

**Standard File Format**

**Generic Specification Document**

**Buckley LLP Profit Sharing and Section 401K Plan**



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# Standard File Format Overview

The Standard File Format (SFF) is the file specification for which you need to program to send data to Vanguard. The SFF is organized into logical data groups. These data groups provide you the flexibility to send all the data groups at the same time, or send as few as one data group to Vanguard.

# Standard File Format Layout Overview

## Data Group Overviews

The SFF data groups are outlined below:

* + 1. **Participant/Employee Data (Data Group A)**

The Participant/Employee Data Group allows you to establish and change demographic and participant/employee information for each of your participants/employees. You have the *choice of sending only the information that is changing* for your participants or *sending all the information for your participants and let Vanguard determine what has changed.*

If you choose to only send the data that is changing and want to change the value of a field to blanks on the Participant/Employee Data Group, you will *be required to send zeroes in the entire field.*  For example, if the Address Two field (length of 30) currently has a value of ’10 Richardson Street’ for a participant, you will fill the field with thirty zeroes. This will indicate to Vanguard to blank out the Address Two field.

If you choose to send all the information for your participants each time you send a file, *Vanguard will determine the necessary additions and modifications* that need to be made to each participant. *In this case, you will NOT send zeroes in a field to blank it out.*

In addition, sending blanks will not overwrite the following fields on Vanguard’s systems:

* Birth Data
* Employee Date
* Plan Entry Date
* Alternate Vesting Date
* Suspension Date
* Termination Date
* Termination Reason Code
* Send Kit Indicator
* Vesting Percent Override
* Payroll Frequency for Loan Amortization
* Spouse Birth Date

Please note, if you want to blank out any of the above fields, use the Change Only (0 in column 359) functionality.

* + 1. **Contribution Details Data (Data Group B)**

The Contribution Detail Data Group is used to record the detailed amount of contributions for each participant.

Up to 25 contributions may be coded per participant on each Contribution Detail Data Group. Occurrences that are not used must be left blank. If the client leaves an occurrence blank, the next occurrence must start in the col. it should be in if the preceding occurrence was valued.

* + 1. **Contribution Totals Data (Data Group C)**

The Contribution Totals Data Group is used to record the total amount of contributions to each Source at the Plan level. This data group is used in conjunction with the Contribution Detail Data Group.

Up to 25 occurrences of Source total amounts per Plan may be coded on each Contribution Totals Data Group. Source total occurrences must be coded consecutively and must begin with the first occurrence. Occurrences that are not used must be left blank.

Separate Contribution Totals Data Group records must be sent for each Plan that provides Contribution Detail Data Group records.

* + 1. **Loan Data (Data Group D)**

The Loan Data Group allows you to send loan repayments to Vanguard.

Up to 12 loan payments may be coded per participant on each Loan Data Group. Loan payment occurrences must be coded consecutively and should begin with the first occurrence. Occurrences not used must be left blank. If the client leaves an occurrence blank, the next occurrence must start in the col. it should be in if the preceding occurrence was valued.

You have the option of supplying the loan number or leaving the loan number blank. When remitting a loan repayment for a participant with multiple loans without supplying the loan number, the payment amount remitted must exactly match the expected payment in order to avoid processing delays.

* + 1. **Compensation Data (Data Group K)**

The Compensation Data Group allows you to send participant information at the Source level for Compensation Amounts or Number of Hours worked.

Each Compensation Data Group contains the compensation amount or number of hours worked for a given payroll period. If you need to send additional compensation or hours data for a participant covering a different payroll period or a different Source, then subsequent Compensation Data Group records must be sent.

* + 1. **E-mail Address (Data Group X)**

The Email Data Group allows you to send up to three different email addresses: a personal email address, a work email address and an additional email address. Each field is optional

## Data Group Characteristics

The Standard File Format sent to Vanguard will be a variable length file. The maximum length of the variable file will be 1100 bytes. The following table provides the length of each data group and the number of occurrences allowed on each record.

