e.g., CUSIP.
4	Participant ID	20	Text	123456789	R	Unique identifier for the participant, could be SSN.
5	Participant type	1	Text	N	R	Designates whether the participant is an E=Employee, A=Alternate payee/ QDRO, B=Beneficiary N= Non-spouse beneficiary.
6	Participant account number	20	Text	Varies	O	May be used to uniquely identify participants with multiple accounts in a plan.
7	Date	8	Date Format	19940101	R	The "as of" date for this information.
8	End of day units	17.6	Numeric	999999.9999	R	Position shares/units.

No.	Field	Maximum Length	Data Type	Example	Required/Optional/Conditionally Required	Comments
9	End of day dollar amount	13.2	Numeric	99999999.99	R	Position value.

**4.5 – Guaranteed Value History** – The Guaranteed Value History feed is intended to convey the detailed breakdown of the different factors that go into the participant guarantee calculations (e.g. contributions, withdrawals, ratchets) which is not conveyed in Record [insert 3]. This information may be needed under certain service arrangements.

Required Data Record: Optional, provided as agreed between the parties.

Transmission Direction: Bi-directional.

Frequency: As agreed.

No.	Field	Maximum Length	Data Type	Example	Required/Optional/Conditionally Required	Comments
1	Plan ID	20	Text	AB12345670 01	R	Unique identifier for the plan in the record keeper's system.
2	Product ID	20	Text	1234578	R	Identifies the Provider's product code in case the plan offers more than one product from a single Provider.
3	Participant ID	20	Text	123456789	R	Unique identifier for the participant, could be SSN.
4	Participant ID type	1	Text	S	R	Indicates if a Participant ID is SSN or other. S=SSN, O=Other
5	"As of" date	8	Date format	19940101	R	Date of change to GWB/GWA.
6	Guarantee amount change	13	Numeric	99999999.99	R	Dollar amount of GWB/GWA change.
7	Guarantee amount absolute	13	Numeric	99999999.99	R	Ending value of GWB/GWA.
8	Reason code (transaction, ratchet, etc.)	2	Text	AB	R	As agreed.
9	Transaction ID (foreign, feed #2 if reason is transaction)	20	Text	1232342500	C	Required depending on reason code.
10	Commentary (human readable)	100	Text	Varies	C	Human readable text for use by CSR.

**4.6 – Intentionally omitted.**

**4.7 – Intentionally omitted.**

**4.8 – Intentionally omitted.**

**4.9 – Intentionally omitted.**

**4.10 – Intentionally omitted.**

**4.11 – Daily Error Transactions** – The provider will send this record to alert the record keeper of error transactions received in the Participant Financial and Indicative Data Feed. It is expected that the record keeper will send appropriate corrections to the provider in a subsequent transmission of data.

Required Data Record: Optional, as agreed between the affected parties.

Transmission Direction: Provider to record keeper.

Frequency: As agreed between the affected parties.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
1	Processing date	8	Date format	19940101	R	Date of processing that identified the exception
2	Transaction data	500	Text	Transaction error text	R	String of data elements in participant detail and transaction feed for line of data that created error.
3	Rejection message	120	Text	Warning-First name is blank	R	Contains the message text outlined in business rules labeled as warning or urgent warning.

**4.12 – Intentionally omitted.**

**4.13 – Annual MRD Data** – Some Providers may require record keepers to send them the calculated MRD amount and the total year end account balance of all investments for each participant who is required to take an MRD from retirement income investment funds in the current calendar year.

Required Data Record: Required only if certain conditions, as set by each Provider, are met.

Transmission Direction: Record keeper to the Provider.

Frequency: Annually.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
1	Plan ID	20	Text	AB12345670	R	Unique identifier for the plan in the record keeper's system.
2	Product ID	20	Text	12345678	C	Identifies the Provider's product code in case the plan offers more than one product from a single Provider.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
3	Fund ID	15	Text	CBT12345	C	If Provider calculates MRD at the fund level, then this is required. Unique identifier for the fund, e.g., CUSIP.
4	Participant ID	20	Text	123456789	R	Unique identifier for the participant, could be SSN.
5	Participant type	1	Text	E	R	Designates whether the participant is an E=Employee A=Alternate payee/ QDRO B=Beneficiary N=Non-spouse beneficiary.
6	Participant account number	20	Text	Varies	O	May be used to uniquely identify participants with multiple accounts in a plan.
7	Calculate year-end total account balance	13.2	Numeric	99999999.99	R	The participant's account value in the guaranteed income fund as of the last business day in the previous calendar year.
8	MRD amount	13.2	Numeric	99999999.99	R	The participant's MRD amount for the calendar year.

