



EACH Roundtable Implementation

Generally Accepted Deconversion File Specifications

Version 6.5

September 19, 2026

Updated to reflect SECURE Act 2.0 mandates

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Competition, Differentiation and Antitrust Policy

It is the mission of EACH Enterprise to help client companies establish and maintain a clear position in target markets. Only through differentiation in product, service, communication and pricing approach can retirement plan providers achieve this objective. With a clear understanding of the diversity of service models in the industry, providers are better able to position their own offering and to enhance overall competitiveness. Armed with information from meetings of the Conversion / Implementation Roundtable, participating firms will be better able to set themselves apart from other players.

EACH Enterprise encourages competition and differentiation. Individuals attending the Roundtable must be mindful of the constraints imposed by federal and state antitrust laws. Members represent firms that are in direct competition with one another. The purpose of the roundtable is to provide a forum for the free exchange of ideas on designated topics. It would be contrary to our purpose to reach any agreement that could have anticompetitive effects.

Keep in mind that a violation of the antitrust laws may subject you to substantial fines and a jail term. To stay clear of potential problems, please follow these guidelines:

1. Stick to the published agenda. Do not hold impromptu sessions
2. Be cautious about discussions involving pricing, benefits to be offered or terminated, and market segments that should or should not be offered certain services. Never take a poll of people's positions or make a collective agreement on these issues,
3. Always retain your right to make an independent judgment on behalf of your firm.

These guidelines are intended to prevent inadvertent conduct which might give the appearance of an antitrust violation to someone unfamiliar with our purpose and the nature of our discussions. They are designed to protect you, your employer, and EACH Enterprise, LLC from any accusation of wrongdoing arising out of your participation in a roundtable.

Committee Members

The staff of EACH Enterprise wishes to thank members of the Implementation Roundtable for their input into the development of these deconversion file specifications, updated to reflect SECURE Act 2.0 mandates.

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Mission

The roundtable set to establish model or standard deconversion file specifications to facilitate data exchange and enhance client experience at the time of conversion back in 2015 and 2016. In 2024, 2025, and 2026, the EACH Roundtable updated these standards to reflect SECURE Act 2.0.

In compliance with anti-trust rules, individual recordkeeping firms agree to disagree with these standards to meet business objectives. These specifications merely document the level of service that an incoming recordkeeper would normally expect to receive from the incumbent unless otherwise noted. We encourage recordkeeping firms to communicate deviations from the standard to incoming recordkeepers in the conversion process.

We recognize that practices differ by market segment (corporate, tax-exempt, government), plan size (micro, micro, small, mid-sized, large, or jumbo), and service model (bundled, unbundled). In the pooled arrangement space, these specifications apply at the adopter level.

About The Generally Accepted Deconversion File Specifications

This document provides a list of variables included in the generally accepted deconversion file for ERISA plans. Variable categories are classified as (1) standard for all cases, (2) best practice, or (3) optional.

In addition to data exchange specifications, this document outlines a communications protocol for the conversion process.

In compliance with anti-trust rules, individual recordkeeping firms agree to disagree with these standards to meet business objectives.

- The emphasis is on data elements (not organization)
- The generally accepted deconversion file specifications provide no direction on
 - Organization / list of files
 - File layout or data formats
 - Values data elements may take
- Individual companies may recordkeep fields in addition to those provided in the data exchange
- The generally accepted deconversion file specifications are intended to be updated periodically to reflect industry evolution
- Fields left blank indicate data is unavailable or not applicable (for cause of current plan policy or current services agreement)

Communication Protocol

Standard Practice For All Cases

As a general rule, until the end of the conversion period, when the new recordkeeper releases data to all participants, the prior recordkeeper is the primary point of contact for data requests. After the end of the conversion period, when data is released to all participants by the new recordkeeper, the primary contact for data requests is the client plan sponsor.

