

# 403B ASP Sponsor Guide

## **403B ASP**

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# 403B ASP Sponsor Guide

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### Introduction

The scope of a Sponsor's responsibilities encompasses a wide range of tasks, all of which can be greatly facilitated by utilization of the 403B ASP system capabilities. This 403B ASP Sponsor Guide provides you with detailed information and helpful hints to become proficient and productive in servicing your plan's participants and other parties in interest. We encourage you to familiarize yourself with this reference source so you may achieve these goals.

The 403B ASP website provides you and your plan participants with access to:

- Complete 403(b) account information and administration tools including the ability to:
  - Enroll online via an Enrollment Wizard.
  - Change the percent or dollar rate of future contributions.
  - Change the portfolio or investment fund(s) to which future contributions are to be allocated.
  - Initiate the transfer, rebalancing or reallocation of current balances among available investment funds or portfolios.
  - Initiate requests for in-service distributions and loans, if applicable.
  - Change personal contact information including address, telephone and email.
  - Generate online, printable Participant Statements covering any time period.
- Educational resources including financial information and planning tools.
- Downloadable plan documents and forms via an online Document Library.
- Complete Plan Sponsor management tools to:
  - Enter and submit payroll processings.
  - Submit and approve distribution and loan requests, if applicable.
  - Generate administrative control and audit reports covering all processes.

This Sponsor Guide is written specifically to address the informational needs of individuals responsible for overall management of the administration of the 403(b) plan and their administrative staff. The companion document, 403B ASP Participant Guide, is designed to assist your participants in using the website features.

While reading the individual sections of the 403B ASP Sponsor Guide, please keep in mind that not all topics or features covered may be applicable to your particular plan. If you have any questions, please contact your service provider or call 403B ASP using the toll free number 1-866-401-5277 and pressing '2' for Client Services.

The dynamic nature of 403(b) administrative requirements, whether driven by legislation, corporate initiatives, marketplace forces, or technology, will result in future changes to the 403B ASP system functionality and capabilities. We recommend you check the website periodically to ensure you have downloaded the most current version of the 403B ASP Sponsor Guide.

## Sponsor Features of the 403B ASP Website

There are only two requirements that must be met to enable you to access your plan:

### Web Browser

The system is designed to support the current and one prior version of Microsoft Internet Explorer. The browser options must be set to allow cookies in order to support a reliable session state.

### Valid Sponsor User Name and Password

Your service provider will provide you with a Sponsor User Name and password prior to the date scheduled for live operations of your plan. Please note that your password may not exceed eight characters. The provider will also ensure that you can successfully access and navigate within your plan's records.

## Sign in

The Sign in page is located at <http://www.403Bcenter.info>.

- Click the **SPONSOR** button to display the **User Name** and **Password** fields.
- Click the **User Name** field and enter your User Name.
- Click the **Password** field and enter your Password. Be careful with your upper and lower case entries since this field is case-sensitive.
- Click **Sign in** to go to your Sponsor **Home** page.

## Home

Once you have successfully signed in as a Sponsor, your **Home** page will be displayed. This page is your portal to plan level administration, i.e., transactional events affecting a grouping of participants and/or the entire plan such as entering payroll contributions, approving participant loan and withdrawal requests, auditing processing results, and producing administrative reports.

While you are signed in as a Sponsor, you have access to the administrative areas on the 403B ASP website that are not accessible by participants. In addition, you not only have access to view and change participant information, you also have the ability to sign in as any participant and enter transactional updates and requests on behalf of the participant.

Navigation within the website is structured to be both highly intuitive and direct, enabling you and your participants to quickly access the information desired.

The top of the page displays your current access level, i.e., Sponsor vs. Participant. When you sign in as a Sponsor, you will see the word **Sponsor** at the top of the page. If you subsequently sign in to a participant's account, you will notice that **Participant** is now displayed at the top of the page.

Clicking the **Home** button when you are viewing any page at the Sponsor level will take you to your Sponsor **Home** page.

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Clicking this button when you are viewing any page at the Participant level will take you to that Participant's **Home** page. Clicking the **RETURN HOME** link on the left sidebar will take you to your Sponsor **Home** page.

The center of the page displays the following information directly under **Home: (Plan Name)**:

<b>Total number of participants:</b>	The number of accounts in your plan.
<b>Total number of eligible participants:</b>	The number of accounts that are eligible to participate in the plan.
<b>Total assets:</b>	The value of plan assets based upon the most recent valuation.

The left sidebar menu displays available links relative to the current page as well as shortcut options to sign out or return to the home page.

<b>Sign Out</b>	Click this link to end your session.
<b>RETURN HOME</b>	Click this link to return to your Sponsor <b>Home</b> page. This link will only appear if you are signed in as sponsor and have logged into a participant's account.
<b>HOME</b>	Click this link to go to your <b>Home</b> page.
<b>BALANCES</b>	Click this link to go to the <b>Investment Balances</b> page where you may view the plan's total account value in each investment fund or portfolio.
<b>INVESTMENTS</b>	Click this link to go to the <b>Available Investments</b> page where you may view the plan's available investment funds or portfolios, obtain fund performance information or download a copy of the fund's prospectus.
<b>SEND MAIL</b>	Clicking this link will take you to the <b>Send Mail</b> page where you may compose and send an email to your service provider and/or your participants.

### ***Participants***

The **Plan Participants** page lists all participants currently established on the system and enables you to add a participant, update their general information, or delete a participant.

The **Search** field enables you to quickly locate a participant by entering an alpha or numeric value in the field and pressing "**Enter**" on your keyboard.

Your search term is matched against the following fields on the each participant's record:

First Name  
Middle Name  
Last Name  
Account Number  
Social Security number

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The **Participant List** displays the participants in alphabetical order, listing fifteen participants per page, and is structured into five columns of information:

<b>Login</b>	Click to log in as if you were the participant.
<b>Name</b>	Click to access and modify, if necessary, selected data on the participant's general information record.
<b>Account #</b>	The system-assigned 8 digit numeric file key that is the unique identifier for each participant.
<b>Status</b>	Current status of the participant. There are eight status types:  <b>Active</b> Participant is actively employed. <b>Inactive</b> Participant is not actively employed, e.g., leave of absence. <b>Terminated</b> Participant's employment has terminated for reasons other than retirement, total and permanent disability, or death. <b>Retired</b> Participant's employment has terminated due to retirement. <b>Disabled</b> Participant's employment has terminated due to total and permanent disability. <b>Deceased</b> Participant's employment has terminated due to death. <b>Beneficiary</b> Account established for the benefit of the deceased participant's beneficiary. <b>Alternate Payee</b> Account established by your service provider representing the monies transferred out of the participant's account as a result of a QDRO.
<b>Enr</b>	Displays <b>X</b> if enrolled, otherwise blank.

The bottom of the participant list displays directional buttons enabling you to continue to browse forward or backward within the participant records.

The following buttons are displayed at the bottom of the **Plan Participants** pages:

<b>NEW</b>	Initiates the process of adding a new participant.
<b>REFRESH</b>	View the page in its original state.

When a new participant is added to your plan records, a unique Account Number is created. All associated information for the participant is internally linked to this identifier.

The term "participant" as referred to within this Sponsor Guide, unless otherwise noted, applies to any individual for whom an Account Number has been established. Thus, you

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may have an employee who, although identified as a participant, has not yet satisfied the eligibility requirements for participation in the plan. Further, you may have established a separate Account Number for an Alternate Payee, a beneficiary or beneficiaries receiving distribution(s) of a deceased participant's account, or a suspense account for contributions or forfeitures.

### **Submitted**

The **Submitted** page displays a listing of participant requests for loans or distributions submitted but unapproved. This button will be highlighted in red if any unapproved participant requests are present. As sponsor, you have the responsibility to review and either deny (cancel) or approve such participant requests.

### **Processes**

The **Processes: Contributions** page enables you to initiate and manage your ongoing payroll processings. The page displays a listing of all contribution processes which have been initiated on the system. The submissions are listed in transaction number order and will display the transaction's effective date, the total contribution and loan repayment amounts, and the current status of the transaction.

Transactions entered into the system that will initiate financial activity requiring the purchase or liquidation of assets will move through various stages during the process. The system assigns a status to the transaction to reflect each stage of the complete processing cycle.

<b>Pending</b>	Transaction has been initiated and entries are being verified.
<b>Submitted</b>	Entries have been verified and funding is pending.
<b>Approved</b>	Funding received and transaction released for trading.
<b>Trading</b>	Purchases and/or liquidations are being processed.
<b>Settled</b>	All of the trades have been successfully completed. The system supports partial settlement but it is not until all of the trade results associated with the transaction have completed that the status is changed to "Settled".
<b>Cancelled</b>	Further processing of the transaction has been stopped.

To learn more about payroll processing, refer to the "Managing Payroll Processing" section of this Sponsor Guide.

### **Reports**

The **Sponsor Reports** page lists the available plan level administrative reports. Details of the specific information contained in each report and the options for producing each report, e.g. cash vs. accrual basis, time period covered, are explained further in the "Sponsor Reports" section.

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<b>Report</b>	<b>Purpose</b>
<b>Summary Participant Statement</b>	Provides the participant with the ability to define any time period and receive a concise summary of financial activity by contribution sources and investment funds within the period.
<b>Detailed Participant Statement</b>	Provides the participant with the same level of financial detail as above plus the inclusion of comprehensive non-financial participant information.
<b>Projected Participant Eligibility</b>	Supports the monitoring of anticipated new plan participants requiring notification of eligibility and enrollment instructions.
<b>Plan Statement</b>	Provides a detailed listing of all financial activity for the plan during the selected period and displays summary counts of participants within each status category.
<b>Contribution Summary</b>	Supports audit and reconciliation of participants' contributions, loan repayments, hours worked, and compensation data within a user-defined period of beginning and ending payroll dates.
<b>Deferral Changes Report</b>	Supports audit and reconciliation of participants' contribution rate changes within a user-defined period.
<b>Participant Deferral Rates &amp; Amounts</b>	Supports audit and reconciliation of all existing contribution rates.
<b>Participant Investment Elections</b>	Supports audit and reconciliation of participants' investment fund or portfolio elections currently on file.
<b>Participant Balances by Source &amp; Investment</b>	Supports audit and reconciliation of participants' total balance in an investment fund or portfolio by contribution source within a user-defined period.
<b>Participant Balances &amp; Vesting</b>	Supports audit and reconciliation of participants' current vesting percentages and vested balance for each contribution source.
<b>Plan Census</b>	Supports audit and reconciliation of participants' current non-financial information.
<b>Active Loans</b>	Supports audit and reconciliation of participants' currently outstanding loan balances regardless of current status.
<b>Delinquent Loans</b>	Supports audit and reconciliation of participants' loans which have missed one or more scheduled repayments.
<b>Investments</b>	Provides a summary of the plan's investment funds

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### **Fee Summary Report**

and/or portfolios including the most recent NAVs.

Provides a summary of the plan's fees within a user-defined period.

## Plan Investments and Balances

### *Viewing Plan Investments*

To view a list of the investment funds and/or portfolios that are available to plan participants:

#### **Home**

- Click the **Investments** link on the left sidebar menu.

#### **Available Investments**

The available investment funds will be listed in alphabetical order along with their most recent NAV price.

- Click the **(i)** button to launch a new web browser window for the website of an objective and independent provider of investment fund performance information.
- Click the **(p)** button to launch a new web browser window for the website of the investment fund provider to obtain a fund prospectus.

### *Viewing Plan Balances*

To view the plan's current balances:

#### **Home**

- Click the **Balances** link on the left sidebar menu.

#### **Investment Balances**

The investment funds having balances will be listed in alphabetical order along with the number of shares and the value of the fund's balance based on the most recent NAV price. This is typically the prior business day.

### Managing the Enrollment Process

The objective of the enrollment process is to establish all of the participant-specific information required to ensure ongoing administration processes are in conformance with both the plan provisions and the participant's elections. The information typically required is:

<b>General Information</b>	Name, address, Social Security number, birth date, hire date, etc.
<b>Contribution Rate</b>	The participant's desired rate of contributions, expressed either as a dollar or percentage of eligible compensation.
<b>Investment Elections</b>	The participant's investment directions applicable to current and future contributions.
<b>Beneficiary Data</b>	The individuals, or trust, designated as either primary or contingent beneficiaries, to receive the proceeds of the participant's account in the event of the participant's death.

Before any of the above information can be entered, an account for the participant must be created on the recordkeeping system.

The participant accounts are initially established by you or your service provider, typically by assembling and importing census data on the participant population.

### ***Enrollment Wizard***

Once the participant accounts have been established, their enrollment information may be loaded into the system. This process is simplified by using the Enrollment Wizard to guide them through the process step by step. The entire process takes just a few minutes. To learn more about the enrollment process, refer to the "Enrolling via the Enrollment Wizard" section of the Participant Guide.

### ***PIN Letters***

Before the participant may sign in and utilize the Enrollment Wizard, they must be informed of the website address and their unique Account number and password. This is accomplished through the issuance of Personal Identification Number (PIN) letters.

The PIN letters are produced by your service provider and may either be mailed to the participant's home address or provided to you for internal distribution.

## Managing Accounts

### *Establishing a New Account*

To establish a new account:

#### Home

- Click the **PARTICIPANTS** button.

#### PARTICIPANTS

- Click the **NEW** button.

#### General Information

- Leave the **Enrolled** check box unchecked if the participant's enrollment is to be accomplished via the Enrollment Wizard.
- Enter the participant's general information as shown below:

Required data:

<b>First Name</b>	Up to 25 characters, upper or lower case.
<b>Last Name</b>	Up to 25 characters, upper or lower case.
<b>Soc. Sec. Number</b>	Required format "nnn-nn-nnnn".
<b>Birth Date</b>	Required format "mm/dd/yyyy".
<b>Hire Date</b>	Required format "mm/dd/yyyy".

