Census/Demographic Import File Structure

Required Format for file upload: Comma delimited CSV file

The following are the data fields requested in the Census/Demographic Import File Detail Record. Items noted as "required" must have actual data included in the file (no blanks). Each data column as shown in the sample Excel spreadsheet MUST remain in your actual file (even if all lines in that column are blank), so that the data will be imported to planwithease.com in the proper order.

We require information for all employees that are eligible to participate in the 403(b) plan. Retired and terminated employees that have previously participated in the 403(b) plan should also be included in the census/demographic file, going back as far as possible.

These employees may have assets under the plan, and the IRS regulations require you to treat those former employees as if they were current employees with respect to the operation of your plan. If, for example, they request a loan or other transaction, you must authorize the transaction. Your plan's investment providers may also send us data on retired or terminated employees that still have assets within your plan, and if those participants are not included in your census data, the file may error, causing a delay in the posting of updated information for all of your active participants.

Obviously, you can only provide the information that is available to you. However, please keep in mind that planwithease.com will only provide administrative services for employees that are included in the demographic file you submit to us.

Updated Census/demographic files should be uploaded to planwithease.com as often as changes to the data for an employee is made. Files can be uploaded daily, and we encourage frequent updates, as this file provides information critical to the proper review and approval processes for your plan participants, helping to keep your plan in compliance with the IRS regulations. We recommend files be uploaded at least every pay period, and require at least a monthly update.

Field	Max. Length	Data Type	Required	Example	Comments	Helpful Information
Employee SSN	11	Alphanumeric	Yes	111-22-3333 or 111223333	This is the identifier of each participant within the Sponsor's plan.	This field can include dashes, but they are not necessary.
Employee Number	9	Alphanumeric	No	123456789 or ABC12345 or ABCDEFGHI	The unique Employee Number (if assigned) to this individual. If available please provide.	
Employee First Name	20	Alphanumeric	Yes	JOHN Jane	Used to identify the employee and will be displayed when the participant logs into the planwithease.com website.	Spaces and other punctuation are permitted in this field.

Field	Max. Length	Data Type	Required	Example	Comments	Helpful Information
Employee Middle Name	20	Alphanumeric	No	LEE L	Used to identify the employee and will be displayed when the participant logs into the planwithease.com website.	Spaces and other punctuation are permitted in this field
Employee Last Name	20	Alphanumeric	Yes	SMITH SMITH-JONES O'Brien	Used to identify the employee and will be displayed when the participant logs into the planwithease.com website.	Spaces and other punctuation are permitted in this field.
Street Address 1	30	Alphanumeric	Yes		Used for employee identification and contact purposes only.	
Street Address 2	30	Alphanumeric	No		If applicable - please provide	
City	30	Alphanumeric	Yes		Used for employee identification and contact purposes only.	
State	2	Alphanumeric	Yes	XX	Used for employee identification and contact purposes only.	Please use only the 2-letter state abbreviations.
Zip Code	9	Numeric	Yes	12345 123451111	Used for employee identification and contact purposes only.	Please do not include dashes in this field.
Foreign State/Prov.	30	Alphanumeric	No		If Applicable – please provide	
Country	30	Alphanumeric	No		If Applicable – please provide	Only needs to be included for counties other than the U.S.
Gender	1	Code	Yes	M F	M = Male F = Female	If unknown, this field may be left blank.
Birth Date	10	Date format	Yes	**MMDDYYYY** or **MM/DD/YYYY**	Used to determine age for distributions, contribution limit monitoring and employee identification.	
Home Phone	10	Numeric	No	1234567890	Used for employee identification and contact purposes only.	If included, use only numbers only, no dashes.