Standard practice for an outgoing recordkeeper is to keep the plan sponsor site accessible to former clients for seven months after the date of record transitions (e.g. July 31 for calendar year-end plans) to allow plan sponsors to access historical data and facilitate an orderly transition

Standard practice for standard cases regardless of size is to provide at no charge

- A test file for a sample of participants upon request 50 to 60 days prior to the transfer of records
- A refresher file for a sample of participants before the freeze date

Contact phone number is provided regardless of size (either an assigned deconversion specialist, or deconversion team / pool on a first-come first-served basis.)

Best Practice for Standard Cases

Best practice for standard cases regardless of size is to provide at no charge:

- A comprehensive test file of all participants 50 to 60 days prior to transfer of assets by default
- A comprehensive refresher file of all participants before the freeze date by default
- A comprehensive freeze file for all participants (upon request)
- Provide file specifications with a key or description of the codes and values used in each field
- Provide a refresher file for the full population within two business days of the freeze date
- Provide the full set of files at the same time, not at separate times
- Include the SSN or Employee ID number in all files so that all data can be linked

Best practice is to assign a deconversion specialist to standard cases below the threshold for “exception case” definition.

Standard Practice for Exception Cases

Exception cases include: (1) cases using PPA features such as automatic enrollment, automatic deferral increases, custom model allocations, or investment services. (2) Large cases (States and large counties / municipalities) , or (3)cases with complex plan designs.

Standard practice for exception cases is to provide at no charge and by default:

- A comprehensive test file of all participants 50 to 60 days prior to transfer of assets
- A comprehensive refresher file of all participants before the freeze date
- A comprehensive freeze file of all participants

Deconversion specialist assigned for standard cases below the threshold for “exception case” definition.

File Format

Standard practice is to provide all deconversion files in .TXT or .XLSX format.

PDF documents are not acceptable — including for supplemental reports.

Data Categories

This section lists categories of data considered standard and best practice to provide organized in four broad sections for ease of understanding:

1. Indicative data
2. Financial data
3. Loan data
4. Investment data

Indicative Data

Standard For All Cases

1. Participant Name
2. Participant Dates
3. Employee Number Information
4. Street Address
5. City, State, & Zip + 4
6. Foreign Country Address
7. Participant Status Code
8. Vesting
9. Hours worked
10. Compensation
11. Service Unit History
12. Beneficiary Account Information

Best Practice

1. Division/Region
2. Previous Division, Division Changed Date
3. Suspension Start and Reinstatement Dates and Original Participant Date of Death
4. Payroll
5. Misc. Participant Reporting Information
6. Misc. Dates
7. E-mail Address
8. Mobile phone number

Financial Data

Standard For All Cases

1. Deferral Dollar Amounts
2. Deferral Percentages
3. Roth Deferral Percentages
4. Roth Deferral Dollar Amounts
5. Date of First Roth Contribution
6. Roth Tax Cost Amounts
7. Summary of Contributions (ITD and YTD)
8. Net Contribution Amounts

9. Pre-tax Hardship Available
10. Pre-87 and Post-86 After-tax Cost Amounts
11. Alternate Payee(s)
12. Alternate Payee Address
13. Year-to-date Contribution Amount
14. Systematic Withdrawal Information
15. MRD Information – current calendar year (1)
16. MRD information – prior calendar year – beneficiary account (2)
17. MRD information – prior calendar year distribution (3)
18. MRD information – original participant info – beneficiary account
19. Prior Withdrawals and Forfeitures

Best Practice

1. Flexible Deferral Elections
2. Prior Deferral Dollar Amounts for Participants on Suspension
3. Prior Roth Deferral Dollar Amounts for Participants on Suspension
4. Prior Status Code for Participants on Suspension
5. Expanded MRD Information
6. Federal and State Tax Withholding Information/ Distribution Indicators
7. Bank Information for EFT Distributions
8. Bank Information on Distributions
9. Withdrawal Restriction Bucket Amounts

Loan Data**Standard For All Cases**

1. Loan Information
2. Outstanding (Unpaid) Loan Balances by Source
3. Loan Payoff Date
4. Highest Outstanding Loan Balances for the Previous 12 Months

Best Practice

1. Delinquent Loan Information
2. Bank Information for ACH Loan Repayments

Investment Data**Standard For All Cases**

1. Balances (Shares/Market Value/Cost)
2. Contribution Basis
3. Fresh-start Amount
4. Investment Elections (depending on conversion strategy)
5. Participant Enrollment to Model Portfolio / Investment Service (with dates)