Optional data:

<b>Middle Name</b>	Up to 25 characters, upper or lower case.
<b>Status</b>	Select from drop-down list-box. Default is <b>Active</b> .
<b>Division</b>	Select from drop-down list-box.
<b>Pay Frequency</b>	Select from drop-down list-box.
<b>Termination Date</b>	Required format "mm/dd/yyyy".
<b>Address</b>	Up to 100 characters, upper or lower case.
<b>City</b>	Up to 25 characters, upper or lower case.
<b>State</b>	Valid 2 character state code, upper case.
<b>Zip</b>	Either standard 5 digit or 10 digit zip code.
<b>Telephone</b>	Required format "nnn-nnn-nnnn".
<b>Email</b>	Up to 100 characters, upper or lower case.
<b>Marital Status</b>	Select from drop-down list-box.
<b>Part Time</b>	Click the check-box to indicate part time status.

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- |                     |  |
|---------------------|--|
| <b>Non Resident</b> | Click the check-box to indicate non-resident status. |
| <b>Union Member</b> | Click the check-box to indicate union status.        |

- Click the **SAVE** button to establish the participant account.

The system will validate the data you have entered and, if all the entries are accepted, the system will assign an Account Number for the participant and refresh the page with all of the participant's general information displayed.

Any entries that have generated error messages must be corrected in order to successfully establish the participant account.

### ***Viewing or Changing a Participant's General Information***

Participants have the ability to change general information such as home address, telephone number, and email address. A Sponsor has the ability to change this information plus other data such as date of birth, date of hire, Social Security number, division code, compliance information, etc.

### **General Information**

To view or change a participant's general information:

#### **Home**

- Click the **PARTICIPANTS** button.

#### **Plan Participants**

- Click the participant's name.

#### **General Information**

- Click the field to be changed and enter the new information. Please note the required fields described in the preceding section.
- Click the **SAVE** button after all changes have been completed.

### **Compliance Information**

The **Compliance Information** section of the participant's record is referenced when exporting data to be used for compliance testing.

To view or change the compliance information:

#### **Home**

- Click the **PARTICIPANTS** button.

#### **Plan Participants**

- Click the participant's name.

#### **General Information**

- Click the **Compliance** link.

#### **Compliance Information**

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The following compliance indicators may be set:

<b>Officer</b>	Click the check-box to indicate officer status.
<b>1% Owner</b>	Click the check-box to indicate 1% owner status.
<b>5% Owner</b>	Click the check-box to indicate 5% owner status.

- Click the **SAVE** button to update the **Compliance Information** page.

### Source Information

The **Sources** section of the participant's record provides you with a summary view of the participant's contribution sources.

To view the **Sources** information:

#### Home

- Click the **PARTICIPANTS** button.

#### Plan Participants

- Click the participant's name.

#### General Information

- Click the **Sources** link.

#### Sources

Each source for which the plan permits contributions will be displayed along with the following information for each source:

<b>#</b>	Contribution source number.
<b>Source</b>	Contribution source name.
<b>Vesting</b>	Vesting rules applicable to contribution source. <b>Same as Plan</b> will be displayed if no vesting override rule is applicable.
<b>Elig</b>	Eligibility to contribute. <b>Yes</b> or <b>No</b> .
<b>Rate</b>	Current percentage rate of contribution.
<b>Amount</b>	Current dollar amount of contribution.

### Loan Balance History Information

The **Loan Balance History** section of the participant's record provides you with a summary view of the participant's total outstanding loan balances during the last twelve months. This information is captured and stored automatically by the system in order to correctly calculate the maximum allowable loan amount.

To view the **Loan Balance History** information:

#### Home

- Click the **PARTICIPANTS** button.

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### Plan Participants

- Click the participant's name.

### General Information

- Click the **Loan Balances** link.

### Loan Balance History

Each source for which the plan permits contributions will be displayed along with the following information for each source:

<b>Date</b>	Date of outstanding loan balance.
<b>Balance</b>	Total amount of loan principal outstanding.

## ***Viewing or Changing Contribution Rates***

Contribution rates determine the amount to be deducted from an employees pay and may be defined either as a percentage, in multiples of 1%, of eligible compensation or a specific dollar amount per pay period.

### **Viewing Contribution Rates**

To view a participant's current rate of contributions:

#### **Home**

- Click the **PARTICIPANTS** button.

#### **Plan Participants**

- Click the participant's name.

#### **General Information**

- Click **Sources** link.

The participant's **Sources** page displays the percentage rate or dollar amount of the contribution rates by source.

### **Changing Contribution Rates**

Normally a participant's contribution rates are entered or changed by the participant. By signing in as if you are the participant, you may perform the identical activity.

To enter or change a contribution rate:

#### **Home**

- Click the **PARTICIPANTS** button.

#### **Plan Participants**

- Click **Login** to the left of the participant's name.

#### **Participant's Home**

- Select **Change Salary Deferral Elections** from the QUICK LINKS drop-down list-box.

Alternatively, you may:

- Click the **MY INFO** button at the top of the page.
- Click the **DEFERRALS** link on the left sidebar menu on the **My Info: Overview** page.
- Click the **MY INFO** button.

### Personal Information

- Click **Deferrals**.

### Deferrals

The participant's **Deferrals** page displays the percentage rate or dollar amount of the contribution rates by source.

- Enter the new percentage rate or dollar amount.
- Click the **SAVE** button.

## ***Viewing or Changing Investment Elections***

Investment elections determine the amounts of the participant's current contribution to be invested in one or more of the available investment funds. If a model portfolio is selected as the investment option, the percentage will be 100%. If a custom portfolio is selected, the percentage may be made in multiples of 1%. Investment elections apply only to the investment of new contributions and do not affect the investment of existing balances in the plan. If no investment elections are present at the time a participant contribution is submitted for trading, the default investment fund defined at the plan level will be used for the investment of the contribution.

## **Viewing Investment Elections**

To view a participant's investment elections:

### Home

- Click the **PARTICIPANTS** button.

### Plan Participants

- Click **Login** to the left of the participant's name.

### Participant's Home

- Select **Update Investment Elections** from the **QUICK LINKS** drop-down list-box.

Alternatively, you may:

- Click the **INVESTMENTS** button at the top of the page.
- Click the **ELECTIONS** link on the left sidebar menu on the **Investments: Overview** page.

## Changing Investment Elections

To change a participant's investment elections:

### Home

- Click the **PARTICIPANTS** button.

### Plan Participants

- Click **Login** to the left of the participant's name.

### Participant's Home

- Select **Update Investment Elections** from the QUICK LINKS drop-down list-box.

Alternatively, you may:

- Click the **INVESTMENTS** button at the top of the page.
- Click the **ELECTIONS** link on the left sidebar menu on the **Investments: Overview** page.

### Update Investment Elections

- Click the **Edit** button to change the investment elections for the selected money source.
- Click the **Delete** button to clear the investment elections for the selected money source.
- Click the **NEW** button to add investment elections for the selected money source.

### Adding a New Investment or Portfolio

The participant may select from predefined Model Portfolios, if available, or create their own custom asset allocation by selecting investments from the Plan's available investment choices. Please note that the investment elections for the investment of ongoing contributions will not affect the allocation of their existing Plan assets.

Select which option the participant would like:

- Choose **Portfolios** to create select a model portfolio.
- Choose **Investments** to create a custom asset allocation model.

### Adding a New Portfolio

- Click the (+) button to the left of the desired portfolio. If the incorrect portfolio is selected, click the (-) button to remove the portfolio.
- Click the **CONTINUE** button to view a summary of the selection.
- Click the **CONTINUE** button to confirm the selection.

### Adding a New Investment

- Click the (+) button to the left of the desired investment fund. If the incorrect fund is selected, click the (-) button to remove the fund.
- Continue this process until all of the investment funds have been selected.

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- Click the **CONTINUE** button to view a summary of the selections.
- Enter the percentages to be invested in the selected investment funds. Entries must total 100%.
- Click the **CONTINUE** button to update your selections.
- Click the **CONTINUE** button to confirm the selections.

### ***Viewing or Changing Beneficiary Information***

#### **Viewing Beneficiary Information**

To view a participant's beneficiary information:

##### **Home**

- Click the **PARTICIPANTS** button.

##### **Plan Participants**

- Click **Login** to the left of the participant's name.

##### **Participant's Home**

- Select **View Beneficiary Information** from the QUICK LINKS drop-down list-box.

Alternatively, from the participant's **Home** page you may:

- Click the **MY INFO** button.
- Click the **BENEFICIARIES** link on the left sidebar menu on the **My Info: Overview** page.

##### **Beneficiaries**

- Click the name of the beneficiary to be viewed.

##### **Beneficiary Information**

- Click the data field to be changed.
- Click the **SAVE** button.

#### **Changing Beneficiary Information**

After initial enrollment, a participant may change beneficiary information by downloading a Beneficiary Designation Change Form from the "Document Library" section of the website and forwarding the completed form to the sponsor for updating.

To add, change or delete a beneficiary:

##### **Home**

- Click the **PARTICIPANTS** button.

##### **Plan Participants**

- Click **Login** to the left of the participant's name.

##### **Participant's Home**

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- Select **View Beneficiary Information** from the QUICK LINKS drop-down list-box.

Alternatively, from the participant's **Home** page you may:

- Click the **MY INFO** button.
- Click the **BENEFICIARIES** link on the left sidebar menu on the **My Info: Overview** page.

To add a beneficiary:

### Beneficiaries

- Click the **NEW** button.

### Beneficiary Information

- Click the **Type** drop-down list-box and select either **Primary** or **Contingent**.

Required:

<b>First Name</b>	Up to 25 characters, upper or lower case.
<b>Last name</b>	Up to 25 characters, upper or lower case.
<b>Allocation (%)</b>	Required format "n.nn".

Optional:

<b>Middle Name</b>	Up to 25 characters, upper or lower case.
<b>Soc. Sec. Number</b>	Required format "nnn-nn-nnnn".
<b>Address</b>	Up to 100 characters, upper or lower case.
<b>City</b>	Up to 25 characters, upper or lower case.
<b>State</b>	Valid 2 character state code, upper case.
<b>Zip</b>	Either standard 5 digit or 10 digit zip code.
<b>Telephone</b>	Required format "nnn-nnn-nnnn".
<b>Relationship</b>	Up to 25 characters, upper or lower case.

- Click the **Participant Spouse** check-box if applicable.
- Click the **SAVE** button.

To change a beneficiary's information:

### Beneficiaries

- Click the name of the beneficiary.

### Beneficiary Information

- Enter the information to be changed.
- Click the **SAVE** button.

To delete a beneficiary:

### Beneficiaries

- Click the name of the beneficiary.
- Click the **DELETE** button.

## ***Resetting a Participant's Password***

The **Reset Password** section of the participant's record provides you with the ability to reset a participant's password back to the system default of the last four digits of their Social Security number.

To reset a participant's password:

### **Home**

- Click the **PARTICIPANTS** button.

### **Plan Participants**

- Click the participant's name.

### **General Information**

- Click the **Reset Pass** link.

### **Reset Password**

- Click the **CONTINUE** button to reset the participant's password to the default password.

## ***Deleting a Participant***

The system will allow you, as Sponsor, to delete a participant but only if such participant has no trade history. To delete a participant:

### **Home**

- Click the **PARTICIPANTS** button.

### **Plan Participants**

- Click the participant's name.

### **General Information**

- Click the **DELETE** button.
- Click **Yes** on the pop-up alert: "Do you wish to delete the selected record(s)?" Otherwise click **Cancel**.

## ***Controls and Administrative Reports***

To verify the results of changing or deleting participant information, follow the recommended approaches listed below:

### **Activity to Confirm**

#### **General Information**

### **Available Methods**

To verify changes made to a participant's general information, return to the participant's **General Information** page.

To verify changes made to the general information of a large volume of participants, generate the "Plan Census" report and/or the "Participant Synoptic Data" extract

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	<p>report. For more detailed information, please refer to the “Sponsor Reports” section.</p> <p>To verify the deletion of a participant, return to the <b>Plan Participants</b> page and ensure the participant is not displayed.</p>
<b>Deferral Rates</b>	<p>To verify the results of changing the contribution rate for an individual participant, return to the participant’s <b>Deferrals</b> page.</p> <p>To verify the results of changing the contribution rate for a large volume of participants, generate the “Deferral Changes” and “Participant Deferral Rates &amp; Amounts” reports. For more detailed information, please refer to the “Sponsor Reports” section.</p>
<b>Investment Elections</b>	<p>To verify the results of changing the investment elections for an individual participant, return to the participant’s <b>Investment Elections</b> page to review the information.</p> <p>To verify the results of changing the investment elections for a large volume of participants, generate the “Investment Elections” report. For more detailed information, please refer to the “Sponsor Reports” section.</p>
<b>Beneficiaries</b>	<p>To verify the results of changing a participant’s beneficiary information, return to the participant’s <b>Beneficiaries</b> page to review the information.</p>
<b>Compliance Information</b>	<p>To verify the results of changing a participant’s compliance information, returning to the participant’s <b>Compliance Information</b> page.</p>

### ***Helpful Hints***

#### **Division Codes**

Segregation of your participant population by divisions may be particularly useful to facilitate administration, especially when the payroll vendors and/or payroll cycles vary by division.

As covered under the “Managing Payroll Processing” section, the submission of payroll data may be filtered to a specific division or divisions. When entering the contribution data manually, the data entry grids will thus be pre-populated only with participants in the selected division(s).

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All of the plan sponsor reports showing activity at the participant level are automatically sorted in alpha order by division. Whether the report is created in a PDF, Excel, or other format, it may be easily parsed for dissemination to the applicable divisions.

### **Pay Frequency**

The pay frequency established on a participant's record is extremely important for plans that allow loans. The loan's amortization schedule will be based on the payroll frequency on the participant's record when the loan request is entered. If this payroll frequency is incorrect and the loan is granted, the loan repayments will not be in synch with the expected repayments.

### **Contribution Rate Changes**

There are various methods of administering the integration of contribution rate changes with your payroll processing. Your service provider will consult with you to determine the most efficient method given your payroll department's or vendor's protocol for processing such changes.