Seven of the data groups (Contribution Details, Contribution Totals, Loan, Allocations, Payroll Deferrals, Eligibility, and Suspensions) allow for more than one occurrence of data per record. In addition, you may send subsequent records for a participant in any of the data groups.

|  |  |  |  |
| --- | --- | --- | --- |
| **Data Group** | **Length** | **Occurrences** | **Number Per Record** |
| Participant/Employee Data | 900 | Single | 1 per record |
| Contribution Details Data | 800 | Multiple | 25 per record |
| Contribution Totals Data | 500 | Multiple | 25 per record |
| Loan Data | 560 | Multiple | 12 per record |
| Compensation Data | 200 | Single | 1 per record |
| Email Data | 500 | Single | 1 per record |

Please make sure your EDT or Diskette meet the following criteria:

|  |
| --- |
| **EDT / Diskette Characteristics** |
| Record Format = Variable Blocked |
| Record Length = 154 to 1104 |
| CRLF |
| ASCII Code |

# Standard File Format Layout Detail

## Standard File Format Descriptions

### Columns (COLS)

The “Columns” section in the Standard File Format (SFF) layout indicates where in the file the data for each field should be placed.

### Format

The “Format” section in the SFF indicates what “type” of data is required in each field.

Every field in the layout is in character format. This allows the SFF file to be created on any platform, read by any platform, and transmitted between different platforms without altering the data or having a requirement to translate the field formats.

Every field in the layout should be left justified and space filled to the right except for the numeric fields. The numeric fields will be right justified and can be zero or space filled prior to the number.

### Field Name

The “Field Name” section in the SFF indicates the common name of the data field

### Content

The “Content” section in the SFF indicates the source (e.g. Company Defined or Defined by Vanguard) and/or an example of the data. For example, ‘CCYYMMDD’, ‘Y’ or ‘N’, etc..

### Required (REQ.)

The “Required” section in the SFF indicates whether or not the data field is required or optional as it applies to a specific client.

### Comment

The “Comment” section in the SFF provides additional information that may be beneficial when programming to the SFF specifications.

### Data Mapping

The “Data Mapping Section” is for internal Vanguard use only and outlines the transactions and data elements within the Recordkeeping System.

## Standard File Format Specifications

### Header Record

A header record is **required** for every SFF file sent to Vanguard. Each file should have only one Header Record. If a header

record is not included, Vanguard will hold up processing on the file until it is determined whether or not there is a problem with

the file.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **COLS** | **FORMAT** | **FIELD NAME** | **CONTENT** | **REQ.** | **COMMENT** |  |
|  |  | **Header Record** |  |  |  |  |
| 1-11 | X(11) | Header Zeroes | ‘00000000000’ | R |  | 00000000000 |
| 12-14 | X(03) | Header Indicator | ‘HDR’ | R |  | HDR |
| 15-22 | X(08) | Format | ‘SFF ‘ | R | Indicates the incoming file is in the Standard File Format | SFF plus 5 spaces |
| 23-28 | X(06) | Plan Number | 094612 | R | Plan Number | 094612 |
| 29-36 | X(08) | Date | ‘CCYYMMDD’ | R | Date the file is created. The date must be updated each time a file is sent to Vanguard. | Today’s date |
| 37-42 | X(06) | Time | ‘HHMMSS’ | R | Time the file is created. The time must be updated each time a file is sent to Vanguard. | Current time |
| 43-49 | X(8) | Plan # and sequence # | Blank fill | R | Blank fill | Space fill |
| 50-80 | X(30) | Filler | Blank fill | R | Blank fill | Space fill |

### Record Key

The Record Key **must** be included on every record except for the Header and Trailer records. Each record will contain the Plan