Best Practice

1. Class Year Buckets

Additional Data

Standard For All Cases

1. Forfeiture Restoration
2. Participant Level Vesting Schedules (beyond plan-level)
3. In-Plan Roth Conversion (1st Contribution Date and Tax Cost Amounts)
4. Vesting Formula 2 Ratios (adjusted for distribution of less-than-fully vested monies)
5. Auto Enrollment (AE) Information and Annual Increase Program (AIP) Elections

Best Practice

1. Break In Service History
2. Systematic Withdrawal Payment By Source

Backup Reports (for Auditing)

Standard For All Cases

1. Balances and Other Financials Report
2. Withdrawal Restriction & Net Contribution Report
3. Participant Identification Report
4. Participant Loan Report
 - a. Loan terms
 - b. Prior 12 months' history
5. MRD/systematic withdrawal Report (include length of periodic distribution – Longer than 10 years OR 10 years and under)
6. Service Unit History Report
7. Participant Loan Delinquency Report
8. Census

Data elements – Category by Category

Indicative Data

Standard for all cases

1. Participant Name

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

First name, middle initial, last name, gender, Social Security number, plan number, date stamp

∞: Social Security number, plan number

2. Participant Dates

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Date of birth, date of hire, full vesting date (optional), termination date, Social Security number, plan number, date stamp

∞: Social Security number, plan number

3. Employee Number Information

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Employee id number, employee type / category, Social Security number, plan number, date stamp

∞: Social Security number, plan number

4. Street Address

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Number, street address, country, do-not-mail indicator, Social Security number, plan number, date stamp

∞: Social Security number, plan number

5. City, State, & Zip + 4

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

City, state/province, ZIP, +4, Social Security number, plan number, date stamp

∞: Social Security number, plan number

6. Foreign Country Address

Universe:

- Residents of countries outside of the US
 - Participants with a balance,
 - Participants with a zero-balance and calendar-year transactions,
 - (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Alpha address for city state, and postal code, country, Social Security number, plan number, date stamp

∞: Social Security number, plan number

7. Participant Status Code (Bene, QDRO, eligible, LTPT, active, terminated, etc.)

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Status code, Social Security number, plan number, date stamp

∞: Social Security number, plan number

8. Vesting

Universe:

- Participants in plan with employer contributions
 - Participants with a balance,
 - Participants with a zero-balance and calendar-year transactions,
 - (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Money type, vesting percent, Social Security number, plan number, date stamp

∞: Social Security number, plan number

9. Hours Worked

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Hours worked YTD, hours worked in the previous calendar year, hours worked in the prior calendar year, date stamp, Social Security number, plan number,

∞: Social Security number, plan number

10. Compensation

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Compensation type, compensation amount, deferral code, FICA wage over \$150k indicator, Social Security number, plan number, date stamp

∞: Social Security number, plan number

5. Service Unit History

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Service unit time, service period begin date, service period end, Social Security number, plan number, date stamp

∞: Social Security number, plan number

11. Beneficiary Account Information

Universe:

- Beneficiary participants with a balance,
- Beneficiary participants with a zero-balance and calendar-year transactions,

Data elements:

Original participant marital status, original participant DOB, original participant DOD , primary beneficiary name, primary beneficiary Social Security number, primary beneficiary date of birth, primary beneficiary relationship to original participant (spousal/non), primary beneficiary share, contingent beneficiary name, contingent beneficiary Social Security number, contingent beneficiary date of birth, contingent beneficiary relationship to original participant (spousal/non), primary beneficiary share, effective date, Social Security number of original participant, plan number, date stamp

∞: Social Security number (original participant), plan number

Best Practice

1. Division/Region

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Division code, region code, group code defined by plan sponsor, Social Security number, plan number, date stamp

∞: Social Security number, plan number

2. Previous Division, Division Change Date

Universe:

- Participant with a past Division change
 - Participants with a balance,
 - Participants with a zero-balance and calendar-year transactions,
 - (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Previous division code, region code, group code defined by plan sponsor, Social Security number, plan number, date stamp