An email alert will be automatically generated to your email address whenever a participant creates or changes a contribution rate via the website. You may then route the notification to your payroll provider.

To ensure that all contribution rate changes have been captured and passed to your payroll, you may generate the "Deferral Changes" and "Participant Deferral Rates & Amounts" reports on the cutoff date for passing changes to your payroll. As explained in the "Plan Sponsor Reports" section, the period of time that the "Deferral Changes" report covers is user-defined.

## Managing Payroll Processing

### *Categories of Payroll Data*

There are four categories of payroll data which may be entered:

1. **Contributions**
2. **Loan repayments**
3. **Hours of Service**
4. **Compensation**

### *Process Flow*

Payroll processing encompasses the following steps:

1. **Entering Payroll Data**
2. **Submitting the Contribution Transaction**
3. **Funding the Contributions and Loan Payments**
4. **Approving the Contribution Transaction**
5. **Trading**
6. **Settlement**

While the above process flow steps will not vary, the methodologies to accomplish each step will vary based on your payroll provider, your service arrangement and the plan's custodian. Please contact your service provider if you have any questions.

### **Entering Payroll Data**

Payroll processing begins with the entry of participant contribution amounts, loan repayments, hours worked, and compensation for the payroll period.

All contribution amounts, whether made through payroll deductions or outside of the payroll file, such as rollovers, catch-up contributions, etc., must follow this process.

This step may be performed either by:

1. Entering the payroll data manually (see “Manually Entering Payroll Data”), or
2. Importing the data, except loan repayments, via an Excel file (see “Importing Payroll Data”).

Upon commencement of entering a contribution processing, the system assigns a unique transaction number and a status of “Pending”. The status will subsequently change to reflect the current state of the contribution transaction as it continues through completion or cancellation.

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At any stage of your contribution data entry process, you have the ability to go back and correct any previous entry, clear out all of the data fields for a particular section, or create a contribution processing summary report in PDF format by clicking the **PRINT** button.

After completing or clicking thru, if applicable, the three data entry sections, you will arrive at the **Submit Contributions** page.

### Submitting the Contribution Transaction

Your transaction is now ready to be reviewed, reconciled to your actual payroll data source document, and submitted for further processing if in proof with your source document. You may also choose to cancel the transaction entirely or leave it in a “Pending” status, in which case you may later return to edit the transaction by clicking on the transaction number on the **Processes: Contributions** page.

To facilitate this step, click on the transaction number and then click the **PRINT** button to generate a contribution summary report in PDF format.

If a correction is required while your transaction is still in “Pending” status, click on the transaction number and either enter an alpha or numeric value in the search field or scroll through the data entry sections until the entry to be corrected is displayed. When all corrections have been entered, click the **CONTINUE** button until you are returned to the **Processes: Contributions** page.

Click on the **SUBMIT** button to submit your transaction for further processing. The status of the transaction will be updated to “Submitted”. When the transaction status is “Submitted” or “Approved”, you must contact your service provider if you wish to make any changes to the transaction.

### Funding the Contributions and Loan Payments

The sponsor is responsible for initiating the movement of funds from the financial institution holding the deducted amounts to the plan’s custodian. This step may be achieved by any of the following methods:

1. Authorizing your service provider to ACH the funds from the financial institution directly to the plan’s custodian. This method is referred to as an ACH “pull”. In order to set up this method you must provide your service provider with:

The name of the financial institution.

The ABA number of the financial institution.

The name of the account.

The account number.

The type of account, i.e., checking or savings.

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Once this information has been established, your service provider will perform the ACH “pull” for a contribution transaction upon receipt of your authorization stipulating the dollar amount to be moved.

2. Instructing the financial institution to wire the funds directly to the plan’s custodian. This method is referred to as an ACH “push”. You must make the arrangements with your financial institution to establish this method.
3. Sending a physical check directly to the plan’s custodian.

### **Authorizing 403B ASP to Perform the ACH “Pull”**

Once you have provided 403B ASP with the plan’s financial institution information, your authorization for 403B ASP to perform the ACH pull may be accomplished either by emailing your authorization to [achrequests@403Basp.net](mailto:achrequests@403Basp.net).

Emails to [achrequests@403Basp.net](mailto:achrequests@403Basp.net) must contain the plan name and payroll effective date in the subject line and the following in the body of the email:

“Please deduct \$x.xx from the plan’s account to fund the above referenced contribution transaction.”

### **Approving the Contribution Transaction**

Your service provider will review the submitted contribution transaction against the amount of the funding received and, if all is in order, will approve the transaction for trading. The status of the transaction will be updated to “Approved”.

### **Trading**

When the transaction is moved into an “Approved” status, the net trade orders are transmitted for the affected investment funds. The status of the transaction will be updated to “Trading”.

### **Settlement**

The system supports partial settlement, i.e., the associated purchases will be reflected in the participants’ accounts as they are received from the trading links. The status of the transaction will be updated to “Settled” only upon complete settlement of all trades.

### ***Manually Entering Payroll Data***

To facilitate the manual entry of payroll data, there are three sequential linked data entry sections covering contributions, loan repayments, and hours of service & compensation. If a data entry error is made at any phase of this process, you may:

- Click the **REFRESH** button to reset the values on the page to their original values, or
- Click the **GO BACK** button to return to the preceding section, or
- Click the left arrow button to scroll back within the same section, or

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- Click **Clear** to zero out all of the entries in the entire section you are presently viewing, i.e. if you click **Clear** while in the loan repayments section, the loan repayments will be zeroed out but the entries in the preceding contributions section will not be affected.

To manually enter payroll data:

### Home

- Click the **PARTICIPANTS** button.

### Plan Participants

- Click the **PROCESSES** button.

### Contributions

- Click the **NEW** button.

### Processes: Contributions

- Enter the effective date of the contributions in the **Effective Date** field. This is normally the pay date. The system displays the current date as the default. The entry must be in the format “mm/dd/yyyy”.
- The **Type** list-box displays **Contribution**.
- Select the default, **All**, in the **Divisions** drop-down list-box unless you are processing a payroll only for a specific division. Otherwise, select the division. To select more than one division, hold the “**Ctrl**” key down while clicking the divisions.
- Select the contribution source from the **Source** drop-down list-box. To select more than one source, hold the **fCtrl** key down while clicking the source name(s). At least one source must be selected.
- Click the **Insert Loans** check-box to clear the check-mark if you are not including loan repayments with this contribution processing. Leaving a check-mark will instruct the system to include a loan repayment template for this processing pre-populated with the loan repayment amounts for each currently outstanding loan. Please note that before you submit this processing, you will still have the ability to zero out any repayment that may not have actually been taken.
- Click the **CONTINUE** button.

## Contributions

Use the contribution grids to enter the dollar amount of the participant’s contribution in the **Amount** column alongside the applicable contribution source. Only participants eligible to make a contribution are displayed in the template grids. This eligibility determination is derived based on the plan rules and the participant’s status. Contact your service provider if you are attempting to enter a contribution for a participant who is not listed on the contribution grid.

The **Participant** column displays the participant’s Last Name, First Name with the participants sorted in alphabetical order.

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The **Soc. Sec.** column displays the participant's Social Security number.

The **Source** column displays the name of the contribution source based on your previous selections on the **Processes: Contributions** page.

The **Amount** column is formatted as a two decimal field.

The bottom of each page displays directional buttons enabling you to continue to browse forward or backward within the contribution template's participant records.

The following buttons are displayed at the bottom of the **Processes: Contributions** pages:

- GO BACK** Return to the **Processes: Contributions** page.
- REFRESH** View the page in its original state.
- PRINT PDF** Create a "Contribution Processing Report" for this transaction reflecting the entries made to this point.
- CONTINUE** Go to the **Loan Payments** page.

### Loan Payments

Only participants who have an outstanding loan are displayed in the template grids, along with the expected repayment amount for the loan. The repayment amount entered must be equal to, or a multiple of, the scheduled loan repayment amount. The loan will not be reamortized if the repayment is not equal to, or a multiple of, the scheduled repayment amount.

The **Participant** column displays the participant's Last Name, First Name with the participants sorted in alphabetical order.

The **Soc. Sec.** column displays the participant's Social Security number.

The **Loan #** column displays the number of each outstanding loan.

The **Payment** column is formatted as a two decimal field.

The **P/I** column is formatted as a two decimal field.

The following buttons are displayed at the bottom of the **Loan Payments** pages:

- GO BACK** Return to the **Processes: Contributions** pages.
- REFRESH** View the page in its original state.
- PRINT PDF** Create a "Contribution Processing Report" for this transaction reflecting the entries made to this point.
- CONTINUE** Go to the **Hours & Compensation** page.

### Hours and Compensation

Entering hours of service and compensation is optional depending upon your plan provisions and administrative procedures.

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Hours of service are required for plans with employer contributions subject to a vesting schedule and crediting vesting service based on actual hours of service versus an elapsed time equivalency method. For such plans, if hours of service are not provided with each payroll period processing, it is extremely important to verify, and update if necessary, the participant's vesting percentage prior to the processing of a distribution or loan request.

Compensation for the payroll period is required if the system records versus the payroll records are to be used to monitor or calculate various administrative or regulatory compliance processes, e.g., allocations based on compensation, contribution limits, ADP/ACP testing.

All plan participants are displayed in the template grids.

The **Participant** column displays the participant's Last Name, First Name with the participants sorted in alphabetical order.

The **Soc. Sec.** column displays the participant's Social Security number.

The **Hours** column is formatted as a two decimal field. Enter actual hours worked during the current period. Do not enter Year-to-Date totals.

The **Comp.** column is formatted as a two decimal field. Enter Gross Earnings for the current period. Do not enter Year-to-Date totals.

The bottom of the list displays directional buttons enabling you to continue to browse forward or backward within the template.

The following buttons are displayed at the bottom of the **Hours & Compensation** pages:

- |                  |   |
|------------------|---|
| <b>GO BACK</b>   | Return to the <b>Loan Payments</b> pages.   |
| <b>REFRESH</b>   | View the page in its original state.  |
| <b>PRINT PDF</b> | Create a "Contribution Processing Report" for this transaction reflecting the entries made to this point. |
| <b>CONTINUE</b>  | Go to the <b>Submit Contributions</b> page.   |

### ***Submitting Contributions for Processing***

The **Submit Contributions** page follows the three data entry templates. At this stage of the process you have built a transaction that is now in a "Pending" status and will, if approved, result in financial activity as more fully explained in the "Process Flow" section.

The following buttons are displayed on the **Submit Contributions** page:

- |                  |   |
|------------------|---|
| <b>GO BACK</b>   | Return to the <b>Hours &amp; Compensation</b> pages.  |
| <b>REFRESH</b>   | View the page in its original state.  |
| <b>PRINT PDF</b> | Create a "Contribution Processing Report" for this transaction reflecting the entries made to this point. |

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- CANCEL** Stop the processing of all activity entered on this transaction. Click the “Ok” button to complete canceling the transaction or click the “Cancel” button to return to the **Submit Contributions** page.
- SUBMIT** Changes the status of your contribution processing transaction from “Pending” to “Submitted”.

### ***Importing Payroll Data***

This method facilitates ongoing submission of payroll data, especially for a large volume of participants, by minimizing the risks associated with manual data entry. Importing the data file may further facilitate the process if your payroll automates the creation of the file to be used as the source.

### **Contribution Type Source Numbers**

Please note that each valid contribution source for your plan is pre-defined with a specific contribution source identifying number. For example, employee deferral contributions may be pre-defined as contribution source #1, employer matching contributions may be contribution source #2, and so on. Since the contribution source number may vary from plan to plan, please check with your service provider to verify your plan’s contribution source numbers.

### **Contribution Import Template**

The Contribution Import Template format is shown below. During the import process, only the first four columns of data will be recognized. Therefore, you may wish to add any reference information in other columns to assist with data compilation or reconciliation. To learn more about how to use and/or download a copy of the contribution import format, see the “Document Library” section.

#### **Contribution Import Template Layout**

Column 1	Column 2	Column 3	Column 4
Record Type	SS Number	Source Identifier	Amount
Required 1 Char. 1 = Contribution 3 = Compensation 4 = Hours	Required 11 Char.	Required 1 Char. Source # if Col. A = 1 “0” if Col. A = 3 or 4	Required 12 Char. Rightmost 2 digits are decimals.

#### **Example:**

Participant 444-44-4444: \$200 Deferral Contribution (Source #1), \$60.00 Match Contribution (Source #2), 70 hours worked during period, \$2,000 Compensation, and name reference added.

Participant 555-55-5555: \$80 Deferral Contribution (Source #1), \$30.00 Match Contribution (Source #2), 80 hours worked during period, \$1,000.00 Compensation, and name reference added.

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Column 1	Column 2	Column 3	Column 4	Column 5
1	444-44-4444	1	200.00	Jones, Mary
1	444-44-4444	2	60.00	Jones, Mary
3	444-44-4444	0	2000.00	Jones, Mary
4	444-44-4444	0	70.00	Jones, Mary
1	555-55-5555	1	80.00	Smith, John
1	555-55-5555	2	30.00	Smith, John
3	555-55-5555	0	1000.00	Smith, John
4	555-55-5555	0	80.00	Smith, John

### Importing Contributions, Hours and Compensation

To use an Excel file to import your payroll activity:

#### Home

- Click the **PARTICIPANTS** button.

#### Plan Participants

- Click the **PROCESSES** button.

#### Processes: Contributions

- Click the **NEW** button.
- Enter the effective date of the contributions in the **Effective Date** field. This is normally the pay date. The system displays the current date as the default. The entry must be in the format “mm/dd/yyyy”.
- The **Type** list-box displays **Contribution**.
- Select the default, **All**, in the **Divisions** drop-down list-box unless you are processing a payroll only for a specific division. In such case, select the division. To select more than one division, hold the “Ctrl” key down while clicking the divisions.
- Select the contribution source from the **Source** drop-down list-box. To select more than one source, hold the “Ctrl” key down while clicking the source name(s). At least one source must be selected.
- Click the **Insert Loans** check-box to clear the check-mark if you are not including loan repayments with this contribution processing. Leaving a check-mark will instruct the system to include a loan repayment template for this processing pre-populated with the loan repayment amounts for each currently outstanding loan. Please note that before you submit this processing, you will still have the ability to zero out any repayment that may not have actually been taken.
- Click the **CONTINUE** button.

