

# Fidelity Standard Transmissions

## Required Minimum Distribution Transmission File Manual

Version: 4.1.0



Fidelity Investments® provides clearing, custody, and other brokerage services through National Financial Services LLC or Fidelity Brokerage Services LLC, Members NYSE, SIPC. 1.968192.410 910747.1.2

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**Available Frequencies:**        **Daily**

### **File Description:**

The Required Minimum Distribution Transmission file contains retirement account required minimum distribution information. The file includes data such as prior year-end balance, YTD distributions, life expectancy details and estimated required minimum distribution (RMD) amount.

Supports Clearing Clients, Custody Clients or in certain cases, a client's approved Fintech providers.

Please Note: Information or functionality that may be provided is based on a firm's authorization and may be subject to restrictions.

### **File Processing Guidelines:**

The Required Minimum Distribution Transmission file is a 500-byte file with a Header and Trailer record.

The file provides required minimum distribution information for Traditional IRAs, Rollover IRAs, SEP IRAs, SIMPLE IRAs and Retirement Plan accounts. The data includes customer account number, prior year-end balance, date of birth, YTD distributions, life expectancy factor, life expectancy table code and estimated required minimum distribution (RMD) amount. The data will not include life expectancy factor, life expectancy table code and estimated required minimum distribution (RMD) amount for IRA-BDAs, Roth-BDAs and Retirement Plan BDAs.

All accounts are refreshed in each transmission cycle.

For IRA-BDAs, Roth-BDAs and Retirement Plan BDAs, data is not provided for the following fields:

- LIFE EXPECTANCY (LE) FACTOR
- LIFE EXPECTANCY (LE TY) TYPE CODE
- ESTIMATED MINIMUM REQUIRED DISTRIBUTION AMOUNT

| Field Name                         | Business Definition /<br>Processing Guidelines   | Rec #  | Pos   | Length | Format          | On-Line Reference | Possible Values  |
|------------------------------------|--|--------|-------|--------|-----------------|-------------------|--|
| <b>RECORD NUMBER</b>               | For multi-line records, the number for the record (legacy).<br>For single-line records, any character identifying the record type.<br><br>This is the Header record segment. | Header | 1-1   | 1      | AN<br>PIC X(1)  |                   |  |
| <b>HEADER RECORD<br/>CLIENT ID</b> | Identifies the client data to follow. This field will typically be the SuperBranch for the given client.   | Header | 2-4   | 3      | AN<br>PIC X(3)  |                   |  |
| <b>FILLER</b>                      | FILLER - Internal use only.  | Header | 5-21  | 17     | AN<br>PIC X(17) |                   |  |
| <b>FILE ORIGIN</b>                 | Variable-character alpha string identifying the sender.  | Header | 22-37 | 16     | AN<br>PIC X(16) |                   | FIDELITY SYSTEMS Identifies Fidelity as the sender<br><br>National Financial Services LLC Identifies National Financial Services LLC as the sender<br><br>NFSC SYSTEMS Identifies Fidelity as the sender - (Bookkeeping 101-byte Only) |
| <b>FILLER</b>                      | FILLER - Internal use only.  | Header | 38-41 | 4      | AN<br>PIC X(4)  |                   |  |

| Field Name                    | Business Definition /<br>Processing Guidelines  | Rec #  | Pos    | Lngh | Format             | On-Line Reference | Possible Values |
|-------------------------------|---|--------|--------|------|--------------------|-------------------|-----------------|
| FILE TITLE                    | The title of the file.<br><br>REQ MIN DISTRIBUTION  | Header | 42-61  | 20   | AN<br>PIC X(20)    |                   |                 |
| FILLER                        | FILLER - Internal use only.   | Header | 62-62  | 1    | AN<br>PIC X(1)     |                   |                 |
| TRANSMISSION<br>CREATION DATE | The FBSI cycle date for the<br>date the file was created.<br><br>This date should be referenced<br>when requesting file re-<br>transmissions. | Header | 63-68  | 6    | MMDDYY<br>PIC X(6) |                   |                 |
| FILLER                        | FILLER - Internal use only.   | Header | 69-500 | 432  | AN<br>PIC X(432)   |                   |                 |

| Field Name            | Business Definition /<br>Processing Guidelines   | Rec #  | Pos  | Length | Format          | On-Line Reference | Possible Values |
|-----------------------|--|--------|------|--------|-----------------|-------------------|-----------------|
| <b>RECORD TYPE</b>    | <p>Indicates a field that governs the record layout for this segment depending on the value in the field.</p> <p>This is the Detail record segment.</p>  | Record | 1-1  | 1      | AN<br>PIC X(01) |                   |                 |
| <b>BRANCH</b>         | <p>Unique three-character alphanumeric code used to identify branches for the purposes of reporting and grouping of accounts. A particular branch may be designated as a Super Branch for reporting and calculation purposes. This code is commonly displayed together with the six-digit account number is used to identify a unique brokerage account.</p> | Record | 2-4  | 3      | AN<br>PIC X(03) |                   |                 |
| <b>ACCOUNT NUMBER</b> | <p>Non-unique six-digit code used to identify a unique customer account. This code is commonly displayed together with the three-character branch code and is used to identify a unique brokerage account. The same account number can be used with different branches but never with the same branch.</p>   | Record | 5-10 | 6      | AN<br>PIC X(06) |                   |                 |