Id, SSN, Record Type, and 22 characters of filler (blank spaces) before the individual Data Group information starts in column 41.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **COLS** | **FORMAT** | **FIELD NAME** | **CONTENT** | **REQ.** | **COMMENT** |  |
|  |  | **Record Key** |  |  |  |  |
| 01-06 | X(06) | Plan Id | 094612 | R | Plan Number | 094612 |
| 07-15 | X(09) | SSN |  | R | Social Security Number of Participant/Employee.  For the Contribution Totals Data Group, this field should be blank or zero filled. | eepssn |
| 16-18 | X(03) | Record Type | Permitted Data Group Values:  A = Participant/Employee Data  B = Contribution Details Data  C = Contribution Totals Data  D = Loan Data  K = Compensation Data  X = E-mail Addresses | R | Value from ‘A ’ to ‘X ’, depending on the Data Group being sent. For example, if the Participant/Employee Data Group is being sent, the value of this field would be ‘A ’; if the Loan Data Group is being sent, the value would be ‘D ’. | If EecDedGroupCode <> PB eecemptype <> TMP send A |
| 19-40 | X(22) | Filler |  |  | Blank fill | Space fill |

### Participant/Employee Data Group (A)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **COLS** | **FORMAT** | **FIELD NAME** | **CONTENT** | **REQ** | **COMMENTS** |  |
| 41-70 | X(30) | Name |  | R | Last Name and suffix (Jr., III, etc.) [comma & space] First Name [space] Middle Initial [period]  EXAMPLE: SMITH JR., JOHN M. | Eepnamelast space eepnamesuffix coma space eepnamefirst space 1st digit of eepnamemiddle |
| 71-72 | X(02) | Status | Blank |  | Blank Fill | Space fill |
| 73-102 | X(30) | Address Line One | Do not transmit any punctuation in this field. Alpha characters only. | **R** | USPS Standard Address  For Foreign Addresses:  Street Address or Post Office Box  \*\* Due to postal service requirements, do not send in a street address and a P.O. Box \*\* | Eepaddressline1 |
| 103-132 | X(30) | Address Line Two |  | **R** | USPS Standard Address  For Foreign Addresses:  City or Town name, other principal subdivision (ie. Province, State, County, Etc.) and Postal Code.  Note: In some countries, the postal code may precede the city or town name  \*\* Due to postal service requirements, do not send in a street address and a P.O. Box \*\* | Eepaddressline2 |
| 133-150 | X(18) | City |  | **R** | Valid City  For Foreign Addresses: Country Name (Upper case letters in English) | Eepaddresscity |
| 151-153 | X(03) | State |  | **R** | Valid State  For Foreign Addresses: Blank | Eepaddressstate |
| 154-162 | X(09) | Zip Code |  | **R** | Valid Zip code using USPS Zip+4 coding, if available  For Foreign Addresses: Blank | Eepaddresszip |
| 163-163 | X(01) | Foreign Address Flag | Permitted Values:  1 – foreign address  Blank – not a foreign address |  | Indicates whether or not the address is a foreign address.  If the address is foreign, then the State and Zip Code (Col 151-162) must be blank and Foreign Address Flag must be valued with a ‘1.’ | Space fill |
| 164-176 | X(13) | Employee Number |  | **R** | Employee number as assigned by the client | eecempno |
| 177-180 | X(04) | Location Code(4) | Permitted Values  5000  4250  4600  5605  4050  5150  4020  5050  5500  4500  5600  5400  5200  4010  5700  4150  4200  4000  5030  5800  4152  5100  4700 |  | Values sent in this field must be left justified and pre-established on Vanguard’s systems.  Permitted Values  5000 - Administration  4250 – Analyst – Billable  4600 – Approved - Billable  5605 – Approved – Non-Billable  4050 - Associates  5150 – Atty Recruiting & Dev  4020 - Counsel  5050 - Docketing  5500 - Finance  4500 - FORTE  5600 – Human Resources  5400 – Information Technology  5200 - Marketing  4010 – Of Counsel  5700 - Operations  4150 – Other Attorneys  4200 - Paralegals  4000 – Partners  5030 –Public Policy  5800 - Reception  4152 – Regulatory Attorney  5100 - Secretaries  4700 - Winnow | Eecorglvl1 |