#### Processes: Contributions

- Click the **Import** link.

### **Import Payroll File**

- Enter the filename in the **Select File** field or click the **Browse** button to select the file using Windows Explorer.
- Click the **CONTINUE** button once the filename has been entered.  
The system edits the data being imported and displays the number of errors, if any, encountered during the import process.
- Click the **PRINT** button to view the import error log if applicable, or click the **CONTINUE** button.  
If your imported file has generated errors, you must analyze the error report to determine the cause(s) of the errors. Tips for identifying and resolving typical errors encountered may be found in “Helpful Hints” at the end of this section.

## ***Controls and Administrative Reports***

To validate the results of your payroll processing, generate the “Contribution Processing Report” report by clicking on the **PRINT PDF** button on the **Processes: Contributions** page. For more detailed information, please refer to the “Sponsor Reports” section.

## ***Helpful Hints***

### **Manual Data Entry Tips**

Manually entering contributions poses the greatest risk for error. If your source data is in a spreadsheet you may wish to utilize a copy/paste method of entering the data to minimize the risk of an incorrect entry.

Prior to entering your payroll data, you should establish control totals for each contribution source, loan repayments, hours of service and compensation. If your plan reports are generated at the division level, make certain that your control totals are generated at that level. This step will greatly facilitate the identification and correction of any errors.

### **Correcting Importing Errors**

Errors encountered when importing payroll data typically fall into four categories:

1. Import file missing information or not properly formatted.  
The system processes the data in the first four columns starting with the first row. Columns A through D (or 1 through 4) of the spreadsheet must be ordered in the same sequence shown in the template examples.
2. Participant ineligible for contributions.  
All of the participants on the import file must be eligible to make or receive contributions. If a participant has not yet satisfied the eligibility requirements, contribution amounts for that participant will reject. The “Plan Census” report

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provides you with a listing of each participant's eligibility status and is a useful tool to pre-screen your contribution processings.

**3. Contribution source type not selected or permitted.**

Make certain that all of the contribution sources contained on your import have been selected from the **Source** drop-down list-box on the **Processes: Contributions** page.

If you have to re-import payroll data, we recommend that you zero out all of the data fields in the transaction that was unsuccessfully imported. Once the fields have been cleared out you may then cancel the entire transaction.

## Reallocation of Existing Balances

### *Reallocation Methods*

There are three basic methods of reallocating existing balances among the available investment funds:

#### **Transfers**

The **Transfer** option allows the participant to transfer a specified percentage of their assets from a specific investment into the other available investment choices within the Plan. If the participant is seeking to make multiple transfers at the same time, they should use the **Realignment** option. This option does not change their future ongoing contributions investment elections.

#### **Realignments**

The **Realignment** option allows the participant to transfer all balances in all investments into the other available investment choices within the plan. This option does not change their future ongoing contributions investment elections.

#### **Rebalances**

The **Rebalance** option allow the participant to rebalance their portfolio according to their current investment elections. If the participant wishes to realign their portfolio using a custom investment allocation differing from their current investment elections, they should use the **Realignment** option. This option does not change their future ongoing contributions investment elections.

### *Entering Transfer Requests*

To enter a transfer request:

#### **Home**

- Click the **PARTICIPANTS** button.

#### **Plan Participants**

- Click **Login**.

#### **Participant Home**

- Select **Request a Transfer** from the QUICK LINKS drop-down list-box .

Alternatively, from the Participant **Home** page:

- Click the **INVESTMENTS** button at the top of the page.
- Click the **TRANSFERS** link on the left sidebar menu on the **Investments: Overview** page.
- Click the **NEW** button.

### New Transfers

- Select an investment fund from the **From** drop-down list-box.
- Select a source type from the **Source** drop-down list-box if the transfer is to be restricted to a specific source. Otherwise, leave the default **All Sources** as the selection.
- Enter the percentage to be transferred out of the selected investment fund in the **Transfer (%)** field. The entry must be a whole percentage.
- Click the **CONTINUE** button.

### Transfer Destinations

The top section of the page displays the **Transfer Out** instruction.

The bottom section of the page displays a data entry grid of the available **Transfer To** investment funds.

- Enter the percentage(s) to be transferred to one or more of the investment funds in the **(%)** field. Entries must be in whole percentages totaling 100%.
- Click the **CONTINUE** button.

### Confirm Transfer

The top section of the page displays the **Transfer Out** instruction.

The bottom section of the page displays the **Transfer To** instruction.

- Click the **SUBMIT** button to submit the transfer request for processing.

## ***Entering Realignment Requests***

To enter a realignment request:

#### **Home**

- Click the **PARTICIPANTS** button.

#### **Plan Participants**

- Click **Login**.

#### **Participant Home**

- Select **Request a Realignment** from the QUICK LINKS drop-down list-box..

Alternatively, from the Participant **Home** page:

- Click the **INVESTMENTS** button at the top of the page.
- Click the **REALIGNMENTS** link on the left sidebar menu on the **Investments: Overview** page.
- Click the **NEW** button.

#### **Realignments**

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- Select a source type from the **Source** drop-down list-box if the realignment is to be restricted to a specific source. Otherwise, leave the default **All Sources** as the selection.
- Click the **CONTINUE** button.

### Realignment Destinations

The top section displays the **Source** previously selected.

The bottom section displays a data entry grid of the available investment funds.

- Enter the percentage(s) of the selected source total value to be in the investment fund(s) in the (%) field. The entries must be in whole percentages totaling 100%.
- Click the **CONTINUE** button at the bottom to go to the **Confirm Realignment** page.

### Confirm Realignment

The top section displays the **Source** previously selected.

The bottom section displays the investment funds and percentages associated with the realignment request.

- Click the **SUBMIT** button.

## ***Entering Rebalance Requests***

To enter a rebalance request:

### Home

- Click the **PARTICIPANTS** button.

### Plan Participants

- Click **Login**.

### Participant Home

- Select **Request a Rebalance** from the QUICK LINKS drop-down list-box.

Alternatively, from the Participant **Home** page:

- Click the **INVESTMENTS** button at the top of the page.
- Click the **REBALANCES** link on the left sidebar menu on the **Investments: Overview** page.
- Click the **NEW** button.

### Rebalance Source

- Select a source type from the **Source** drop-down list-box if the rebalance is to be restricted to a specific source. Otherwise, leave the default **All Sources** as the selection.
- Click the **CONTINUE** button.

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### Confirm Rebalance

- Click the **SUBMIT** button.

### *Helpful Hints*

#### **Auto Rebalance**

While normally initiated by a participant request made via the 403B ASP website, your plan's financial advisor may schedule one or more automatic rebalance processings per year in order to adjust for market experience. Check with your plan's financial advisor or service provider if you have any question about the application of this feature.

## **Managing Vesting**

Your service provider will establish the vesting schedules applicable to each employer contribution source in the plan. The participant's entitlement to the value of employer contributions made on his/her behalf is determined by those schedules.

The participant may be immediately 100% vested in certain employer contribution sources, such as a Safe Harbor Match. Other vesting schedules for employer contribution sources are "Cliff" and "Graded" which increment the vesting percentage based on the participant's attainment of a specified number of years of vesting service. In either case, there are two methods of determining the attainment of a year of vesting service: "Hours of Service" and "Elapsed Time".

### ***Hours of Service***

Under the "Hours of Service" method, the number of hours for which a participant has been compensated during a payroll period will typically be submitted with the participant contributions made for the same payroll period. The number of hours for a participant may also be entered manually.

For specific details covering the submission or manual entry of a participant's actual hours of service, refer to the "Managing Payroll Processing" section.

### ***Elapsed Time***

Under the "Elapsed Time" method, the participant is credited with a year of vesting service upon the attainment of a number of months, including portions of a month, that are defined by the plan document as equivalent to completing 1,000 hours of service.

The system automatically increments the participant's years of vesting service when the equivalency period has been attained and thus the associated vesting percentage.

## ***Controls and Administrative Reports***

The most expedient method of validating the vesting percentages for a large group of participants is to generate the "Participant Balances & Vesting Report" report. For more detailed information, please refer to the "Sponsor Reports" section.

To view the vested value for an individual participant:

#### **Home**

- Click the **PARTICIPANTS** button.

#### **Plan Participants**

- Click **Login**.

#### **Participant Home**

The participant's total vested value will be displayed on the home page.

To view the participant's vested value by contribution source:

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### Participant Home

- Select **View Source Balances** from the QUICK LINKS drop-down list-box or click the **SOURCES** link on the left sidebar menu.

### Source Balances

The contribution sources in the participant's account will be displayed in a graphical representation along with the following information for each fund:

<b>#:</b>	Contribution source's number.
<b>Source:</b>	Contribution source's name.
<b>Balance:</b>	Current value of the shares in the contribution source.
<b>Vested Balance:</b>	Non-forfeitable value of shares in the contribution source.

### *Helpful Hints*

#### **Vesting Recomputation**

For participants who are partially vested in the value of an employer contribution source, the system performs a vesting recomputation process if any of the participant's employer contributions were previously distributed and/or forfeited.

In such cases this may result in the participant's vested value appearing less than the amount arrived at by multiplying the current value by the participant's vesting percentage.

## Managing In-Service Distributions

### *Distribution Types*

Your service provider will establish the in-service distribution types required for your plan's processing. The core set of distribution types typically includes the following but you should check with your service provider to verify the types required for your plan.

<b>In-Service</b>	Distribution of 403(b) deferral monies without incurring any 10% penalty. There may be an age requirement that must be satisfied in order to be eligible.
<b>Hardship</b>	Distribution of 403(b) deferral monies due to a financial hardship administered under a "Facts and Circumstances" or "Safe Harbor" approach.

### *Process Flow*

In-service distribution processing encompasses the following steps:

#### **Submitting a Participant Request**

Administering your plan's in-service distributions begins with the initiation of a participant request. Depending upon your administrative rules, the request may be either made directly online by the participant or the participant may download the withdrawal request form from the Document Library and return the completed form to your attention. To learn more about how to view and download a copy of the in-service distribution request, see the "Document Library" section.

Instructions for entering a participant's in-service distribution request follow this section. When the request has been entered, the system will assign a unique transaction number and a status of "Submitted". The status will subsequently change to reflect the current state of the distribution process as it continues through completion or cancellation.

An email alert will be automatically generated to your email address whenever a participant request for a distribution or loan is submitted via the website.

#### **Approval of Submitted Transaction**

Depending upon your administrative rules, you or your service provider will now perform the final review and approval of the in-service distribution submitted.

It is extremely important at this stage of the process to verify the participant's vesting percentage, especially for plans using a vesting schedule based on hours of service. If the participant's vesting does not reflect the correct number of years of service, please notify 403B ASP before proceeding any further with the distribution request.

The shares necessary to be redeemed from each investment fund in order to satisfy the participant's requested amount will be calculated on a pro-rata basis

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among the investment funds using the funds' closing NAVs for that business day unless the request was received after the cutoff time. In such case, the request will be processed based on the closing NAVs as of next business day.

Consult your service provider to determine the cutoff times for your plan processing since it will vary based upon your particular plan's funds and trading links.

### Trading and Settlement

Only upon approval of the request will the share redemption instructions be released. The status of the transaction will be updated to "Trading".

The system supports partial settlement but it is not until all of the trades associated with the transaction have been completed that the status is updated to "Settled". The associated redemptions will be reflected in the participant's account only upon complete settlement.

### Payment

When the transaction has settled, the cash proceeds are now available to be issued to the participant. Your service provider will provide either check or wire instructions to the plan's custodian.

## Entering Distribution Requests

To enter an in-service distribution request:

#### Home

- Click the **PARTICIPANTS** button.

#### Plan Participants

- Click **Login**.

#### Participant Home

- Select **Request a Distribution** from the QUICK LINKS drop-down list-box.

Alternatively, from the Participant **Home** page:

- Click the **SERVICES** button at the top of the page.
- Click the **DISTRIBUTION** link on the left sidebar menu on the **Services: Overview** page.
- Click the **NEW** button.

### New Distribution – Special Tax Notice

The Special Tax Notice must be provided to the participant before submitting a distribution request. This document contains important information the participant needs before deciding how they want to receive their plan benefits.

- Click the **CONTINUE** button.

### New Distribution – Select Type

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A list of the available distribution types are listed based on the participant's age and employment status along with any applicable fees.

- Click **Cash** to the left of the distribution request type desired to go to the **New Distribution – Personal Information** page.

### **New Distribution – Personal Information**

Update the participant's contact information to ensure proper delivery of payment and 1099-R tax forms. If any of the other information is incorrect, update this information before requesting a distribution.

- Click the **CONTINUE** button.

### **New Distribution – Single Cash Payment**

- Enter the amount of the distribution request in the **Requested Amount** field.
- Enter the percentage to be withheld in addition to any mandatory federal withholding in the **Federal Withholding** field, if applicable.
- Enter the percentage to be withheld voluntarily for state tax purposes in the **State Withholding** field, if applicable.
- Click the **CONTINUE** button.

### **New Distribution – Submit Request**

The following information is displayed to summarize the specifics of the distribution request for review prior to submission:

<b>Distribution Type</b>	Description of the specific distribution requested.
<b>Effective Date</b>	Date the distribution request is to be effective.
<b>Payment Type</b>	<b>Cash</b> for direct payment to you or <b>Rollover</b> for direct payment to an IRA or another qualified plan.
<b>Requested Amount</b>	Gross amount of the distribution request.
<b>Fee</b>	Fee amount applicable to the distribution.

- Click the **I Agree** check-box to confirm acceptance of the distribution request.
- Click the **SUBMIT** button.