**4.14 – Distribution Information** – This feed will inform the Guarantee Administrator and/or the Lead Insurer that a participant is at or near the exhaustion of their assets and that the guarantor must provide a stream of payments going forward.

Required Data Record: Yes.

Transmission Direction: Record keeper to Provider.

Frequency: As agreed between the affected parties.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
1	Plan ID	20	Text	AB1123123	R	Unique identifier for the plan in the record keeper's system.
2	Plan name	35	Text	State 401a Plan	R	Name of plan.
3	Product ID	20	Text	1234578	R	Product Identifier.



<b>No.</b>	<b>Field</b>	<b>Maximum Length</b>	<b>Data Type</b>	<b>Example</b>	<b>Required/ Optional/ Conditionally Required</b>	<b>Comments</b>
4	Product type	1	Text	1	O	Type of income product: 1=GMWB 2=GMIB 3=Fixed 4=Fixed-Hartford 5=Fixed-MetLife 6=Fixed-BlackRock
5	Fund ID	15	Text	CR123123	R	Unique identifier for the fund, e.g., CUSIP.
6	Participant ID	20	Text	AB12323	R	Unique identifier for the participant, could be SSN.
7	Participant ID type	1	Text	S	R	Indicates if a Participant ID is SSN or other. S=SSN O=Other
8	SSN	9	Numeric	123456789	C	May be required based on individual product provider's needs.
9	Participant account number	20	Text	Varies	O	May be used to uniquely identify participants with multiple accounts in a plan.
10	Participant type	1	Text	E	R	Designates whether the participant is an E=Employee A=Alternate payee/ QDRO B=Beneficiary N=Non-spouse beneficiary.
11	Initial payment amount	13.2	Numeric	9999999.99	R	Dollar amount of initial payment.
12	Transaction dollar amount	13.2	Numeric	99999999.99	R	Dollar amount.
13	Roth account value	13.2	Numeric	9999999.99	O	Total Roth account value in fund.
14	After-tax basis	13.2	Numeric	999999.99	O	Value of after-tax contribution.
15	Roth basis	13.2	Numeric	999999.99	O	Value of Roth contribution.
16	Date of first Roth contribution	8	Date Format	19940101	O	Date of first Roth contribution.
17	Roth qualifying distribution indicator	1	Text	Y	O	Y=Yes/N=No
18	Participant title	5	Text	Dr.	C	Title of participant, e.g., Dr., Mr., Mrs.
19	Participant first name	35	Text	Varies	R	Participant's first name.
20	Participant middle initial	1	Text	Varies	O	Participant's middle initial.
21	Participant last name	40	Text	Varies	R	Participant's last name.
22	Participant suffix	5	Text	Jr.	C	Conditionally required if you have the data, e.g., Jr., Sr., MD