∞: Social Security number, plan number

3. Suspension Start and Reinstatement Dates and Original Participant Date of Death

Universe:

- Participants suspended and reinstated and beneficiary accounts
 - Participants with a balance,
 - Participants with a zero-balance and calendar-year transactions,
 - (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Date type, date, Social Security number, plan number, date stamp

∞: Social Security number, plan number

4. Payroll

Universe:

- Participants in plan with employer contributions
 - Participants with a balance,
 - Participants with a zero-balance and calendar-year transactions,
 - (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Payroll group indicator 1, payroll group indicator 2, Social Security number, plan number, date stamp

∞: Social Security number, plan number

5. Misc. Participant Reporting Information

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Class code, district code, department code, location/store code, union membership code, highly compensated flag, officer flag, de-minimis eligibility indicator, frequency of payroll, participant restriction code, participant restriction notes, employer-defined code, Social Security number, plan number, date stamp

∞: Social Security number, plan number

6. Miscellaneous Dates

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Eligibility date, adjusted hire date, retirement date, Social Security number, plan number, date stamp

∞: Social Security number, plan number

7. E-mail Address

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Email address, email address status code, email address type, Social Security number, plan number

∞: Social Security number, plan number

8. Mobile Phone numbers

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Mobile phone number, mobile phone number status code, email mobile phone number type, Social Security number, plan number

∞: Social Security number, plan number

Financial Data

Standard for all cases

1. Deferral Dollar Amounts

Universe:

- Participants allowing deferrals in \$ amounts
 - Participants with a balance,
 - Participants with a zero-balance and calendar-year transactions,
 - (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Before tax amount, before tax catch-up amount, after tax amount, spillover amount, Social Security number, plan number, date stamp

∞: Social Security number, plan number

2. Deferral Percentages

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Before tax deferral, after tax deferral, catch-up deferral, profit-sharing deferral, non-elective employer contribution, Social Security number, plan number, date stamp

∞: Social Security number, plan number

3. Roth Deferral Percentages

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Roth indicator, Roth deferral, Roth catch-up, Social Security number, plan number date stamp

∞: Social Security number, plan number

4. Roth Deferral Dollar Amounts

Universe:

- Participants in cases offering Roth Contributions
 - Participants with a Roth balance,
 - Participants with a zero-balance and calendar-year Roth transactions,
 - (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Roth indicator, Roth Amount, Roth catch-up amount, Social Security number, plan number, date stamp

∞: Social Security number, plan number

6. Date of First Roth Contribution

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Date of first Roth contribution, Social Security number, plan number, date stamp

∞: Social Security number, plan number

7. Roth Tax Cost Amounts

Universe:

- Participants with a Roth balance,
- Participants with a zero-Roth balance and calendar-year Roth transactions,

Data elements:

Cost basis of all Roth contributions combined, amount of Roth contributions withdrawals, Social Security number, plan number, date stamp

∞: Social Security number, plan number

8. Summary of Contributions (ITD and YTD)

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Money source, year-to-date contributions, inception-to-date contributions, effective date, Social Security number, plan number, date stamp

∞: Social Security number, plan number

9. Net Contribution Amounts

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Contribution source, net contribution amount, Social Security number, plan number

∞: Social Security number, plan number

10. Pre-tax Hardship Available

Universe:

- Participants with outstanding hardship withdrawal
 - Participants with a balance,
 - Participants with a zero-balance and calendar-year transactions,

Data elements:

12/31/88 market value, post-12/31/88 contributions, post-12/31/88 withdrawals, contribution source type, Social Security number, plan number, date stamp

∞: Social Security number, plan number

11. Pre-87 and Post-86 After-tax Cost Amounts

Universe:

- Participants with a pre-87 balance
 - Participants with a balance,
 - Participants with a zero-balance and calendar-year transactions,
 - (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Post-1986 gross contributions, post -1986 net contributions withdrawn tax-free, pre-1987 after-tax contributions, pre-1987 net contributions withdrawn tax-free, Social Security number, plan number, date stamp

