Basic Data Elements for TANDM-401(k) Reports

NOTE: Fields in **bold** denote required fields; optional fields are in *italics*.

Column headers within the Excel data spreadsheet should appear exactly as they appear within this document.

Contact / Demographic Information

- **FirstName**
  - Plan participant's first name
  - String – 25 characters max
  - Appears on reports
- **LastName**
  - Plan participant's last name
  - String – 25 characters max
  - Appears on reports
- *EmployeeID*
  - Plan participant's Social Security number, employee ID number, or other unique identifier
  - String
  - **This field is required if holdings information is to be provided in a separate data file (e.g., for plans on Relius SunGard or plans with self-directed brokerage accounts)**
  - Does not appear in report
- **DOB**
  - Plan participant's date of birth
  - Date – mm/dd/yyyy
  - Used to calculate age, anticipated retirement age, social security retirement benefits, life expectancy, and time-horizon-based hypothetical asset allocation used in projections
- *Address1*
  - Plan participant's home street address, line 1
  - String – 50 characters max
  - Appears on reports
- *Address2*
  - Plan participant's home street address, line 2
  - String – 50 characters max
  - Appears on reports
- *City*
  - Plan participant's home city
  - String – 50 characters max
  - Appears on reports
- *State*
  - Plan participant's home state
  - String – 2 characters max
  - Appears on reports
- *Zip*
  - Plan participant's home zip code
  - String – 10 characters max
  - Appears on reports
- *Email*
  - Plan participant's email address
  - String – 50 characters max
  - Does not appear on report; if provided can be used for communication

Compensation Information

- **Annual Compensation**
  - Total compensation (salary or wages) paid to the plan participant in the most recently completed year
  - Dollar value
  - If the employee began work part-way through the year, the value should be annualized for best results
  - Appears on report; used to calculate future earnings, social security retirement benefits, and target retirement income

Eligibility Information

- *DOH*
  - Date of Hire – date on which the participant became an employee
  - Date – mm/dd/yyyy
  - Does not appear on reports; can be used for categorizing participant
- *DOE*
  - Date of Eligibility – date on which the participant became eligible to participate in the 401(k) plan
  - Date – mm/dd/yyyy
  - Does not appear on reports; can be used for categorizing participant
- *DOT*
  - Date of Termination – date on which the participant ceased to be an employee
  - Date – mm/dd/yyyy
  - Does not appear on reports; can be used for categorizing participant
  - If there is a value present for this field, then the associated participant will be omitted from analysis
- *Status*
  - Current 401(k) Status
  - String
  - Does not appear on reports;
    - E.g., "Eligible – not participating", "Eligible – participating", "Not eligible"
  - If this field is blank, and the current date is after the Date of Eligibility or the date of eligibility is not provided:
    - Participant will be assumed to be eligible and participating

Account Balance Information

- **Ending Date**
  - Date for which the ending ("current") account balance is valid
  - Date – mm/dd/yyyy
  - Appears on reports
- **Ending Balance**
  - Participant account balance as of the ending "as of" date
  - Dollar value
  - Appears on reports
- **Beginning Date**
  - Date for which the beginning ("previous") account information is valid
  - Date – mm/dd/yyyy
  - Appears on reports
- *Beginning Balance*
  - Participant account balance as of the beginning "as of" date
  - Dollar value
  - Appears on reports

For example, if reports are to cover a period between January 1, 2006 and March31, 2006, then the **EndingDate** ***would be 03/31/2006 and the*** **BeginningDate** ***would be 01/01/2006.***

- *LoanBalance*
    - Participant outstanding loan balance as of the **Ending Date**
    - Dollar value
    - Appears on reports

Account Activity

- **EEContribution**
    - Total value of contributions the participant made in the time period between the **Beginning Date** and the **Ending Date**
    - Dollar value
    - Appears on reports; used to calculate future contributions

    For example, if the beginning date was 01/01/2006 and the ending date was 03/31/2006, then this value would represent the total amount that the employee contributed to the plan between those dates. The other Account Activity fields (described below) would similarly be reflective of this time period.