<b>No.</b>	<b>Field</b>	<b>Maximum Length</b>	<b>Data Type</b>	<b>Example</b>	<b>Required/ Optional/ Conditionally Required</b>	<b>Comments</b>
23	Participant address line 1	40	Text	Varies	R	Participant's primary address.
24	Participant address line 2	40	Text	Varies	R	Participant's primary address.
25	Participant address line 3	40	Text	Varies	C	Required only if record keeper maintains a line 3 and information is available.
26	Participant address line 4	40	Text	Varies	C	Required only if record keeper maintains a line 4 and information is available.
27	Participant city	20	Text	Varies	R	Participant's primary address city.
28	Participant state	2	Text	CT	R	Participant's primary address state.
29	Participant zip code	10	Text	12345-6789	R	Participant's primary address zip code.
30	Participant country code	4	Text	US	R	Required for non-US addresses only. The information will be required if the product provider will be sending participant communications such as initial guarantee and benefit election letters.
31	Participant residency code	1	Text	N	O	U=US Citizen N=Non-resident Alien
32	Phone	10	Numeric	9999999999	O	Participant's primary phone number.
33	Email	50	Text	jbroke@msn.com	O	Participant's primary email.
34	Date of birth	8	Date Format	19940101	R	Participant's date of birth.
35	Gender	1	Text	M	R	M=Male, F=Female U=Unknown
36	Marital status	1	Text	M	O	M=Married S=Single W=Widowed D=Divorced
37	Spouse name	35	Text	Varies	C	Upon election of a spousal benefit, the spouse's name is required.
38	Spouse DOB	8	Date Format	19940101	C	Upon election of a spousal benefit, the spouse's DOB is required.
39	Spouse gender	1	Text	M	C	M=Male, F=Female U=Unknown
40	Spouse email	50	Text	jbroke@msn.com	O	Spouse's primary email address.
41	Payment commencement date	8	Date Format	19940101	R	Date of first payment.

<u>No.</u>	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
42	Payment frequency	1	Text	M	R	M=Monthly, S=Semi Annually, B=Bi Monthly, Y=Annually, W=Weekly, Q=Quarterly, O=Other.
43	Benefit type	1	Text	1	R	1=Single life 2=Joint life 3=Single life with guarantee 4=Joint life with guarantee 5=Term certain only
44	Term of payments	2	Numeric	05	C	Provide if Benefit type is 3, 4, or 5.
45	Withdrawal/Liquidity	1	Text	Y	O	Y=Yes, N=No.
46	CPI - Inflation	1	Text	1	C	Provide if Product type equals 5. Y=Yes/N=No
47	COLA %	1	Numeric	1	O	1, 2, 3, 4 or 5%

**4.15 – Participant Level Portability Data** – Participants may be permitted to maintain their guaranteed values by rolling their investments out of a qualified plan to an Individual Retirement Account (IRA) supported by the product's Provider. Participants should contact the Provider to facilitate the roll-over process and ensure the proper porting of their accrued guarantee to the individual product/IRA. The process, information and records that would need to be shared among the affected parties to port the participant's guarantee may vary among Providers.

**4.16 – Plan Level Portability** – When a Plan Sponsor changes record keepers for a plan that includes lifetime income products, and the new record keeper agrees to support the lifetime income product using these Data Layouts, the new record keeper should receive the “standard” conversion data sets from the previous record keeper for all participants and all investments that they would normally receive. Although, as part of the standard conversion process, the new record keeper may “map” assets to new fund selections, mapping generally cannot be followed for the lifetime income products because such products are specific to the insurance product provider and the fund(s) offered by that provider. Therefore, the participant balances in the affected funds must remain with the insurance product provider and must be maintained by the new record keeper to allow participants to maintain their previously accumulated guaranteed values.

In order to maintain the lifetime income products for a plan, the new record keeper must establish connectivity with the Provider. The specifics of this connectivity should be arranged by the new record keeper and the Provider prior to the plan’s actual conversion date.

**APPENDIX A**  
To The  
**DATA LAYOUTS FOR RETIREMENT INCOME SOLUTIONS**  
September 30, 2010 (Version 1.00)

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**PRODUCTS DEFINITIONS SUMMARY CHART**