| Field Name                                | Business Definition /<br>Processing Guidelines   | Rec #  | Pos   | Length | Format                | On-Line Reference | Possible Values |
|---|--|--------|-------|--------|-----------------------|-------------------|-----------------|
| <b>REGISTERED REP<br/>OWNING REP (RR)</b> | Non-unique three-character alphanumeric code of registered representative whose name appears on customer statements and is the "owning" rep for customer contact and compliance purposes. Will not contain electronic (##) codes. BNAM=RR. Can be empty (NULL).  | Record | 11-13 | 3      | AN<br>PIC X(03)       |                   |                 |
| <b>REGISTERED REP EXEC<br/>REP (RR2)</b>  | Non-unique three-character alphanumeric code of registered representative who receives compensation for customer accounts that may have a different REGISTERED REP OWNING REP. For most accounts, this code is the same as the REGISTERED REP OWNING REP. Will not contain electronic (##) codes. BNAM=RR2. Can be empty (NULL). | Record | 14-16 | 3      | AN<br>PIC X(03)       |                   |                 |
| <b>ESTABLISH DATE</b>                     | The date account was established on FBSI.  | Record | 17-24 | 8      | YYYYMMDD<br>PIC X(08) |                   |                 |

| Field Name                              | Business Definition /<br>Processing Guidelines  | Rec #  | Pos   | Lngh | Format                 | On-Line Reference                          | Possible Values                 |
|---|---|--------|-------|------|------------------------|--|---------------------------------|
| <b>REGISTRATION TYPE</b>                | Variable-character alpha code used in conjunction with ACCOUNT CLASSIFICATION to identify the type of account for legal and tax purposes. | Record | 25-28 | 4    | AN<br>PIC X(04)        |  | See Appendix 1: Possible Values |
| <b>PRIOR YEAR-END BALANCE</b>           | The dollar amount of the prior year-end balance.  | Record | 29-45 | 17   | N<br>PIC<br>9(15)V9(2) | FSWP T6<br>[2XXX] YEAR END<br>BALANCE:     |                                 |
| <b>PRIOR YEAR-END BALANCE SIGN</b>      | Indicates the sign for the numeric value in the previous field PRIOR YEAR-END BALANCE.  | Record | 46-46 | 1    | AN<br>PIC X(01)        |  | - Negative<br>+ Positive        |
| <b>CUSTOMER DATE OF BIRTH</b>           | The date of birth of the account holder.  | Record | 47-54 | 8    | YYYYMMDD<br>PIC X(08)  | FSWP T6<br>CUST DOB:                       |                                 |
| <b>YEAR-TO-DATE DISTRIBUTION AMOUNT</b> | The dollar amount of the year-to -date distributions, excluding Roth conversions.   | Record | 55-71 | 17   | N<br>PIC<br>9(15)V9(2) | FSWP T6<br>TOT DISTB AS OF<br>[CYCLE DATE] |                                 |



| Field Name   | Business Definition /<br>Processing Guidelines   | Rec #  | Pos   | Length | Format             | On-Line Reference | Possible Values   |
|--|--|--------|-------|--------|--------------------|-------------------|---|
| <b>YEAR-TO-DATE<br/>DISTRIBUTION AMOUNT<br/>SIGN</b> | Indicates the sign for the<br>numeric value in the previous<br>field YEAR-TO-DATE<br>DISTRIBUTION AMOUNT.  | Record | 72-72 | 1      | AN<br>PIC X(01)    |                   | - Negative<br>+ Positive                                |
| <b>LIFE EXPECTANCY (LE)<br/>FACTOR</b>               | The life expectancy factor used<br>to calculate the estimated<br>required minimum distribution<br>amount for the current year<br><br>Not provided for BDA<br>(Inherited) accounts (populated<br>with zeros).   | Record | 73-77 | 5      | N<br>PIC 9(3)V9(2) | FSWP T6<br>LE:    |   |
| <b>LIFE EXPECTANCY (LE)<br/>FACTOR SIGN</b>          | Indicates the sign for the<br>numeric value in the previous<br>field LIFE EXPECTANCY (LE)<br>FACTOR.   | Record | 78-78 | 1      | AN<br>PIC X(01)    |                   | - Negative<br>+ Positive                                |
| <b>LIFE EXPECTANCY (LE<br/>TY) TYPE CODE</b>         | One-character alpha code<br>identifying the IRS Life<br>Expectancy Table (Publication<br>590, Appendix C) used to<br>calculate the estimated required<br>minimum distribution amount<br>for the current year.<br><br>Not provided for BDA<br>(Inherited) accounts (empty). | Record | 79-79 | 1      | AN<br>PIC X(01)    | FSWP T6<br>LE TY: | [space] BDA (Inherited) account<br>J JOINT<br>U UNIFORM |