| 181-190 | X(10) | Location Code(10) | Blank Fill |  | Values sent in this field must be left justified and pre-established on Vanguard’s systems. | Space fill |
| 191-198 | X(08) | Birth Date | CCYYMMDD | **R** | Participant birth date. | eepdateofbirth |
| 199-206 | X(08) | Employment Date | CCYYMMDD | **R** | Participant hire date. | Eecdateoforiginalhire |
| 207-214 | X(08) | Plan Eligibility Date | Blank Fill |  |  | Space fill |
| 215-222 | X(08) | Plan Entry Date | Blank Fill |  |  | Space fill |
| 223-230 | X(08) | Alternate Vesting Date | CCYYMMDD | **R** | The date that captures all service to be applied towards vesting credit.  SERVICE NOTE: If the plan vests based upon hours, this date must be valued for all participants. | Eecdateoforiginalhire |
| 231-238 | X(08) | Filler |  |  | Blank fill | Space fill |
| 239-246 | X(08) | Termination Date | CCYYMMDD |  | The date employment is terminated.  SERVICE NOTE: For Auto Termination clients, the combination of Termination Date, Termination Reason Code, and Send Kit Indicator are required.  For full file clients, this data should come in on one file and then be dropped. Need to discuss process for future demographic updates. | Eecdateoftermination or space fill |
| 247-247 | X(01) | Termination Reason Code | Permitted Values  0 = Voluntary termination  4 = Retirement  5 = Disability  6 = Death |  | The termination reason code.    SERVICE NOTE: For Auto Termination clients, the combination of Termination Date, Termination Reason Code, and Send Kit Indicator are required.  If sending a ‘6’ value for Death, you must send a ‘1’ for field 248 | If emplstatus = T and eectermreason = 203 send 6  If emplstatus = T and eectermreason = 202 send 4  If emplstatus = T and eectermreason = 208 send 5  Else If emplstatus = T send 0 |
| 248-248 | X(01) | Send Kit Indicator (652) | Permitted Values  1= No Kit  2 = Basic, Balance, or Age Kit |  | This field is used to generate a Termination Kit mailing to the participant.  If sending a ‘6’ value for Death, you must send a ‘1’ for field 248 | If emplstatus = T and eectermreason = 203 send 1  If emplstatus = T and eectermreason <> 203 send 2  Else space fill |
| 249-256 | X(08) | Rehire Date | CCYYMMDD |  | **In all rehire cases, the client should value this date for rehires.**  REHIRE NOTES:  If the plan has immediate eligibility, this will overlay the original hire date.  Report will be generated on VGI’s system with Rehire date and the following DEs will be cleared out:  PHDE 021 - Status Code  PHDE 056 - Termination Date  PHDE 138 - Termination Reason  PHDE 652 - Send Kit Indicator  PHDE 653 - Termination Kit Code  PHDE 656 - Send Kit Indicator (only cleared out when plan uses 656 for auto term)  PHDE 771 - Termination Date  PHDE 772 - Kit Mailing Date | If EecDateOfOriginalHire does not = EecDateOfLastHire, send EecDateOfLastHire else space fill |
| 257-260 | X(04) | Vesting Override  Percent | Blank Fill |  |  | Space fill |
| 261-261 | X(01) | Vesting Override  Percent Indicator | Blank Fill |  |  | Space fill |
| 262-263 | X(02) | Payroll Freq. For Loan Amortization | Permitted Values:  4  5 |  | Pay Frequency to be used for future loan issuances.  Permitted Values:  4 - Monthly  5 - Semi-Monthly | If PgrPayFrequency = M send 4 else send 5 |
| 264-297 | X(34) | Filler |  |  | Blank fill | Space fill |