**See Chart on following pages**

**PRODUCTS DEFINITION SUMMARY CHART**

#	Product Category	High Level Description	In-Scope*	Phases that Apply**			Nature of Income Generated	Fee Structure	Product Distributor	Product Insurer
				Accum	W/D	Payout				
1	In-Plan Deferred Fixed Income Annuity	<ul style="list-style-type: none"> <li>Each contribution purchases guaranteed future income</li> <li>Contributions are typically invested into insurance company general account</li> <li>Purest DB in DC</li> </ul>	Yes	Yes	No	Yes	<ul style="list-style-type: none"> <li>Maximizes initial income at time of investment (no upside potential)</li> <li>Participant must annuitize account to receive income benefit</li> </ul>	<ul style="list-style-type: none"> <li>Fees are embedded in the purchase rates and impact future income amount</li> <li>Incorporates investment management, longevity, administration, and risk charges</li> </ul>	<ul style="list-style-type: none"> <li>Hartford (Lifetime Income)</li> <li>Merrill Lynch (Personal Pension Builder)</li> <li>TIAA-CREF</li> </ul>	<ul style="list-style-type: none"> <li>Hartford Insurance</li> <li>MetLife</li> <li>TIAA-CREF</li> </ul>
2	In-Plan Deferred Fixed Annuity as an Asset Class within a Target Date Series of Funds	<ul style="list-style-type: none"> <li>Each contribution buys shares of a fund of funds</li> <li>One of the underlying funds provides guaranteed future income</li> </ul>	Yes	Yes	No	Yes	<ul style="list-style-type: none"> <li>Maximizes initial income at time of investment (no upside potential)</li> <li>Participant must annuitize account to receive income benefit</li> </ul>	<ul style="list-style-type: none"> <li>Fees are embedded in the purchase rates and impact future income amount</li> <li>Incorporates investment management, longevity, administration, and risk charges</li> </ul>	<ul style="list-style-type: none"> <li>Barclays Global Investor (SponsorMatch)</li> </ul>	<ul style="list-style-type: none"> <li>MetLife (Future multiple insurers)</li> </ul>
3	In-Plan Guaranteed Minimum Income Benefit (GMIB)	<ul style="list-style-type: none"> <li>Each contribution purchases a minimum level of future income</li> <li>Contributions are typically invested into insurance company separate account</li> </ul>	Yes	Yes	No	Yes	<ul style="list-style-type: none"> <li>Favorable performance of underlying investment portfolio will increase future income</li> <li>Participant must annuitize account to receive income benefit</li> <li>Payment is typically paid out over a lifetime with a period certain</li> </ul>	<ul style="list-style-type: none"> <li>During accumulation phase, explicit investment and insurance fees</li> <li>During the income phase, all fees are typically built into the annuity guarantee</li> </ul>	<ul style="list-style-type: none"> <li>Genworth (Clear Course - Income Benefit)</li> </ul>	<ul style="list-style-type: none"> <li>Genworth Insurance</li> </ul>
4	In-Plan Guaranteed Withdrawal Benefits (GMWB)	<ul style="list-style-type: none"> <li>Each contribution establishes participant's benefit base upon which future withdrawals are calculated</li> <li>Future income stream is expressed as a percentage withdrawal factor applied to benefit base</li> <li>Participant retains control of account balance</li> <li>Contributions are typically invested into insurance company separate account</li> </ul>	Yes	Yes	Yes	Yes	<ul style="list-style-type: none"> <li>Income generated is initiated based on the amount contributed, or the benefit base</li> <li>Positive performance of underlying investment portfolio will increase the participant's benefit base.</li> <li>Negative performance of underlying investment portfolio will not impact the participant's benefit base.</li> <li>Participant does not annuitize account at retirement and has access to their account value during income phase</li> <li>No guarantee of principal; guarantee of income</li> </ul>	<ul style="list-style-type: none"> <li>Explicit investment and insurance fees may apply throughout accumulation and income phases</li> <li>Fee is expressed as percentage of account value or benefit base</li> </ul>	<ul style="list-style-type: none"> <li>Genworth (ClearCourse - Withdrawal Benefit)</li> <li>John Hancock (Guaranteed Income for Life)</li> <li>Prudential (IncomeFlex)</li> <li>Milliman (RGN)</li> <li>Great West</li> </ul>	<ul style="list-style-type: none"> <li>Genworth Insurance</li> <li>Hancock Insurance</li> <li>Prudential Insurance</li> <li>Multiple Insurers (TBD)</li> <li>Great West</li> </ul>

\* Each of the product types that are in scope should be examined for both single and multi carrier solutions as they may have different requirements.