∞: Social Security number, plan number

12. Alternate Payee(s)

Universe:

- Participants with alternate payee(s)
 - Participants with a balance,
 - Participants with a zero-balance and calendar-year transactions,
 - (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Alternate payee last name, first name, Social Security number, alternate payee number (in case of multiple alternate payees), effective date, participant Social Security number, plan number, date stamp

∞: Social Security number, plan number

13. Alternate Payee Address

Universe:

- Participants with alternate payee(s)
 - Participants with a balance,
 - Participants with a zero-balance and calendar-year transactions,
 - (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Alternate payee street address, alternate payee city, state, zip, country, Social Security number, plan number, date stamp

∞: Social Security number, plan number

14. YTD Contribution Amount

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

YTD contribution amount (for 402(g) limit monitoring), Social Security number, plan number, date stamp

∞: Social Security number, plan number

15. Systematic Withdrawal Information

Universe:

- Participants on systematic withdrawal schedule
 - Participants with a balance,
 - Participants with a zero-balance and calendar-year transactions

Data elements:

Marital Status, number of dependents, payment type, number of payments remaining, payment frequency, next payment date, distribution method, periodic payment amount, Social Security number, plan number, date stamp

∞: Social Security number, plan number

16. MRD Information – current calendar year (1)

Universe:

- Participants on MRD schedule
 - Participants with a balance,
 - Participants with a zero-balance and calendar-year transactions

Data elements:

Current life expectancy divisor, money source type, MRD account type, MRD account status, Future Required Beginning Date(RBD), pending RBD participant notification flag, original participant date of death, single/joint election indicator, term certain or life expectancy, prior year life expectancy divisor, oldest beneficiary date of birth, marital status, number of dependents for federal income tax purposes, effective date, Social Security number, plan number, date stamp

∞: Social Security number, plan number

17. MRD Information – prior calendar year – beneficiary account (2)

Universe:

- Participants on MRD schedule
 - Participants with a balance,
 - Participants with a zero-balance and calendar-year transactions

Data elements:

Money source type, account valuation balance, prior year's account valuation balance, prior year's calculated MRD amount, prior year's beneficiary type, prior year's beneficiary birthday, conversion indicator, sole beneficiary indicator, Social Security number, plan number, date stamp

∞: Social Security number, plan number

18. MRD Information – prior calendar year distribution(3)

Universe:

- Participants on MRD schedule
 - Participants with a balance,
 - Participants with a zero-balance and calendar-year transactions

Data elements:

Money source type, prior year's accumulated distributions, 1/1 to 3/31 accumulated distributions, 4/1 to conversion date distributions, Social Security number, plan number, date stamp

∞: Social Security number, plan number

19. MRD Information – original participant inform – beneficiary account(4)

Universe:

- Participants on MRD schedule
 - Participants with a balance,
 - Participants with a zero-balance and calendar-year transactions

Data elements:

Money source type, MRD account type, original participant date of birth, beneficiary Social Security number, plan number, date stamp

∞: (Beneficiary) Social Security number, plan number

20. Prior Withdrawals and forfeitures

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Money source, effective date, prior withdrawals, Social Security number, plan number, date stamp

∞: Social Security number, plan number

Best Practice**1. Flexible Deferral Elections**

Universe:

- Participants in plans with flexible deferral options
 - Participants with a balance,
 - Participants with a zero-balance and calendar-year transactions,
 - (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Deferral election code, format (\$ or %), quantity, effective date, start date, end date, Social Security number, plan number, date stamp

∞: Social Security number, plan number

2. Prior Deferral Dollar Amounts for Participants on Suspension

Universe:

- Participants on suspension
 - Participants with a balance,
 - Participants with a zero-balance and calendar-year transactions,
 - (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Prior Before tax amount, before tax catch-up amount, after tax amount, spillover amount, Social Security number, plan number, as of date

∞: Social Security number, plan number

3. Prior Roth Deferral Dollar Amounts for Participants on Suspension

Universe:

- Participants on suspension
 - Participants with a Roth balance,
 - Participants with a zero-balance and calendar-year Roth transactions,
 - (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Prior Roth indicator, Roth Amount, Roth catch-up amount, Social Security number, plan number, date stamp