- **ERContribution**
    - Total value of matching contributions (excluding profit sharing) that the employer made in the time period between the **Beginning Date** and the **Ending Date**
    - Dollar value
    - Appears on reports; used to calculate future matching contributions
- *PSContribution*
    - Total value of profit sharing contributions that the employer made in the time period between the **Beginning Date** and the **Ending Date**
    - Dollar value
    - Appears on reports

DB Component

- *MonthlyDBPayout*
    - For plans with a DB component, the DB component can be included in the analysis if the beginning monthly payout (i.e., the monthly value of the annuity stream) can be provided.

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Holdings Information

Holdings information is required. In order to accommodate different recordkeeping systems, we have provided two methods for providing holdings information.

METHOD 1 – Holdings included in a single file with other data
See: http://www.perspectivepartners.com/401k/downloads/TANDM-401k-ParticipantDataTemplate.xls

Holdings information is provided by establishing a data field for each potential investment option offered to the 401(k) participants. The field is identified by the investment option's ticker symbol or CUSIP, prefaced by "[M]" and a space.

For each participant, the value of an investment will be the total ending dollar value of the corresponding instrument. If the participant does not hold the instrument, the field value can be "0" or blank.

For Example

- MyCo 401(k) Plan offers four funds with the following symbols: ABCDX, EFGHX, IJKLX, MNOPX
- Polly Participant has the following portfolio:

Fund	Value
ABCDX	$500
EFGHX	$1,000
MNOPX	$2,000

- The data file will contain four holdings information fields which correspond to the funds: ABCDX, EFGHX, IJKLX, MNOPX. For Polly Participant, the data for those fields would be:

[M] ABCDX	[M] EFGHX	[M] IJKLX	[M] MNOPX
500	1000	0	2000

METHOD 2 – Holdings included in a separate file from other data;

We can take the holdings data in a variety of formats, as long as the following are provided:

- **Employee ID** – used to link a specific holding with a participant
- ***Instrument ID –*** optional if Instrument Description is present, required if Instrument Description is omitted
- ***Instrument Description –*** optional if Instrument ID is present, required if Instrument ID is omitted
- **Value** – the dollar value of the holdings

If additional data is present it will simply be ignored.

A sample format is included below; also see the sample holdings template:
http://www.perspectivepartners.com/401k/downloads/TANDM-401k-SampleHoldingsTemplate.xls.

Sample:

- Polly Participant has an employee ID of 1234-5 and has the following portfolio:

Fund	Value
ABCDX	$500
EFGHX	$1,000
MNOPX	$2,000

- Ernie Employee has an employee ID of 9876-5 and has the following portfolio:

Fund	Value
ABCDX	$6,000
EFGHX	$5,000
MNOPX	$4,000

- The data file could look like the following:

Employee ID	Instrument ID	Instrument Description	Value
1234-5	ABCDX	MoneyCo Growth & Income	500
1234-5	EFGHX	MoneyCo Aggr Growth	1000
1234-5	MNOPX	MoneyCo Foreign	2000
9876-5	ABCDX	MoneyCo Growth & Income	6000
9876-5	EFGHX	MoneyCo Aggr Growth	5000
9876-5	MNOPX	MoneyCo Foreign	4000

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Preferred Data Format

Our preferred data format is Microsoft Excel 2000 or later. There should be one column for each field (optional fields which are not being used should still appear even if there are no values) and one row per participant.

We can also accept data in CSV or XML format, or implement direct feeds for recordkeeping systems.

Other data formats may be used, but additional customization fees may be assessed.

Questions and Support

If you have questions any about data requirements, please contact your PPI account manager at 800.408.5375, x428, or PPI technical support at 585.325.3925, x410 from 8:30-5:00 EST.

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