\*\*The three phases are defined as follows:  
 Accumulation - Pre-retirement phase. Does the product allow incremental purchases.  
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**PRODUCTS DEFINITION SUMMARY CHART**

#	Product Category	High Level Description	Phases that Apply**			Nature of Income Generated	Fee Structure	Product Distributor	Product Insurer
			In-Scope*	Accum	W/D				
5	In-Plan Guaranteed Withdrawal Benefits (GMWB) as an Asset Class within a Target Date Series of Funds	<ul style="list-style-type: none"> <li>Each contribution buys shares of a fund of funds</li> <li>One of the underlying funds provides guaranteed future income</li> <li>Each contribution establishes participant's benefit base upon which future withdrawals are calculated</li> <li>Future income stream is expressed as a percentage withdrawal factor applied to benefit base</li> <li>Participant retains control of account balance</li> <li>Contributions are typically invested into insurance company separate account</li> </ul>	Yes	Yes	Yes	<ul style="list-style-type: none"> <li>Income generated is initiated based on the amount contributed, or the benefit base</li> <li>Positive performance of underlying investment portfolio will increase the participant's benefit base.</li> <li>Negative performance of underlying investment portfolio will not impact the participant's benefit base.</li> <li>Participant does not annuitize account at retirement and has access to their account value during income phase</li> <li>No guarantee of principal; guarantee of income</li> </ul>	<ul style="list-style-type: none"> <li>Explicit investment and insurance fees may apply throughout accumulation and income phases</li> <li>Fee is expressed as percentage of account value or benefit base</li> </ul>	<ul style="list-style-type: none"> <li>Alliance Bernstein (TBD)</li> </ul>	<ul style="list-style-type: none"> <li>Multiple Insurers (TBD)</li> </ul>
6	Out-of-plan Rollover Guaranteed Withdrawal Benefits (GMWB) Institutional Offering	<ul style="list-style-type: none"> <li>Rollover contribution establishes participant's benefit base upon which future withdrawals are calculated.</li> <li>Future income stream is expressed as a percentage withdrawal factor applied to benefit base.</li> <li>Participant retains control of account balance</li> <li>Contributions are typically invested into insurance company separate account</li> </ul>	No	No	Yes	<ul style="list-style-type: none"> <li>Favorable performance of underlying investment portfolio will increase the participant's benefit base.</li> <li>Income generated is initiated based on the benefit base</li> <li>Participant does not annuitize account at retirement and has access to their account value during income phase.</li> <li>No guarantee of principal; guarantee of income</li> </ul>	<ul style="list-style-type: none"> <li>Explicit investment and insurance fees throughout income phases</li> <li>Fee is expressed as percentage of account value or benefit base</li> </ul>	<ul style="list-style-type: none"> <li>Lincoln (4Life)</li> <li>Fidelity (MetLife Growth and Guaranteed Income)</li> </ul>	<ul style="list-style-type: none"> <li>Lincoln Financial Group</li> <li>MetLife</li> </ul>
7	Out-of-plan Rollover Annuity Platforms "Supermarket approach"	<ul style="list-style-type: none"> <li>Maximize Income at Point of Distribution</li> <li>Choice of Insurers for fixed annuities</li> </ul>	No	No	Yes	<ul style="list-style-type: none"> <li>Maximizes initial income at time of investment (no upside potential)</li> <li>Participant must annuitize account to receive income benefit</li> </ul>	<ul style="list-style-type: none"> <li>Fees are embedded in the purchase rates and impact future income amount</li> <li>Incorporates investment management, longevity, administration, and risk charges</li> </ul>	<ul style="list-style-type: none"> <li>Hueler platform</li> <li>Fidelity platform</li> </ul>	<ul style="list-style-type: none"> <li>Multiple Insurers</li> <li>Multiple Insurers</li> </ul>

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**PRODUCTS DEFINITION SUMMARY CHART**