∞: Social ∞: Social Security number, plan number

4. Prior Status Code for Participants on Suspension

Universe:

- Participants on Suspension
 - Participants with a balance,
 - Participants with a zero-balance and calendar-year transactions,
 - (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Current status code, effective date, disclosure literature code, prior status, Social Security number, plan number, date stamp

∞: Social Security number, plan number

5. Expanded MRD Information (5)

Universe:

- Participants on MRD schedule
 - Participants with a balance,
 - Participants with a zero-balance and calendar-year transactions

Data elements:

Federal withholding indicator, federal withholding percent, federal withholding additional amount, state withholding indicator, Social Security number, plan number, date stamp

∞: Social Security number, plan number

6. Federal and State Tax Withholding Information/ Distribution Indicators

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Distribution code, federal withholding indicator, Federal withholding percent, state withholding indicator, State withholding percent, Federal additional amount withholding, withdrawal type, IRS exclusions B-F, work state, current life expectancy divisor, distribution indicator, Social Security number, plan number, data stamp

∞: Social Security number, plan number

7. Withdrawal Restriction Bucket Amounts

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Restriction bucket type, contribution source, withdrawal restriction amount, Social Security number, plan number, date stamp

∞: Social Security number, plan number

8. Bank Information for EFT Distributions

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

EFT routing number, account number, account type, name on bank account, bank name, street address for bank, city for bank, State for bank, ZIP code for bank, Social Security number, plan number, date stamp

∞: Social Security number, plan number

9. Bank Information on Distributions

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

ABA number, account number, account type, name on bank account, Social Security number, plan number, date stamp

∞: Social Security number, plan number

9. Summary of Contributions (ITD and YTD)

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Money source, year-to-date contributions, inception-to-date contributions, effective date, Social Security number, plan number, date stamp

∞: Social Security number, plan number

Loan Data

Standard for all cases

1. Loan Information

Universe:

- Participants with an outstanding loan
 - Participants with a balance,
 - Participants with a zero-balance and calendar-year transactions

Data elements:

Loan ID number, loan amount, interest rate, total number of payments, payment frequency, first payment date, residential loan flag, effective date, Social Security number, plan number, date stamp

∞: Social Security number, plan number

2. Outstanding (Unpaid) Loan Balances by Source

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Loan id, money source, outstanding loan balance, reinvestment method/order, Social Security number, plan number, date stamp

∞: Social Security number, plan number

3. Loan Payoff Date

Universe:

- Participants with an outstanding loan
 - Participants with a balance,
 - Participants with a zero-balance and calendar-year transactions

Data elements:

Principal balance, periodic payment amount, loan payment method, date of last payment received, date of next payment due, deemed distribution indicator, Social Security number, plan number, date stamp

∞: Social Security number, plan number

4. Highest Outstanding Loan Balances for the Previous 12 Months

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Loan balance date, loan balance amount, Social Security number, plan number, date stamp

∞: Social Security number, plan number

Best Practice

10. Delinquent Loan Information

Universe:

- Participants with a delinquent loan
 - Participants with a balance,
 - Participants with a zero-balance and calendar-year transactions,
 - (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Loan id, deemed default indicator, effective date of deemed default, date of first post-default payment, Social Security number, plan number, date stamp

∞: Social Security number, plan number

11. Bank Information for ACH Loan Repayments

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

ABA number, account number, account type, name on bank account, bank name, street address for bank, city for bank, State for bank, ZIP code for bank, Social Security number, plan number, date stamp

∞: Social Security number, plan number

Investment Data

Standard for all cases

1. Balances (Shares/Market Value/Cost)

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Money Source, CUSIP, Fund name, cash or market value, units/shares (optional), cost, Social Security number, plan number, date stamp

∞: Social Security number, plan number

2. Contribution Basis

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Fund internal ID number or CUSIP, fund name (optional), contribution source, contribution basis amount, Social Security number, plan number, date stamp