## ***Approving In-Service Distribution Requests***

Depending upon your administrative rules, you or your service provider will be responsible for approving distribution requests. To approve an in-service distribution request:

### **Home**

- Click the **SUBMITTED** button.

This button will be highlighted in red if any unapproved participant requests are present.

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### Submitted: Distributions

A list of all participant distribution requests are displayed along with the following information for each distribution:

<b>Trans #</b>	Transaction number assigned to the request.
<b>Date</b>	Effective date of the distribution request.
<b>Status</b>	Current status of the distribution request.
<b>Type</b>	Specific money type, or the default <b>all</b> , associated with the distribution request.
<b>Amount</b>	Gross amount of the distribution request.

- Click on the transaction number.

### Submitted: Distributions

- Click the **APPROVE** button.

## *Helpful Hints*

### Hardship Withdrawal Limit

The Hardship withdrawal limit, the maximum amount of 403(b) deferral monies a participant may withdraw, is limited by federal regulations to the participant's total value of deferral monies as of December 31, 1989 plus any subsequent deferral contributions, but not earnings, minus any deferral distributions. The 403B ASP system maintains a special field **Hardship Basis** to store the current limitation amount and is referenced during the allowable withdrawal amount calculation.

## Managing Termination Distributions

### *Distribution Types*

Your service provider will establish the termination of service distribution types required for your plan's processing. The core set of termination of service distribution types typically includes the following but you should check with your service provider to verify the types required for your plan.

<b>Normal Retirement Age</b>	Distribution of the participant's entire balance due to separation from service due to retirement. Normally any unvested monies become 100% vested.
<b>Disability</b>	Distribution of the participant's entire balance due to separation from service due to disability. Normally any unvested monies become 100% vested.
<b>Death Benefit</b>	Distributions of a deceased participant's entire balance to the designated beneficiary. Normally any unvested monies become 100% vested.

### *Process Flow*

Termination of service distribution processing encompasses the following steps:

#### **Participant Event**

Administering your plan's termination of service distributions begins with your receipt of a notification of the event. Upon receipt of such notification, you should:

1. Update the participant's status from "Active" to either "Terminated" or "Deceased" and enter the date of the termination in the "Termination Date" field. For instructions on how to update these fields, see the section on "Changing a Participant's General Information".
2. Issue a distribution package, including a distribution request form, to the participant or the designated beneficiary(ies). The distribution request form itself can also be downloaded by the participant from the Document Library.

#### **Submitting a Participant Request**

When the participant's or beneficiary(ies) properly completed distribution form is received, the distribution information should be entered. Instructions for entering a participant's termination of service distribution request follow this section.

When the request has been entered, the system will assign a unique transaction number and a status of "Submitted". The status will subsequently change to reflect the current state of the distribution process as it continues through completion or cancellation.

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An email alert will be automatically generated to your email address whenever a participant request for a distribution or loan is submitted via the website.

### **Approval of Submitted Transaction**

Depending upon your administrative rules, you or your service provider will now perform the final review and approval of the distribution request.

It is extremely important at this stage of the process to verify the participant's vesting percentage, especially for plans using a vesting schedule based on hours of service. If the participant's vesting does not reflect the correct number of years of service, please notify 403B ASP before proceeding any further with the distribution request.

Redemption instructions will be submitted based upon the distribution terms and will be processed based on the investment funds' closing NAVs for that business day unless the request was received after the cutoff time. In such case, the request will be processed based on the closing NAVs as of next business day.

Consult your service provider to determine the cutoff times for your plan processing since it will vary based upon your particular plan's funds and trading links.

### **Trading and Settlement**

Only upon approval of the request will the share redemption instructions be released. The status of the transaction will be updated to "Trading".

The system supports partial settlement but it is not until all of the trades associated with the transaction have been completed that the status is updated to "Settled". The associated redemptions will be reflected in the participant's account only upon complete settlement.

### **Payment**

When the transaction has settled, the cash proceeds are now available to be issued to the participant. Your service provider will provide either check or wire instructions to the plan's custodian.

## ***Entering Distribution Requests***

To enter a termination of service distribution request:

#### **Home**

- Click the **PARTICIPANTS** button.

#### **Plan Participants**

- Click **Login**.

#### **Participant Home**

- Select **Request a Distribution** from the QUICK LINKS drop-down list-box.

Alternatively, from the Participant **Home** page:

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- Click the **SERVICES** button at the top of the page.
- Click the **DISTRIBUTION** link on the left sidebar menu on the **Services: Overview** page.
- Click the **NEW** button.

### New Distribution – Special Tax Notice

The Special Tax Notice must be provided to the participant before submitting a distribution request. This document contains important information the participant needs before deciding how they want to receive their plan benefits.

- Click the **CONTINUE** button.

### New Distribution – Select Type

A list of the available distribution types are listed based on the participant's age and employment status along with any applicable fees.

- Click **Cash** to the left of the distribution request type desired to go to the **New Distribution – Personal Information** page.

### New Distribution – Personal Information

Update the participant's contact information to ensure proper delivery of payment and 1099-R tax forms. If any of the other information is incorrect, update this information before requesting a distribution.

- Click the **CONTINUE** button.

### New Distribution – Single Cash Payment

- Enter the amount of the distribution request in the **Requested Amount** field.
- Enter the percentage to be withheld in addition to any mandatory federal withholding in the **Federal Withholding** field, if applicable.
- Enter the percentage to be withheld voluntarily for state tax purposes in the **State Withholding** field, if applicable.
- Click the **CONTINUE** button.

### New Distribution – Submit Request

The following information is displayed to summarize the specifics of the distribution request for review prior to submission:

<b>Distribution Type</b>	Description of the specific distribution requested.
<b>Effective Date</b>	Date the distribution request is to be effective.
<b>Payment Type</b>	<b>Cash</b> for direct payment to you or <b>Rollover</b> for direct payment to an IRA or another qualified plan.
<b>Requested Amount</b>	Gross amount of the distribution request.
<b>Fee</b>	Fee amount applicable to the distribution.

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- Click the **I Agree** check-box to confirm acceptance of the distribution request.
- Click the **SUBMIT** button.

### ***Approving Termination of Service Distribution Requests***

Depending upon your administrative rules, you or your service provider will be responsible for approving distribution requests. To approve a termination of service distribution request:

#### **Home**

- Click the **SUBMITTED** button.

This button will be highlighted in red if any unapproved participant requests are present.

#### **Submitted: Distributions**

A list of all participant distribution requests are displayed along with the following information for each distribution:

<b>Trans #</b>	Transaction number assigned to the request.
<b>Date</b>	Effective date of the distribution request.
<b>Status</b>	Current status of the distribution request.
<b>Type</b>	Specific money type, or the default <b>all</b> , associated with the distribution request.
<b>Amount</b>	Gross amount of the distribution request.

- Click on the transaction number.

#### **Submitted: Distributions**

- Click the **APPROVE** button.

### ***Helpful Hints***

#### **Updating Participant Status**

While it is important to update the participant's status to invoke the system monitoring of processing rules applicable to terminated participants, if there are trailing contributions for the participant that have not yet been processed, the status should not be updated until such contributions have been completely settled. Otherwise, the participant will not appear on the contribution data entry grid, nor, if imported, will the contributions be accepted.

## Managing Loans

### *Loan Types*

Your service provider will establish the applicable loan types for your plan's processing. There are two types of loans as defined by federal regulations but you should check with your service provider to verify any additional sub-types applicable to your plan.

<b>General Purpose</b>	Loans taken for general reasons. These are permitted to be for a term of up to five years.
<b>Residential</b>	Loans taken to purchase a primary residence. These are permitted to be for a term extending beyond five years.

### *Process Flow*

Loan processing encompasses the following steps:

#### **Participant Request**

Loan processing begins with the submission of a participant request entered online. Detailed instructions for entering a participant's loan request follow this section.

#### **Submitting a Participant Request**

When the request has been entered, the system will assign a unique transaction number and a status of "Submitted". The status will subsequently change to reflect the current state of the loan process as it continues through completion or cancellation.

An email alert will be automatically generated to your email address whenever a participant request for a distribution or loan is submitted via the website.

#### **Approval of Submitted Transaction**

Depending upon your administrative rules, you or your service provider will now perform the final review and approval of the loan request. The approval process requires the entry of the date of the first scheduled loan repayment.

It is extremely important at this stage of the process to verify the participant's vesting percentage, especially for plans using a vesting schedule based on hours of service. If the participant's vesting does not reflect the correct number of years of service, please notify 403B ASP before proceeding any further with the loan request.

The shares necessary to be redeemed from each investment fund in order to satisfy the participant's requested amount will be calculated on a pro-rata basis among the investment funds using the funds' closing NAVs for that business day unless the request was received after the cutoff time. In such case, the request will be processed based on the closing NAVs as of next business day.

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Consult your service provider to determine the cutoff times for your plan processing since it will vary based upon your particular plan's funds and trading links.

### Trading and Settlement

Only upon approval of the request will the share redemption instructions be released. The status of the transaction will be updated to "Trading".

The system supports partial settlement but it is not until all of the trades associated with the transaction have been completed that the status is updated to "Settled". The associated redemptions will be reflected in the participant's account only upon complete settlement.

### Payment

When the transaction has settled, the cash proceeds are now available to be issued to the participant. Your service provider will provide either check or wire instructions to the plan's custodian.

## Entering Loan Requests

To enter a loan request:

#### Home

- Click the **PARTICIPANTS** button.

#### Plan Participants

- Click **Login**.

#### Participant Home

- Select **Request a Loan** from the QUICK LINKS drop-down list-box.

Alternatively, from the Participant **Home** page:

- Click the **SERVICES** button at the top of the page.
- Click the **LOANS** link on the left sidebar menu on the **Services: Overview** page.
- Click the **NEW** button.

#### New Loan

The following information is displayed for the loan request:

<b>Date</b>	Current date is the default.
<b>Minimum Amount</b>	Minimum loan request amount.
<b>Maximum Amount</b>	Maximum permissible loan request amount.
<b>Interest Rate</b>	Current applicable interest rate for the type of loan request.
<b>Loan Fee</b>	Fee amount, if any, that is charged for the loan origination.

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<b>Amount</b>	Amount of the loan.
<b>Payment</b>	Level amount of each scheduled loan payment.
<b>Payoff</b>	Current outstanding loan principal.

- Click the **Amount** field and enter the loan amount.
- Select the duration of the loan from the **Months** drop-down list-box.
- Click the **Primary Residence** check-box if applicable.
- Click the **CONTINUE** button.

### Submit Loan

The following information is displayed based on the request entered to this point:

<b>Date</b>	Current date is the default.
<b>Amount</b>	Amount of the loan.
<b>Interest Rate</b>	Interest rate applicable to the loan.
<b>Loan Fee</b>	Fee amount to be charged for the loan.
<b>Months</b>	Duration of the loan in months.
<b>Primary Residence</b>	<b>Yes</b> or <b>No</b> based on previous page entry.
<b>Payment Amount</b>	Level amount of each scheduled loan payment.
<b>APR</b>	Annualized percentage rate of interest for the loan.

- Click the **PRINT** button to print the promissory note and amortization schedule showing the repayment details of the loan request.
- Click the **SUBMIT** button at the bottom to submit the loan request for processing.

### **Promissory Note**

To review the loan and generate the promissory note and amortization schedule:

#### Home

- Click the **SUBMITTED** button.

This button will be highlighted in red if any unapproved participant requests are present.

#### Submitted: Loans

A list of all participant loan requests are displayed along with the following information for each loan:

<b>Trans #</b>	Transaction number assigned to the loan.
<b>Date</b>	Issue date of the loan.
<b>Status</b>	Current status of the loan.

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<b>Amount</b>	Amount of the loan.
<b>Payment</b>	Level amount of the scheduled loan payments.
<b>Payoff</b>	Current outstanding loan principal.

- Click the **Trans #**.

### Review Loan

- Click the **PRINT** button to generate the Promissory Note. Please note that if the Promissory Note is printed prior to entering the first scheduled repayment date, only the number of each scheduled repayment will appear on the Promissory Note.

## Controls and Administrative Reports

To validate the results of a loan request while it is in “Pending” status, go to the participant’s **Loans** page.

To validate the results of entering, changing, or deleting the loan requests for a large volume of participants, generate one or more of the following reports, depending upon the nature and scope of the activity. For more detailed information, please refer to the “Participant Reports” and “Sponsor Reports” sections.

<b>Sponsor Reports:</b>	Active Loans
	Loans in Default
<b>Participant Reports:</b>	Amortization Schedule
	Detailed Statement

## Helpful Hints

### Maximum Allowable Loan Amount

The maximum loan amount a participant may be granted is limited by federal regulations to an amount which, when added to the current outstanding balance of all other loans, does not exceed the lesser of:

\$50,000 reduced by the excess, if any, of the participant’s highest outstanding balance of loans from the plan during the one-year period prior to the date of the loan over the participant’s current outstanding balance of loans, or

½ of the vested account balance.

### Managing QDROs

Notify your service provider immediately if a Domestic Relations Order for a participant has been determined to be qualified by your plan's legal counsel.

The QDRO will specify the terms and conditions under which the Alternate Payee's portion of the participant's assets are to be determined and distributed. Your service provider requires this information and will suspend any further financial activity involving the participant's account until the assets are transferred out of the participant's account and established under a separate account for the Alternate Payee.

The alternate Payee is enrolled in the same process as a participant but is established with a Status of "Alternate Payee".

Your service provider will perform the required financial adjustments to charge the participant's account and credit the Alternate Payee's account.

Once you receive confirmation from your service provider that the accounts have been adjusted, the Alternate Payee is treated as any other participant on the system until you submit the request for distribution.

## Trade History

### *Trade History Details*

The system retains the details of all purchases and redemptions processed. The details are linked to the system assigned transaction number and include:

<b>Account Number</b>	The participant's unique system assigned file key identifier.
<b>Effective Date</b>	The effective date entered for the transaction type processed.
<b>Settlement Date</b>	The date the investment fund shares associated with the transaction were either purchased or the proceeds of the redemption were received.
<b>Process Type</b>	The type of processing associated with the transaction.
<b>Contribution Source</b>	The contribution source associated with the transaction.
<b>Investment Fund</b>	The investment fund associated with the transaction.
<b>Shares</b>	The number of shares associated with the transaction.
<b>Value</b>	The value of the shares associated with the transaction.