Field	Max. Length	Data Type	Required	Example	Comments	Helpful Information
Office Phone	10	Numeric	No	1234567890	Used for employee identification and contact purposes only.	If included, use only numbers only, no dashes.
Office Phone Extension	10	Numeric	No	1234567890	Used for employee identification and contact purposes only.	If included, use only numbers only, no dashes.
Other Phone	10	Numeric	No	1234567890	Used for employee identification and contact purposes only.	If included, use only numbers only, no dashes.
Plan Status	1	Code	Yes	A X	Identifies the Participant's status within the Plan: A = Eligible Participating X = Not Participating	The Plan Status of A (Eligible Participating) should be used for all employees that are currently contributing to the 403(b) plan. The Plan Status of X (Not Participating) should be used for all eligible employees not currently contributing to the 403(b) plan. Retired/terminated employees and any other employees that previously contributed to the 403(b) plan but are no longer contributing should also be listed with a Plan Status of X.
Plan Status Sub Type	1	Code	No		If Plan Status = X: Blank = Default If Plan Status = A: Blank = Default C = QDRO Court action pending	A QDRO is a Qualified Domestic Relations Order, and is a court order issued under state domestic relations law that relates to the payment of child support or alimony or to marital property rights. It creates or recognizes an alternate payee's right to receive program benefits otherwise payable to a plan participant. While most 403(b) plan sponsors were not involved with QDROs in the past, under the final IRS 403(b) regulations, sponsors are now required to be notified of any participants that may have an

Field	Max. Length	Data Type	Required	Example	Comments	Helpful Information
Plan Status Sub Type (continued)						outstanding QDRO. This information must also be provided to planwithease.com so that the affected account can be set to a manual approval process for all transactions, in order to ensure that only transactions as allowed in QDRO are approved. This field should have a value **only** if a participant has an outstanding QDRO. Otherwise, this field should be left blank
Plan Status Date	10	Date Format	Yes	**MMDDYYYY** or **MM/DD/YYYY**	The effective date of the Plan Status and Status Sub Type provided into the previous fields.	The Plan Status Date would be the same as the hire date for all current employees, as long as the employee was eligible to participate in the plan immediately upon hire. For retired/terminated employees, this should be their retire/termination date. This date should be updated any time an employee's Plan Status changes.
Employment Status	1	Code	Yes	H D P R T L	Identifies the Participant's Employment Status. The following options are available: H = Hired (Employment Status Sub Type Required) D = Deceased P = Disabled R = Retired (Employment Status Sub Type Required) T = Terminated L = Leave of Absence (Employment Status Sub Type Required)	As noted in the "Plan Status" section, we ask that you include information on any retired or terminated employees that may have previously participated in your school's 403(b) plan. If your system does not differentiate between retired and terminated employees, please list these employees as terminated.

Field	Max. Length	Data Type	Required	Example	Comments	Helpful Information
Employment Status Sub Type	1	Code	Yes	O R N E P A U F M	If Employment Status = H: O = Original (default) R = Rehired If Employment Status = R: N = Normal (default) E = Early P = Postponed If Employment Status = L: A = Approved – Paid (default) U = Approved – Unpaid F = Family Medical leave Act M = Military If Employment Status = D, P or T Employment Status Subtype = Blank	In general, you may use the default fields indicated. If an employee retired and was later rehired by you, their Employment Status/Subtype code would change as follows: • Employment Status changes from 'Retired' to 'Hired' and their Employment Status Subtype would become 'R = Rehired.' • This would also be the same for an employee who otherwise terminated and is then rehired. Sponsors should be careful to include information for military leave because these participants may qualify for different rules for Contribution Limit Monitoring purposes.
Employment Status Date	10	Date Format	Yes	**MMDDYYYY** or **MM/DD/YYYY**	Date which the Employment Status or Employment Status Sub Type was effective.	This field depends on each employee's Employment Status and what date that status became effective. For example, it could be their hire date, or the date they retired, were terminated, became disabled, etc. This field should be updated anytime an employee's Employment Status or Employment Status Subtype changes.
Hire Date	10	Date Format	Yes	**MMDDYYYY** or **MM/DD/YYYY**	Date the person was originally hired by the Plan Sponsor.	

Field	Max. Length	Data Type	Required	Example	Comments	Helpful Information
Plan Entry Date	10	Date Format	Yes	**MMDDYYYY** or **MM/DD/YYYY**	Date on which the employee is eligible to participate in the plan.	The hire date should be used for this field as long as employees are eligible to contribute to the 403(b) plan immediately upon hire.
Currently or Previously Contributing	1	Code	Yes	Y N	Y = Currently or Previously Contributing N = Has Never Contributed	If your school selected a **Printable** Salary Reduction Agreement (or selected **None** for your SRA), please refer to the following information: This field should contain a Y for every employee. If your school selected an **Online** or **Fillable** Salary Reduction Agreement, please refer to the following information: • If a participant has NEVER contributed to the 403(b) plan, this field should be marked with an N. • If a participant is currently contributing to the 403(b) plan, this field should be marked with a Y. • If a participant previously contributed to the 403(b) plan but is not currently contributing, this field should be marked with a Y. All retired and terminated employees should be given a Y in this field.