| Field Name  | Business Definition /<br>Processing Guidelines  | Rec #  | Pos     | Length | Format                 | On-Line Reference          | Possible Values          |
|---|---|--------|---------|--------|------------------------|----------------------------|--------------------------|
| <b>PERIODIC PLAN<br/>BALANCE<br/>ADJUSTMENT AMOUNT</b>          | The dollar amount of the<br>periodic plan balance<br>adjustment.  | Record | 80-96   | 17     | N<br>PIC<br>9(15)V9(2) | FSWP T6<br>PWS ADJ:        |                          |
| <b>PERIODIC PLAN<br/>BALANCE<br/>ADJUSTMENT AMOUNT<br/>SIGN</b> | Indicates the sign for the<br>numeric value in the previous<br>field PERIODIC PLAN<br>BALANCE ADJUSTMENT<br>AMOUNT.   | Record | 97-97   | 1      | AN<br>PIC X(01)        |                            | - Negative<br>+ Positive |
| <b>PERIODIC PLAN<br/>EXPECTED PAYOUT<br/>AMOUNT</b>             | The dollar amount of the<br>periodic plan expected payout<br>for the current year.  | Record | 98-114  | 17     | N<br>PIC<br>9(15)V9(2) | FSWP T6<br>PWS EXP PAYOUT: |                          |
| <b>PERIODIC PLAN<br/>EXPECTED PAYOUT<br/>AMOUNT SIGN</b>        | Indicates the sign for the<br>numeric value in the previous<br>field PLAN EXPECTED<br>PAYOUT AMOUNT.  | Record | 115-115 | 1      | AN<br>PIC X(01)        |                            | - Negative<br>+ Positive |
| <b>ESTIMATED REQUIRED<br/>MINIMUM<br/>DISTRIBUTION AMOUNT</b>   | The dollar amount of the<br>estimated required minimum<br>distribution amount for the<br>current year.<br><br>Not provided for BDA<br>(Inherited) accounts (populated<br>with zeros). | Record | 116-132 | 17     | N<br>PIC<br>9(15)V9(2) | FSWP T6<br>CURRENT MRD     |                          |

| Field Name   | Business Definition /<br>Processing Guidelines   | Rec #  | Pos     | Length | Format           | On-Line Reference | Possible Values |
|--|--|--------|---------|--------|------------------|-------------------|-----------------|
| <b>ESTIMATED REQUIRED<br/>MINIMUM<br/>DISTRIBUTION AMOUNT<br/>SIGN</b> | Indicates the sign for the<br>numeric value in the previous<br>field ESTIMATED REQUIRED<br>MINIMUM DISTRIBUTION<br>AMOUNT. | Record | 133-133 | 1      | AN<br>PIC X(01)  |                   |                 |
| <b>FILLER</b>  | FILLER - Internal use only.  | Record | 134-500 | 367    | AN<br>PIC X(367) |                   |                 |

| Field Name   | Business Definition /<br>Processing Guidelines  | Rec #   | Pos   | Lngh | Format          | On-Line Reference | Possible Values |
|--|---|---------|-------|------|-----------------|-------------------|-----------------|
| <b>RECORD NUMBER</b>                                   | For multi-line records, the number for the record (legacy).<br>For single-line records, any character identifying the record type.<br><br>This is the Trailer record segment. | Trailer | 1-1   | 1    | AN<br>PIC X(1)  |                   |                 |
| <b>FILLER</b>  | FILLER - Internal use only.   | Trailer | 2-21  | 20   | AN<br>PIC X(20) |                   |                 |
| <b>TOTAL LOGICAL RECORDS - W/ HEADER &amp; TRAILER</b> | Indicates the total logical records contained in the file. Includes the header and trailer records.   | Trailer | 22-36 | 15   | AN<br>PIC X(15) |                   |                 |
| <b>FILLER</b>  | FILLER - Internal use only.   | Trailer | 37-40 | 4    | AN<br>PIC X(4)  |                   |                 |
| <b>TOTAL LOGICAL RECORDS</b>                           | Indicates the total logical records contained in the file. Excludes the header and trailer records.   | Trailer | 41-55 | 15   | AN<br>PIC X(15) |                   |                 |

| Field Name | Business Definition /<br>Processing Guidelines | Rec #   | Pos    | Lngth | Format           | On-Line Reference | Possible Values |
|------------|--|---------|--------|-------|------------------|-------------------|-----------------|
| FILLER     | FILLER - Internal use only.                    | Trailer | 56-500 | 445   | AN<br>PIC X(445) |                   |                 |