### *Viewing Trade History*

To view a participant's trade history:

#### Home

- Click the **PARTICIPANTS** button.

#### Plan Participants

- Click **Login**.

#### Participant Home

- Select **View Detailed Account History** from the **QUICK LINKS** drop-down list-box.

Alternatively, from the Participant **Home** page:

- Click the **REPORTS** button at the top of the page.
- Click the **HISTORY** link on the left sidebar menu on the **Reports: Overview** page.
- Click the **HISTORY** button.

#### Search Trade History

- Enter the start date of the period **Start Date** field. The entry must be in the format "mm/dd/yyyy".
- Enter the end date of the period **End Date** field. The entry must be in the format "mm/dd/yyyy".

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- Select the investment fund from the **Investment** drop-down list-box or leave blank to view all investment funds.
- Select the contribution source from the **Source** drop-down list-box or leave blank to view all contribution sources.
- Select the trade type from the **Type** drop-down list-box or leave blank to view all trade types.
- Click the **CONTINUE** button.

### Account History

A list of the participant's previously processed loans are displayed along with the following information for each loan:

<b>Settled</b>	The date as of which the trade was traded.
<b>Type</b>	The type of financial activity such as: Contribution Conversion Distribution Dividend Fee Forfeiture Loan Disbursement Loan Interest Loan Principal Transfer
<b>Source</b>	The contribution source.
<b>Ticker</b>	The investment fund's ticker.
<b>Shares</b>	The number of shares.
<b>NAV</b>	The NAV price.
<b>Amount</b>	The value of the shares.

### *Helpful Hints*

#### Trade History Retention

This level of detail of each participant's trade history is retained indefinitely for audit purposes. Thus, even if a participant has separated from service and the entire account balance has been distributed and/or forfeited, the details of the participant's trade history will be reflected on applicable sponsor and participant reports. For more detailed information, please refer to the "Sponsor Reports" section.

## Sponsor Reports

### *Available Sponsor Reports*

The reports listed below are available from the **Sponsor Reports** page. The specific information contained in each report is explained further in this section.

<b>Report</b>	<b>Purpose</b>
<b>Summary Participant Statements</b>	Provides the participant with the ability to define any time period and receive a concise summary of financial activity by contribution sources and investment funds within the period.
<b>Detailed Participant Statements</b>	Provides the participant with the same level of financial detail as above plus the inclusion of comprehensive non-financial participant information.
<b>Projected Participant Eligibility</b>	Supports the monitoring of anticipated new plan participants requiring notification of eligibility and enrollment instructions.
<b>Plan Statement</b>	Provides a detailed listing of all financial activity for the plan during the selected period and displays summary counts of participants within each status category.
<b>Daily Trade Detail</b>	Supports audit and reconciliation of trade details within a user-defined period of beginning and ending dates.
<b>Contribution Summary</b>	Supports audit and reconciliation of participants' contributions, loan repayments, hours worked, and compensation data within a user-defined period of beginning and ending payroll dates.
<b>Deferral Changes</b>	Supports audit and reconciliation of participants' contribution rate changes within a user-defined period.
<b>Participant Deferral Rates &amp; Amounts</b>	Supports audit and reconciliation of participants' contribution rates currently on file.
<b>Participant Investment Elections</b>	Supports audit and reconciliation of participants' investment fund or portfolio elections currently on file.
<b>Participant Balances by Source &amp; Investment</b>	Supports audit and reconciliation of participants' total balance in an investment fund or portfolio by contribution source within a user-defined period.
<b>Participant Balances &amp; Vesting</b>	Supports audit and reconciliation of participants' current vesting percentages and vested balance for

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	each contribution source.
<b>Plan Census</b>	Supports audit and reconciliation of participants' current non-financial information.
<b>Active Loans</b>	Supports audit and reconciliation of participants' currently outstanding loan balances regardless of current status.
<b>Delinquent Loans</b>	Supports audit and reconciliation of participants' loans which have missed one or more scheduled repayments.
<b>Investments</b>	Provides a summary of the plan's investment funds and/or portfolios including the most recent NAVs.

### ***Selecting a Report***

To select a sponsor report:

#### **Home**

- Click the **REPORTS** button.

#### **Sponsor Reports**

The available types of reports are displayed under the **Report Name** column.

- Click the name of the report to be generated.

### ***Selecting a Date Range for Reporting***

For reports covering activity during a period of time, you may control the beginning and ending dates of the reporting period by overriding the default entries displayed in the fields.

The following reports allow you to define the beginning and ending dates for the reporting period:

- Summary Participant Statement
- Detailed Participant Statement
- Plan Statement
- Daily Trade Detail
- Contribution Summary
- Deferral Changes

To define the reporting period:

- Select the **Report Type**
- Click the **Start Date** field to enter the period beginning date of the report.
- Click the **End Date** field to enter the period ending date of the report.
- Click the **PRINT PDF** button to generate the report.

The following reports allow you to define the specific date for the report information:

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Projected Participant Eligibility  
Participant Balances by Source & Investment  
Participant Balances by Source & Vesting  
Investments

To define the specific date:

- Select the **Report Type**.
- Click the **As Of** field to enter the period beginning date of the report.
- Click the **PRINT PDF** button to generate the report.

### ***Summary Participant Statements***

#### **Purpose**

Provides the participant with the ability to define any time period and receive a concise summary of financial activity by contribution sources and investment funds within the period.

#### **Description**

##### Profile Section

<b>Plan Name</b>	Name of plan.
<b>Account #</b>	The system-assigned 8 digit numeric file key that is the unique identifier for each participant.
<b>First Name</b>	First name.
<b>Middle Name</b>	Middle name.
<b>Last Name</b>	Last name.
<b>Street address</b>	Street address.
<b>City</b>	City.
<b>State</b>	State.
<b>Zip code</b>	Zip code.

##### Account Summary Section

<b>Beginning Balance</b>	Total value of all investment funds, or portfolio, and contribution sources as of the opening of the report period.
<b>Conversions</b>	Total value of conversion activity for all investment funds, or portfolio, and contribution sources during the report period.

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<b>Contributions</b>	Total value of contributions made to all investment funds, or portfolio, and contribution sources during the report period.
<b>Distributions</b>	Total value of distributions made from all investment funds, or portfolio, and contribution sources during the report period.
<b>Forfeitures</b>	Total value of forfeitures incurred from all investment funds, or portfolio, and contribution sources during the report period.
<b>Transfers</b>	Total net value of all contribution source balances transferred among all investment funds, or portfolio, during the report period.
<b>Loans</b>	Total value of loans distributed from all investment funds, or portfolio, and contribution sources during the report period.
<b>Loan Principal – Dollars</b>	Total value of loan principal repayments made to all outstanding loans, contribution sources, and investment funds, or portfolio, during the report period.
<b>Loan Repayments</b>	Total value of loan repayments made to all outstanding loans, contribution sources, and investment funds, or portfolio, during the report period.
<b>Fees</b>	Total value of fees charged against all contribution sources and investment funds, or portfolio, during the report period.
<b>Income</b>	Total value of income allocated to all contribution sources and investment funds, or portfolio, during the report period.
<b>Earnings Gain / Loss</b>	Computed value of total gain or loss for all contribution sources and investment funds, or portfolio, during the report period.
<b>Ending Balance</b>	Total value of all investment funds, or portfolio, and contribution sources as of the close of the report period.

### Investment Allocation Section

Provides a pie chart representation of the participant's current balances allocated among the investment funds or portfolio as of the end of the report period. Each segment of the pie chart displays the name of the investment fund, the total dollar

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value of the investment fund, and the percentage of the participant's total assets invested in the fund.

### Source Summary Section

<b>Source</b>	Contribution source name.
<b>Contributions</b>	Total value of contributions made to the specified contribution source to all investment funds, or portfolio, during the report period.
<b>Balance</b>	Total value of the specified contribution source in all investment funds, or portfolio, as of the close of the report period.
<b>Vested Balance</b>	Total vested value of the specified contribution source in all investment funds, or portfolio, as of the close of the report period.

### Investment Activity Section

<b>Ticker</b>	Investment fund's trading symbol.
<b>Opening Balance</b>	Value and shares as of the report start date.
<b>Conver.</b>	Net value and shares credited as conversion contribution type during the period.
<b>Contrib.</b>	Net value and shares credited as normal contributions during the period.
<b>Dist.</b>	Gross value and shares distributed and/or forfeited during the period.
<b>Transfers</b>	Net value and shares of all transfer activity during the period.
<b>Loan Taken</b>	Gross value and shares of loans distributed during the period.
<b>Loan Payments</b>	Loan principal and interest payments during the period.
<b>Gain / Loss</b>	Computed value equal to difference between start date and end date values, adjusted by value of all reported activity.
<b>Closing Balance</b>	Value and shares as of the report end date.

### Investment Guide Section

<b>Ticker</b>	Investment fund's trading symbol.
<b>Investment</b>	Investment fund's name.
<b>Category</b>	Investment fund's general category.

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<b>YTD</b>	Investment fund's year-to-date performance.
<b>1 Year</b>	Investment fund's one year performance.
<b>3 Year</b>	Investment fund's three year performance.
<b>5 Year</b>	Investment fund's five year performance.
<b>10 Year</b>	Investment fund's ten year performance.

### ***Detailed Participant Statements***

#### **Purpose**

Provides the participant with the ability to define any time period and receive a concise summary of financial activity by contribution sources and investment funds within the period plus the inclusion of comprehensive non-financial participant information.

#### **Description**

##### Profile Section

<b>Plan Name</b>	Name of plan.
<b>Account #</b>	The system-assigned 8 digit numeric file key that is the unique identifier for each participant.
<b>First Name</b>	First name.
<b>Middle Name</b>	Middle name.
<b>Last Name</b>	Last name.
<b>Street address</b>	Street address.
<b>City</b>	City.
<b>State</b>	State.
<b>Zip code</b>	Zip code.
<b>Status</b>	Current Status Type.
<b>Division Code</b>	Division code.
<b>Age</b>	Age expressed in whole and tenths of years.
<b>Birth Date</b>	Date of birth.
<b>Hire Date</b>	Date of hire.
<b>Termination Date</b>	Date of termination.
<b>Eligibility Indicator</b>	<b>Y</b> = Eligible to participate. <b>N</b> = Not eligible to participate.
<b>Enrolled Indicator</b>	<b>Y</b> = Has enrolled in the plan. <b>N</b> = Has not enrolled in the plan.

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<b>Officer Indicator</b>	<b>Y</b> = Officer of the company. <b>N</b> = Not an Officer of the company.
<b>1% Owner Indicator</b>	<b>Y</b> = One percent owner of the company. <b>N</b> = Not a one percent owner of the company.
<b>5% Owner indicator</b>	<b>Y</b> = Five percent owner of the company. <b>N</b> = Not a five percent owner of the company.

### Source Summary Section

<b>Source</b>	Contribution source name.
<b>Contributions</b>	Total value of contributions made to the specified contribution source to all investment funds, or portfolio, during the report period.
<b>Balance</b>	Total value of the specified contribution source in all investment funds, or portfolio, as of the close of the report period.
<b>Vested Balance</b>	Total vested value of the specified contribution source in all investment funds, or portfolio, as of the close of the report period.

### Investment Activity and Source Activity Sections

<b>Ticker</b>	Investment fund's trading symbol.
<b>Opening Balance</b>	Value and shares as of the report start date.
<b>Conversion Activity</b>	Net value and shares credited as conversion contribution type during the period.
<b>Contributions</b>	Net value and shares credited as normal contributions during the period.
<b>Distributions</b>	Gross value and shares distributed during the period.
<b>Forfeitures</b>	Value and shares forfeited during the period.
<b>Transfers</b>	Net value and shares of all transfer activity during the period.
<b>Loan Taken</b>	Gross value and shares of loans distributed during the period.
<b>Loan Principal</b>	Loan principal payments during the period.
<b>Loan Interest</b>	Loan interest payment during the period.
<b>Fees</b>	Fees charged during the period.
<b>Income</b>	Net income allocated during the period.

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<b>Gain / Loss</b>	Computed value equal to difference between start date and end date values, adjusted by value of all reported activity.
<b>Closing Balance</b>	Value and shares as of the report end date.
Investment Guide Section	
<b>Ticker</b>	Investment fund's trading symbol.
<b>CUSIP</b>	Investment fund's 9 digit identifier.
<b>Investment</b>	Investment fund's name.
<b>Opening NAV</b>	Investment fund's price as of the report start date.
<b>Closing NAV</b>	Investment fund's price as of the report end date.

### Helpful Hints

#### Mandatory Quarterly Participant Statements

Shortly after the close of each calendar quarter, 403B ASP will produce and mail the federally mandated statements to all participants. These required statements are independent from the on-demand "Summary Participant Statement" and "Detailed Participant Statement" described in the preceding sections.

#### *Projected Participant Eligibility*

##### Purpose

The "Projected Participant Eligibility" report supports the monitoring of anticipated new plan participants requiring notification of eligibility and enrollment instructions. This report is applicable only to plans whose eligibility requirements are determined via an elapsed time methodology versus an hours worked methodology.

##### Description

<b>Plan #</b>	System generated Plan Identifier.
<b>Account #</b>	The system-assigned 8 digit numeric file key that is the unique identifier for each participant.
<b>Division</b>	Division code.
<b>Participant</b>	Name in "Last, First" format.
<b>Marital Status</b>	Marital Status.
<b>Proj. Age</b>	Participant's age, expressed in years to two decimal places, as of the specified report date.

## Plan Statement

### Purpose

The “Plan Statement” report provides a detailed listing of all financial activity for the plan during the selected period and displays summary counts of participants within each status category.