Field	Max. Length	Data Type	Required	Example	Comments	Helpful Information
Current Salary	11 digits, including 2 decimal places	Numeric	Yes	12345678.12	Annual Salary amount, to be used for the 415 portion of Contribution Limit Monitoring. As a reminder, planwithease.com will only perform contribution limit monitoring when ING's Common Remitter Service is utilized for the plan.	This field should **not** contain any $ signs or commas. Decimal points are acceptable. Annual salary should reflect the employee's salary amount from January to December of the current calendar year. There are several options for providing this information, however remember that Contribution Limit Monitoring (CLM) reporting is based on the figure that is fed to us in this file. • Sponsors can provide YTD totals that are continuously updated as the year progresses. This will provide for the most accurate CLM report results at the end of the year, but may not be the best option for anticipating possible over contribution throughout the year. Keep in mind this may cause the exceeded section of the of the CLM report to have people show that did not previously appear on the projected reports. • Sponsors can project an estimated annual salary based on the participant's current pay. For example, if there are 26 pay periods during the year, the sponsor can calculate what the participant's salary is for each pay period and multiply that amount

Field	Max. Length	Data Type	Required	Example	Comments	Helpful Information
Current Salary (continued)						• by 26 to get the estimated annual salary. Keep in mind that this is only an estimate and, once you have your final numbers for annual salary, you may need to reexamine any CLM reports for accuracy. • Sponsors can use the participant's prior year's salary for this field. However, you should keep in mind that the CLM report will not accurately account for any pay increases/decreases that participants may receive in the current year. For employees who are paid on a "work basis" versus salary, it is suggested that their YTD totals be sent and adjusted in each file if the employee has worked and increased their YTD pay, keeping in mind the above comments about the projected verses exceeded reports. • If you have a contract with such an employee for a minimum amount of pay per year, that amount could be used as the annual salary. • It is not recommended that you use the prior year's salary for these employees as it could vary drastically depending on if they had a higher or lesser than normal amount of hours. The salary for retired and terminated employees may be listed as 0.

Field	Max. Length	Data Type	Required	Example	Comments	Helpful Information
Current Salary (continued)						This information will not display anywhere on the web to either the participant or sponsor. It will only be shown on the CLM report, and only approved plan contacts will be able to access this information. However, based on the salary, the true value may not show. • Any salary under $46,000 will display at its true value. • Any salary that is over $46,000 will display as $46,000 on the CLM report.
Vested	1	Code	Yes	Y	Y=Vested	This field must always be a Y for every employee.
Years of Service	2	Numeric	Yes	0 8 15 NOT: 1.5 6.75	This field stores the number of years of service a participant has worked, and is used for the 15 years of service catch-up contribution calculation for Contribution Limit Monitoring. It should only include completed years, not partial years of service. As a reminder, planwithease.com will only perform contribution limit monitoring when ING's Common Remitter Service is utilized for the plan.	A zero is acceptable for employees who have not yet completed one year of service or if the 15 years of service catch-up provision is not allowed under the plan. This field should be calculated only for an employee's years of service with you as the employer. Years of service under an unrelated employer do not count. Full-time Employees: For these Employees, the most recent one-year period of service will generally be the current taxable year.

Field	Max. Length	Data Type	Required	Example	Comments	Helpful Information
Years of Service (continued)						Part-time and retiring Employees: For these Employees, the most recent one-year period of service consists of the service in the current year and the service for as many previous years as is necessary to total one full year of service. The most recent periods of service are added to determined the most recent one–year period of service by first taking into account the service during the year for which the determination is being made and then adding the service during the next preceding years until the service totals one year of service. Keep in mind that for teachers, the most recent one-year period of service may not translate to a 12 month year, if the school considers a teacher's "period of service" to be a lesser amount (for example, 9 or 10 months, to parallel the academic year).