∞: Social Security number, plan number

3. Fresh-start Amount

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Fund internal ID number or CUSIP, fund name (optional), money source, class, fresh-start amount, Social Security number, plan number, date stamp

∞: Social Security number, plan number

4. Investment Elections (depending on conversion strategy)

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

CUSIP or Internal Fund Code, fund name(optional), percent allocation contribution, percent allocation distribution, Social Security number, plan number, date stamp

∞: Social Security number, plan number

5. Participant Enrollment to Model Portfolio / Investment Service

Universe:

- Participants in plans offering model portfolios / investment services
 - Participants with a balance,
 - Participants with a zero-balance and calendar-year transactions,
 - (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Service enrollment indicator, advisor indicator, service type, model number, start date, rebalance indicator, Social Security number, plan number

∞: Social Security number, plan number

Best Practice**12. Class Year Buckets**

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Contribution class, fund internal ID number or CUSIP, fund name (optional), source, amount, Social Security number, plan number, date stamp

∞: Social Security number, plan number

Additional Data**Standard For All Cases****1. Forfeiture Restoration**

Universe:

- Participants with a break in service history
 - Participants with a balance,
 - Participants with a zero-balance and calendar-year transactions,
 - (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Stage code, termination date, forfeiture date, payout date, rehire date, Social Security number, plan number, date stamp

∞: Social Security number, plan number

2. Participant-Level Vesting Schedules (beyond plan-level schedule)

Universe:

- Participants in plans with participant-level vesting
 - Participants with a balance,
 - Participants with a zero-balance and calendar-year transactions,
 - (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Contribution source, contribution type, tax status, vesting schedule type, vesting period (graded), effective date, Social Security number, plan number, date stamp

∞: Social Security number, plan number

3. In-plan Roth Conversions (1st Contribution Date and Tax Cost Amounts)

Universe:

- Participants in plans with Roth money type
 - Participants with a balance,
 - Participants with a zero-balance and calendar-year transactions,
 - (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Conversion amount year-to-date, conversion amount by year for each of the previous 5 years, earliest date of first in-plan Roth conversion, Roth deferrals plus In-Plan Conversions minus Roth contributions distributed minus Roth contributions distributed minus in-plan contributions¹, life-to-date in-plan conversion amounts minus life-to-date distribution of In plan Roth conversion amounts at conversion², effective date, Social Security number, plan number, date stamp

∞: Social Security number, plan number

4. Vesting Formula 2 Ratios (adjusted for distribution of less-than-fully vested monies)

Universe:

- Participants in plans with two vesting formulae
 - Participants with a balance,
 - Participants with a zero-balance and calendar-year transactions,
 - (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Effective date, vested percent, Social Security number, plan number, date stamp

∞: Social Security number, plan number

¹ If after-tax money is converted to an In-plan Roth Contribution source, then both contributions and earnings are included

² If after-tax money is converted to an in-plan Roth conversion source, then both contributions and earnings are included

5. Auto Enrollment (AE) Information and Annual Increase Program (AIP) Elections

Universe:

- Participants in cases using automatic enrollment or auto increases
 - Participants with a balance,
 - Participants with a zero-balance and calendar-year transactions,
 - (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Automatic enrollment indicator, automatic enrollment effective date, automatic increase indicator, automatic increase effective date, automatic QDIA election indicator, automatic QDIA election effective date, Social Security number, plan number, date stamp

∞: Social Security number, plan number

Best Practice

1. Break In Service History

Universe:

- Participants with a break in service history
 - Participants with a balance,
 - Participants with a zero-balance and calendar-year transactions,
 - (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Rehire date, number of severance days, prior service days, Social Security number, plan number

∞: Social Security number, plan number, date stamp

2. Systematic Withdrawal Payment By Source

Universe:

- Participants with a balance,
- Participants with a zero-balance and calendar-year transactions,
- (For cases with automatic enrollment) newly eligible participants since the most recent contribution

Data elements:

Distribution mode code, marital status, number of dependents, distribution frequency, payment mode, bank routing information, federal tax withholding, state tax withholding, date of most recent payment, date of next payment, effective date, Social Security number, plan number, date stamp

∞: Social Security number, plan number

Contact

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