### Description

#### Profile Section

<b>Plans</b>	Number of plans covered.
<b>Participants</b>	Number of participants on system.
<b>Eligible</b>	Number eligible.
<b>Enrolled</b>	Number enrolled.
<b>Active</b>	Number in <b>Active</b> status.
<b>Inactive</b>	Number in <b>Inactive</b> status.
<b>Retired</b>	Number in <b>Retired</b> status.
<b>Disabled</b>	Number <b>Disabled</b> status.
<b>Deceased</b>	Number <b>Deceased</b> status.
<b>Alt. Payee</b>	Number in <b>Alternate Payee</b> status.
<b>Beneficiary</b>	Number in <b>Beneficiary</b> status.
<b>Terminated</b>	Number in <b>Terminated</b> status.
<b>Over 70 ½</b>	Number over 70 ½.
<b>Officers</b>	Number with <b>Officer</b> indicator checked.
<b>1% Owner</b>	Number with <b>1% Owner</b> indicator checked.
<b>5% Owner</b>	Number with <b>5% Owner</b> indicator checked.
<b>Participants w/Balances</b>	Number of participants with balances.

#### Source Summary Section

<b>Source</b>	Contribution source name.
<b>Contributions</b>	Total value of contributions made to the specified contribution source to all investment funds, or portfolio, during the report period.
<b>Balance</b>	Total value of the specified contribution source in all investment funds, or portfolio, as of the close of the report period.

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**Vested Balance** Total vested value of the specified contribution source in all investment funds, or portfolio, as of the close of the report period.

### Investment Activity and Source Activity Sections

**Opening Balance** Value and shares as of the report start date.

**Conversion Activity** Net value and shares credited as conversion contribution type during the period.

**Contributions** Net value and shares credited as normal contributions during the period.

**Distributions** Gross value and shares distributed during the period.

**Forfeitures** Value and shares forfeited during the period.

**Transfers** Net value and shares of all transfer activity during the period.

**Loan Taken** Gross value and shares of loans distributed during the period.

**Loan Principal** Loan principal payments during the period.

**Loan Interest** Loan interest payment during the period.

**Fees** Fees charged during the period.

**Income** Net income allocated during the period.

**Gain / Loss** Computed value equal to difference between start date and end date values, adjusted by value of all reported activity.

**Closing Balance** Value and shares as of the report end date.

### Investment Guide Section

**Ticker** Investment fund's trading symbol.

**CUSIP** Investment fund's 9 digit identifier.

**Investment** Investment fund's name.

**Opening NAV** Investment fund's price as of the report start date.

**Closing NAV** Investment fund's price as of the report end date.

## ***Daily Trade Detail***

### **Purpose**

The “Daily Trade Detail” report supports audit and reconciliation of all trades by providing a detailed listing by participant of all trades made during the selected period and a total value of all trades.

### **Description**

<b>Source</b>	Contribution source name.
<b>Fund Name</b>	Investment fund’s name.
<b>Trade Type</b>	The type of financial activity such as: Contribution Conversion Distribution Dividend Forfeiture Loan Disbursement Loan Interest Loan Principal Transfer
<b>NAV Price</b>	The NAV price.
<b>Shares</b>	The number of shares.
<b>Amount</b>	The value of the shares.

## ***Contribution Summary***

### **Purpose**

The “Contribution Summary” report supports audit and reconciliation of participants’ contributions, loan repayments, hours worked, and compensation data within a user-defined period of beginning and ending payroll dates.

### **Description**

<b>ParticipantName</b>	Name in “Last, First” format.
<b>SSN</b>	Social Security number.
<b>Contributions</b>	Total dollar amount of contributions by source during the selected period.
<b>Loans</b>	Total dollar amount of loan payments during the selected period.
<b>Hours</b>	Total number of hours during the selected period.

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**Earnings** Total dollar amount of compensation during the selected period.

### ***Deferral Changes***

#### **Purpose**

The “Deferral Changes” report supports audit and reconciliation of participants’ contribution rate changes within a user-defined period.

#### **Description**

<b>Name</b>	Name in “Last, First” format.
<b>Soc. Security #</b>	Social Security number.
<b>Enr</b>	<b>Yes</b> = Enrolled. <b>No</b> = Not enrolled.
<b>Source</b>	Contribution source’s name.
<b>Elig.</b>	<b>Yes</b> = Eligible to participate in the plan. <b>No</b> = Not eligible to participate in the plan.
<b>Rate</b>	Contribution rate percentage.
<b>Amount</b>	Contribution rate dollar amount.

### ***Participant Deferral Rates & Amounts***

#### **Purpose**

The “Deferral Rates & Amounts ” report supports audit and reconciliation of participants’ contribution rates currently on file.

#### **Description**

<b>Account #</b>	The system-assigned 8 digit numeric file key that is the unique identifier for each participant.
<b>Participant Name</b>	Name in “Last, First” format.
<b>Status</b>	Current Status Type.
<b>Source #</b>	Contribution source number.
<b>Source Name</b>	Contribution source’s name.
<b>Rate</b>	Contribution rate percentage.
<b>Amount</b>	Contribution rate dollar amount.
<b>Updated</b>	Date on which the rate was last updated.

## ***Participant Investment Elections***

### **Purpose**

The “Participant Investment Elections” report supports audit and reconciliation of participants’ investment fund or portfolio elections currently on file.

### **Description**

<b>Participant</b>	Name in “Last, First” format.
<b>SSN</b>	Social Security number.
<b>Cusip</b>	Investment fund’s 9 digit identifier.
<b>Investment</b>	Investment fund’s name.
<b>Rate</b>	Investment fund’s percentage rate.

## ***Participant Balances by Source & Investment***

### **Purpose**

The “Participant Balances by Source & Investment” report supports audit and reconciliation of participants’ total balance in an investment fund or portfolio by contribution source within a user-defined period.

### **Description**

<b>Participant</b>	Name in “Last, First” format.
<b>SSN</b>	Social Security number.
<b>Status</b>	Current Status Type.
<b>Cusip</b>	Investment fund’s 9 digit identifier.
<b>Source #</b>	Contribution source number.
<b>Investment</b>	Investment fund’s name.
<b>Shares</b>	Number of shares in the investment fund by contribution source.
<b>NAV</b>	Investment fund’s price as of the report date.
<b>Balance</b>	Value of the contribution source balance in the investment fund.

## ***Participant Balances & Vesting***

### **Purpose**

The “Participant Balances & Vesting” report supports audit and reconciliation of participants’ current vesting percentages and vested balance for each contribution source.

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### Description

<b>Participant</b>	Name in “Last, First” format.
<b>Account #</b>	The system-assigned 8 digit numeric file key that is the unique identifier for each participant.
<b>Source #</b>	Contribution source number.
<b>Source Name</b>	Contribution source name.
<b>Total Balance</b>	Value of the contribution source balance.
<b>Vested %</b>	Contribution source vesting percentage.
<b>Vested Balance</b>	Value of the contribution source vested balance.

### Plan Census

#### Purpose

The “Plan Census” report supports audit and reconciliation of participants’ current non-financial information.

#### Description

<b>Name</b>	Name in “Last, First” format.
<b>Account #</b>	The system-assigned 8 digit numeric file key that is the unique identifier for each participant.
<b>Soc Sec</b>	Social Security number.
<b>Status</b>	Status Type.
<b>Marital</b>	Marital status.
<b>Age</b>	Age expressed to tenths of a year.
<b>Birth Date</b>	Date of birth.
<b>Hire Date</b>	Date of hire.
<b>Term. Date</b>	Date of termination.
<b>HSR Date</b>	Hardship withdrawal suspension lift date.
<b>EL</b>	<b>Y</b> = Eligible to participate in the plan. <b>N</b> = Not yet eligible to participate in the plan.
<b>EN</b>	<b>Y</b> = Enrolled in the plan. <b>N</b> = Not yet enrolled in the plan.
<b>HE</b>	<b>Y</b> = Investment elections on file. <b>N</b> = No investment elections on file.
<b>HB</b>	<b>Y</b> = Has a balance in the plan. <b>N</b> = Does not have a balance in the plan.

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<b>OF</b>	<b>Y</b> = Officer of the company. <b>N</b> = Not an Officer of the company.
<b>1P</b>	<b>Y</b> = One percent owner of the company. <b>N</b> = Not a one percent owner of the company.
<b>5P</b>	<b>Y</b> = Five percent owner of the company. <b>N</b> = Not a five percent owner of the company.
<b>PT</b>	<b>Y</b> = Part-time employee. <b>N</b> = Not a part-time employee.
<b>NR</b>	<b>Y</b> = Non-resident employee. <b>N</b> = Not a non-resident employee.
<b>UM</b>	<b>Y</b> = Union member. <b>N</b> = Not a union member.
<b>AR</b>	<b>Y</b> = Elected auto rebalance option. <b>N</b> = Has not elected auto rebalance option.

### **Active Loans**

#### **Purpose**

The “Active Loans” report supports audit and reconciliation of participants’ currently outstanding loan balances regardless of current status.

#### **Description**

<b>Plan #</b>	System generated Plan Identifier.
<b>Participant</b>	Name in “Last, First” format.
<b>SSN</b>	Social Security number.
<b>Loan #</b>	System generated Loan Identifier.
<b>Issue Date</b>	Issue date of the loan.
<b>Amount</b>	Amount of the loan.
<b>Rate</b>	Interest rate applicable to the loan.
<b>Term</b>	Duration of the loan in months.
<b># of Pmts</b>	Number of payments over the term of the loan.
<b>Payment</b>	Level amount of the scheduled loan payments.
<b>Balance</b>	Current outstanding loan principal.

## ***Delinquent Loans***

### **Purpose**

The “Delinquent Loans” report supports audit and reconciliation of participants’ loans which have missed one or more scheduled repayments.

### **Description**

<b>Plan #</b>	System generated Plan Identifier.
<b>Participant</b>	Name in “Last, First” format.
<b>SSN</b>	Social Security number.
<b>Loan #</b>	System generated Loan Identifier.
<b>Payment</b>	Level amount of the scheduled loan payments.
<b>Due Date</b>	Scheduled payment date of earliest missed payment.
<b>Past Due</b>	Number of days since earliest missed payment.

## ***Investments***

### **Purpose**

The “Investments” report provides a summary of the plan’s investment funds and/or portfolios including the most recent NAVs.

### **Description**

<b>Investment</b>	Investment fund’s name.
<b>Status</b>	Investment fund’s current status.
<b>Cusip</b>	Investment fund’s 9 digit identifier.
<b>Ticker</b>	Investment fund’s trading symbol.
<b>IVR Index</b>	Investment fund’s four character identifying number for interactive voice response system.
<b>Aging</b>	Investment fund’s accounting basis for asset aging.
<b>DCCS Elig.</b>	Investment fund’s eligibility for trading on the Defined Contribution Clearance & Settlement Service’s automated solution for processing retirement plan mutual fund activity.
<b>NAV Date</b>	Date of the investment fund’s most recent NAV.
<b>NAV Price</b>	Most recent NAV price.

## Data Exports

### Available Data Export Reports

The reports listed below are available from the **Data Exports** page. The specific information contained in each report is explained further in this section.

Report	Purpose
<b>Participant Synoptic Data</b>	Provides essential financial information for the period selected.
<b>Participant Census</b>	Provides Synoptic Data plus up to fifteen additional fields of selectable financial information.
<b>Participant Census &amp; Source Activity</b>	Provides Synoptic Data plus detailed financial activity by contribution source for the period selected.
<b>22c-2 Extract</b>	Provides the plan's financial advisor with detailed information to monitor and report to the SEC mutual fund redemption fees under Rule 22c-2 of the Investment Company Act Of 1940.
<b>Participant Statement Extract</b>	Provides more detailed general and financial information for the period selected.

### Selecting a Data Export Report

To select a data extract report:

#### Home

- Click the **REPORTS** button to go to the **Sponsor Reports** page.

#### Sponsor Reports

- Click the **EXPORTS** tab on the left sidebar menu to go to the **Data Exports** page.

#### Data Exports

The **Data Exports** page displays the available types of reports under the column heading **Export**.

- Click the name of the report to be generated.

### Participant Synoptic Data

#### Purpose

The Participant Synoptic Data extract provides you with an Excel file containing detailed information for all of the participants in the plan. Once you click the report name on the **Data Exports** page, the Excel file is generated and available for download.

#### Description

<b>First Name</b>	First name.
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<b>Middle Name</b>	Middle name.
<b>Last Name</b>	Last name.
<b>SSNumber</b>	Social Security number.
<b>Address</b>	Street address.
<b>City</b>	City.
<b>State</b>	State.
<b>Zip</b>	Zip code.
<b>Phone</b>	Telephone number.
<b>EmailAddress</b>	Email address.
<b>BirthDate</b>	Date of birth.
<b>HireDate</b>	Date of hire.
<b>TerminationDate</b>	Date of termination.
<b>StatusID</b>	<b>01</b> = Active. <b>02</b> = Inactive. <b>25</b> = Terminated. <b>26</b> = Retired. <b>27</b> = Disabled. <b>28</b> = Deceased.
<b>Division Code</b>	Division code.
<b>PayrollFrequencyID</b>	<b>1</b> = Annual. <b>2</b> = Semi-Annual. <b>3</b> = Quarterly. <b>4</b> = Bi-Monthly. <b>5</b> = Monthly. <b>6</b> = Semi-Monthly. <b>7</b> = Bi-Weekly. <b>8</b> = Weekly.
<b>Marital Status</b>	Married. Single. Unspecified.
<b>PartTime</b>	<b>Y</b> = Part Time. <b>N</b> = Not Part Time.
<b>NonResident</b>	<b>Y</b> = Non-Resident. <b>N</b> = Not a Non-Resident.
<b>UnionMember</b>	<b>Y</b> = Union Member. <b>N</b> = Not Union Member.
<b>Officer</b>	<b>Y</b> = Officer.