#	Product Category	High Level Description	In-Scope*	Phases that Apply**			Nature of Income Generated	Fee Structure	Product Distributor	Product Insurer
				Accum	W/D	Payout				
8	In-plan Immediate Annuities	<ul style="list-style-type: none"> <li>• Purchased at retirement</li> <li>• Maximize income at Point of Distribution</li> <li>• Plan sponsor selects the insurer</li> </ul>	No	No	Yes	<ul style="list-style-type: none"> <li>• Maximizes initial income at time of investment (no upside potential)</li> <li>• Account value is liquidated at time of purchase</li> <li>• Participant must annuitize account to receive income benefit</li> <li>• Payments are made in a specified amount over a lifetime or selected period</li> </ul>	<ul style="list-style-type: none"> <li>• Fees are embedded in the purchase rates and impact future income amount</li> <li>• Incorporates investment management, longevity, administration, and risk charges</li> </ul>	<ul style="list-style-type: none"> <li>• Multiple Insurers</li> </ul>	<ul style="list-style-type: none"> <li>• Multiple Insurers</li> </ul>	
9	Stand Alone Living Benefits	<ul style="list-style-type: none"> <li>• Similar to the In-Plan GMMWB</li> <li>• Retail product marketed to managed accounts</li> <li>• Obtain guarantee, yet remain in the managed portfolio.</li> <li>• The portfolio sits outside the SALB vs. inside the VA.</li> <li>• Better tax treatment of capital gains vs. VA distributions which are ordinary income.</li> <li>• Tax differential is moot in a retirement plan.</li> </ul>	No	Yes	Yes	<ul style="list-style-type: none"> <li>• Income generated is initiated based on the amount contributed, or the benefit base</li> <li>• Positive performance of underlying investment portfolio will increase the participant's benefit base.</li> <li>• Negative performance of underlying investment portfolio will not impact the participant's benefit base.</li> <li>• Participant does not annuitize account at retirement and has access to their account value during income phase</li> <li>• No guarantee of principal; guarantee of income</li> </ul>	<ul style="list-style-type: none"> <li>• Explicit investment and insurance fees throughout accumulation and income phases</li> <li>• Fee is expressed as percentage of account value or benefit base</li> <li>• Insurance cost not part of the NAV; have to bill separately for it.</li> </ul>	<ul style="list-style-type: none"> <li>• Genworth LifeHarbor</li> <li>• Nationwide's Portfolio Innovator</li> <li>• Phoenix's Guaranteed Income Edge</li> <li>• Allstate's ClearTarget (discontinued)</li> </ul>	<ul style="list-style-type: none"> <li>• Genworth Insurance</li> <li>• Nationwide Insurance</li> <li>• Phoenix's Insurance</li> <li>• Allstate's Insurance (discontinued)</li> </ul>	
10	Principal Protection Funds	<ul style="list-style-type: none"> <li>• Different iterations, but generally use a combination of US Treasury Zero Coupon bonds and Equity Index Futures/Options.</li> <li>• Zero coupons are designed to replenish the initial investment in the event of a down market and the futures provide upside potential.</li> <li>• May employ leverage</li> <li>• Not an insurance product</li> <li>• May be packaged with longevity insurance.</li> </ul>	No	Yes	No			<ul style="list-style-type: none"> <li>• DWS LifeCompass</li> <li>• Trajectory Asset Management</li> <li>• Charlotte Global Advisors</li> </ul>	n/a	
11	Longevity Insurance	<ul style="list-style-type: none"> <li>• Purchased at retirement</li> <li>• Deferred Fixed Annuity scheduled to payout in the future, usually age 85</li> <li>• Plan sponsor selects the insurer</li> </ul>	No	No	Yes	<ul style="list-style-type: none"> <li>• Maximizes future income at time of investment (no upside potential)</li> <li>• Account value is liquidated at time of purchase</li> <li>• Participant must reach applicable age to receive income benefit</li> <li>• Payments are made in a specified amount over remaining lifetime</li> </ul>	<ul style="list-style-type: none"> <li>• Fees are embedded in the purchase rates and impact future income amount</li> <li>• Incorporates investment management, longevity, administration, and risk charges</li> </ul>	<ul style="list-style-type: none"> <li>• Multiple Insurers</li> </ul>	<ul style="list-style-type: none"> <li>• Multiple Insurers</li> </ul>	

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**APPENDIX B**  
To The  
**DATA LAYOUTS FOR RETIREMENT INCOME SOLUTIONS**  
September 30, 2010 (Version 1.00)

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**VERSION CONTROL LOG**

<b>Version</b>	<b>Description</b>	<b>Date Published</b>	<b>Page Reference</b>	<b>Description of Revisions</b>
1.00	Initial version	Sept. 30, 2010	n/a	