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	<b>N</b> = Not an Officer.
<b>1% Owner</b>	<b>Y</b> = Owner of 1% of Company. <b>N</b> = Not an Owner of 1% of Company.
<b>5% Owner</b>	<b>Y</b> = Owner of 5% of Company. <b>N</b> = Not an Owner of 5% of Company.
<b>HardshipBasis</b>	Dollar limit on hardship withdrawals.
<b>YOSAdjustment_ ElapsedTime</b>	Number of years and tenths of years service accrued under elapsed time method.
<b>YOSAdjustment_ 1000Hours</b>	Number of years and tenths of years service accrued under actual hours of service method.
<b>Enrolled</b>	<b>Y</b> = Enrolled in the plan. <b>N</b> = Not enrolled in the plan.

### ***Participant Census***

#### **Purpose**

The “Participant Census” extract provides you with an Excel file covering all of the participants in the plan and containing all of the standard fields for the “Census Report” plus up to fifteen columns of optional financial information.

- Click the report name on the **Data Exports** page to go to the **Export Participant Census** page.

#### **Period Covered**

You may control the beginning and ending dates of the reporting period by overriding the default entries displayed in the fields.

- Click the **Start Date** field to enter the period beginning date of the report.
- Click the **End Date** field to enter the period ending date of the report.
- Select the type of system date the report is to reference from the **Date Type** drop-down list-box.

<b>Settlement Date</b>	Date funds settled.
<b>Effective Date</b>	Date of origination or pay period.
<b>Trade Date</b>	Date trading instructions placed.

#### **Description**

Please refer to the “Census Report” section for a list and description of the standard fields. The optional fields selected above are appended to the standard Excel report columns.

### Optional Data

To select up to fifteen columns of optional financial information:

Select the type of activity the report is to reference from the **Column 1** drop-down list-box. Continue to make your selections from the remaining list-boxes if applicable.

The general activity types available within each of the list-boxes are shown below. The actual activity types displayed in the list-box selections are tailored to your plan processing rules.

- Contributions by allowable source.
- Conversion processing.
- Distributions by type.
- Fee Offsets.
- Fees by type.
- Forfeitures.
- Income by type.
- Loans by payment, principal repayments or interest repayments.
- Payroll by compensation or hours.

Click the **PRINT PDF** button to generate the report.

The file is generated and available for download.

### ***Participant Census & Source Activity***

#### **Purpose**

The “Participant Census & Source Activity” extract provides you with an Excel file covering all of the participants in the plan and containing all of the standard fields for the “Census Report” plus detailed financial activity by contribution source for the period selected.

- Click the report name on the **Data Exports** page to go to the **Participant Census & Source Activity** page.

#### **Period Covered**

You may control the beginning and ending dates of the reporting period by overriding the default entries displayed in the fields.

- Click the **Start Date** field to enter the period beginning date of the report.
- Click the **End Date** field to enter the period ending date of the report.
- Click or unclick the **Compress File** check-box to control the size of the output file that will result. The system default is to compress the output file by putting it into a .zip format.
- Click the **CONTINUE** button to generate the report.

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The file is generated and available for download. Please note that after unzipping the file, the filename extension is “.rk”. Use the Excel application to open this file.

### Description

Please refer to the “Census Report” section for a list and description of the standard fields. A description of the source activity information is provided below.

### Source Activity Data

The Excel file is formatted to produce a separate row of data for each of the participant’s contribution sources.

<b>SourceNumber</b>	Contribution source number.
<b>SourceName</b>	Contribution source name.
<b>Opening Balance</b>	Total value of the specified contribution source in all investment funds, or portfolio, as of the opening of the report period.
<b>Conversion</b>	Total value of the conversion activity posted to the specified contribution source in all investment funds, or portfolio, during the report period.
<b>Contribution</b>	Total value of contributions made to the specified contribution source to all investment funds, or portfolio, during the report period.
<b>Withdrawal</b>	Total value of distributed as either an in-service withdrawal or total distribution from the specified contribution source in all investment funds, or portfolio, during the report period.
<b>Forfeiture</b>	Total value forfeited from the specified contribution source in all investment funds, or portfolio, during the report period.
<b>LoanOut</b>	Total value distributed as a loan from the specified contribution source in all investment funds, or portfolio, during the report period.
<b>LoanInterest</b>	Total value of loan interest repayments made to the specified contribution source for all outstanding loans and investment funds, or portfolio, during the report period.
<b>LoanPrincipal</b>	Total value of loan principal repayments made to the specified contribution source for all outstanding loans and investment funds, or portfolio, during the report period.

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<b>Fee</b>	Total value of fees charged against the specified contribution source in all investment funds, or portfolio, during the report period.
<b>Transfer</b>	Total net value of transfers made for the specified contribution source among all investment funds, or portfolio, during the report period.
<b>Income</b>	Total value of income allocated to the specified contribution source in all investment funds, or portfolio, during the report period.
<b>GainLoss</b>	Computed value of total gain or loss for the specified contribution source for investment funds, or portfolio, during the report period.
<b>Closing Balance</b>	Total value of the specified contribution source in all investment funds, or portfolio, as of the close of the report period.
<b>StartDate</b>	Starting date of the reporting period.
<b>EndDate</b>	Ending date of the reporting period.

### ***22c-2 Extract***

#### **Purpose**

The 22c-2 Extract provides the plan's financial advisor with detailed information to monitor and report to the SEC mutual fund redemption fees under Rule 22c-2 of the Investment Company Act Of 1940.

This report is generated on-demand by fund families to comply with such reporting requirements.

### ***Participant Statement Extract***

#### **Purpose**

The Participant Statement extract provides you with an Excel file containing all of the detailed statement information for all of the participants in the plan.

Click the report name on the **Data Exports** page to go to the **Export Participant Statement Extract** page.

#### **Period Covered**

You may control the beginning and ending dates of the reporting period by overriding the default entries displayed in the fields.

Click the **Start Date** field to enter the period beginning date of the report.

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- Click the **End Date** field to enter the period ending date of the report.
- Click or unclick the **Compress File** check-box to control the size of the output file that will result. The system default is to compress the output file by putting it into a .zip format.
- Click the **CONTINUE** button to generate the report.

The file is generated and available for download. Please note that after unzipping the file, the filename extension is “.rk”. Use the Excel application to open this file.

### Description

The Excel file is formatted as shown below.

#### [Begin Investment Guide]

A separate row of data is created for each investment fund in the plan. The data items shown below are separated by spaces.

<b>Ticker</b>	Investment fund’s trading symbol.
<b>Cusip</b>	Investment fund’s 9 digit identifier.
<b>Fund Family Name</b>	Name of the investment company offering the investment fund(s).
<b>Investment Fund Name</b>	Name of the investment fund.
<b>Opening NAV</b>	Investment fund’s price as of the report start date.
<b>Closing NAV</b>	Investment fund’s price as of the report end date.
<b>Opening Date</b>	Starting date of the reporting period.
<b>Closing Date</b>	Ending date of the reporting period.

#### [End Investment Guide]

#### [Begin Participant Profile]

A separate row of data is created for each participant in the plan. The data items on each row shown below are separated by spaces.

<b>Plan Number</b>	System generated Plan Identifier.
<b>Plan Name</b>	Name of plan.
<b>Account #</b>	The system-assigned 8 digit numeric file key that is the unique identifier for each participant.
<b>First Name</b>	First name.
<b>Middle Name</b>	Middle name.
<b>Last Name</b>	Last name.
<b>Street address</b>	Street address.

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<b>City</b>	City.
<b>State</b>	State.
<b>Zip code</b>	Zip code.
<b>Status</b>	Current Status Type.
<b>Division Code</b>	Division code.
<b>Age</b>	Age expressed in whole and tenths of years.
<b>Birth Date</b>	Date of birth.
<b>Hire Date</b>	Date of hire.
<b>Termination Date</b>	Date of termination.
<b>Eligibility Indicator</b>	Y = Eligible to participate. N = Not eligible to participate.
<b>Enrolled Indicator</b>	Y = Has enrolled in the plan. N = Has not enrolled in the plan.
<b>Officer Indicator</b>	Y = Officer of the company. N = Not an Officer of the company.
<b>1% Owner Indicator</b>	Y = One percent owner of the company. N = Not a one percent owner of the company.
<b>5% Owner indicator</b>	Y = Five percent owner of the company. N = Not a five percent owner of the company.

### [End Participant Profile]

### [Begin Source Summary]

A separate row of data is created by contribution source for each participant in the plan. The data items shown below are separated by spaces.

<b>Account #</b>	The system-assigned 8 digit numeric file key that is the unique identifier for each participant.
<b>Source Long Name</b>	Contribution source long name.
<b>Contributions</b>	Total value of contributions made to the specified contribution source to all investment funds, or portfolio, during the report period.
<b>Closing Balance</b>	Total value of the specified contribution source in all investment funds, or portfolio, as of the close of the report period.
<b>Vested Balance</b>	Total vested value of the specified contribution source in all investment funds, or portfolio, as of the close of the report period.

### [End Source Summary]

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### [Begin Source Activity]

A separate row of data is created by investment fund and by source for each participant in the plan. The data items shown below are separated by spaces.

<b>Account #</b>	The system-assigned 8 digit numeric file key that is the unique identifier for each participant.
<b>Ticker</b>	Investment fund's trading symbol.
<b>Opening Balance – Dollars</b>	Total value of all investment funds, or portfolio, and contribution sources as of the opening of the report period.
<b>Conversion Activity – Dollars</b>	Total value of conversion activity for all investment funds, or portfolios, and contribution sources during the report period.
<b>Contributions – Dollars</b>	Total value of contributions made to all investment funds, or portfolio, and contribution sources during the report period.
<b>Distributions – Dollars</b>	Total value of distributions made from all investment funds, or portfolio, and contribution sources during the report period.
<b>Forfeitures – Dollars</b>	Total value of forfeitures incurred from all investment funds, or portfolio, and contribution sources during the report period.
<b>Transfers – Dollars</b>	Total net value of all contribution source balances transferred among all investment funds, or portfolio, during the report period.
<b>Loan Taken – Dollars</b>	Total value of loans distributed from all investment funds, or portfolios, and contribution sources during the report period.
<b>Loan Principal – Dollars</b>	Total value of loan principal repayments made to all outstanding loans, contribution sources, and investment funds, or portfolio, during the report period.
<b>Loan Interest – Dollars</b>	Total value of loan interest repayments made to all outstanding loans, contribution sources, and investment funds, or portfolio, during the report period.
<b>Fees – Dollars</b>	Total value of fees charged against all contribution sources and investment funds, or portfolio, during the report period.

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<b>Income – Dollars</b>	Total value of income allocated to all contribution sources and investment funds, or portfolio, during the report period.
<b>Gain / Loss – Dollars</b>	Computed value of total gain or loss for all contribution sources and investment funds, or portfolio, during the report period
<b>Closing Balance – Dollars</b>	Total value of all investment funds, or portfolios, and contribution sources as of the close of the report period.
<b>Opening Balance – Shares</b>	Total number of shares in the investment fund, or portfolio, for the contribution source as of the opening of the report period.
<b>Conversion Activity – Shares</b>	Total number of shares in the investment fund, or portfolio, attributable to conversion activity for the contribution source during the report period.
<b>Contributions – Shares</b>	Total number of shares purchased in the investment fund, or portfolio, attributable to the contribution source during the report period.
<b>Distributions – Shares</b>	Total number of shares liquidated in the investment fund, or portfolio, as a result of distributions attributable to the contribution source during the report period.
<b>Forfeitures – Shares</b>	Total number of shares forfeited in the investment fund, or portfolio, attributable to the contribution source during the report period.
<b>Transfers – Shares</b>	Net number of shares purchased and/or liquidated in the investment fund, or portfolio, as a result of transfers attributable to the contribution source during the report period.
<b>Loan Taken – Shares</b>	Total number of shares liquidated in the investment fund, or portfolio, as a result of loan disbursements attributable to the contribution source during the report period.
<b>Loan Principal – Shares</b>	Total number of shares purchased in the investment fund, or portfolio, as a result of loan principal repayments attributable to the contribution source during the report period.
<b>Loan Interest</b>	Total number of shares purchased in the investment

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<b>– Shares</b>	fund, or portfolio, as a result of loan interest repayments attributable to the contribution source during the report period.
<b>Fees – Shares</b>	Total number of shares liquidated in the investment fund, or portfolio, as a result of fees charged to the contribution source during the report period.
<b>Income – Shares</b>	Total number of shares purchased in the investment fund, or portfolio, as a result of income allocated to the contribution source during the report period.
<b>Closing Balance – Shares</b>	Total number of shares in the investment fund, or portfolio, for the contribution source as of the opening of the report period.

### [End Source Activity]

### [Begin Loan Summary]

A separate row of data is created for loan balances for each participant in the plan. The data items shown below are separated by spaces.

<b>Account #</b>	The system-assigned 8 digit numeric file key that is the unique identifier for each participant.
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### [End Loan Summary]

### [Begin Disbursements]

A separate row of data is created for distributions for each participant in the plan. The data items shown below are separated by spaces.

<b>Account #</b>	The system-assigned 8 digit numeric file key that is the unique identifier for each participant.
------------------	--

### [End Disbursements]

### Document Library

The 403B ASP Document Library provides you and your participants with easy access to downloadable plan documents and forms. You and your service provider will determine which documents and forms are to be accessible via the Document Library. Typically, the items will include:

- Summary Plan Description.
- Beneficiary Change Form.
- Deferral Change Form.
- Participant Guide.
- Sponsor Guide. (Available only at the sponsor level).

Additional forms may be applicable, such as:

- Request for In-Service Withdrawal.
- Request for Loan.
- Form for Distribution Due to Separation of Service For Reasons Other Than Retirement or Death.
- Form for Distribution Due to Separation of Service Due to Retirement, Including Total and Permanent Disability.
- Form for Distribution Due to Separation of Service Due to Death.

To access the Document Library:

#### Home

- Click the **Reports** button at the top of the page.

#### Sponsor Reports

- Click the **Library** link on the left sidebar menu.

#### Document Library

- Click the title of the report you wish to download. The document will be displayed in a new browser window.

Contact your service provider if you wish to make any additions, changes or deletions to the documents.

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