| 298-307 | X(10) | Payroll Code One | Permitted Values  Partner  NonPartner | **R** | Employee payroll code, defined by client.  Permitted Values  Partner  NonPartner | If EecDedGroupCode = PART send Partner else send NonPartner |
| 308-317 | X(10) | Payroll Code Two | Blank Fill | **R** |  | Space fill |
| 318-318 | X(01) | Highly Compensated Flag (HCE) | Permitted Values:  ‘Y’ = HCE  Blank, “N’ = Non-HCE |  | Highly compensated employee, determined by client.  If plan sends in a full file, this value must be included with every transmission.  Only used with Vanguard’s Payroll Related Services (PRS) | Space fill |
| 319-326 | X(08) | Effective Date | CCYYMMDD | **R** | The participants most recent hire date. | eecdateoflasthire |
| 327-350 | X(24) | Filler |  |  | Blank fill | Space fill |
| 351-358 | X(08) | Filler |  |  | Blank fill | Space fill |
| 359-359 | X(01) | Change Type | Permitted Values:  1 or blank– Full file change | **R** | The Change Type indicates if the record contains only changed data for the participant or all of the participant data.  **FULL FILES:**  If all information is sent within each file, Vanguard will determine the necessary additions and modifications that need to be made to each individual. It is not necessary to send zeroes in a field to blank it out. | 1 |
| 360-539 | X(180) | Filler | Blank Fill |  | Typically not used | Space fill |
| 540 | X(01) | Marital Status | Permitted Values:  ‘0’ – Unknown  ‘1‘ – Single.  ‘2’ – Married. |  | Participant/Employee Marital Status.  NOTE: This data is sent at the client discretion and has no system functionality. | Space fill |
| 541 | X(01) | Gender Code | Permitted Values:  ‘0’ – Unknown  ‘1’ – Male  ‘2’ – Female |  | Indicates the Gender of a participant.    NOTE: This data is sent at the client discretion and has no system functionality. | Eepgender |
| 542-568 | X(27) | Filler |  |  |  | Space fill |
| 569 | X(01) | LOA Type | Permitted Values:  M = Military Leave  O = Other – Ordinary Leave |  | Leave of Absence Type  SERVICE NOTE: The client may restrict loan issuances for participants with a LOA Type and an LOA Begin Date. Once the LOA end date is populated, the restriction will end. | if EecEmplStatus = L and EshEmplStatusReason = 300 send M  if EecEmplStatus = L and EshEmplStatusReason <> 300 send O  else space fill |
| 570-577 | X(08) | LOA Begin Date | CCYYMMDD |  | Participant/Employee Leave Of Absence Begin Date. | if EecEmplStatus = L send EecStatusStartDate else space fill |
| 578-585 | X(08) | LOA End Date | CCYYMMDD |  | Participant/Employee Leave Of Absence End Date. | if EecEmplStatus = L send EshStatusStopDate else space fill |
| 586-900 | X(314) | Filler | Blank |  | Blank | Space fill |

### Contribution Details Data Group (B)

The Contribution Details Data Group contains multiple occurrences of the Contribution Fund/Source/Amount fields. The

Occurrences must be coded consecutively and should begin with the first occurrence. Occurrences that are not being used must be left blank. If the client leaves an occurrence blank, the next occurrence must start in the col. it should be in if the preceding occurrence was valued.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **COLS** | **FORMAT** | **FIELD NAME** | **CONTENT** | **REQ.** | **COMMENT** |  |
|  |  | **Record Key** |  |  |  |  |
| 01-06 | X(06) | Plan Id | 094612 | R | Plan Number | 094612 |
| 07-15 | X(09) | SSN |  | R | Social Security Number of Participant/Employee.  For the Contribution Totals Data Group, this field should be blank or zero filled. | eepssn |
| 16-18 | X(03) | Record Type | Permitted Data Group Values:  A = Participant/Employee Data  B = Contribution Details Data  C = Contribution Totals Data  D = Loan Data  K = Compensation Data  X = E-mail Addresses | R | Value from ‘A ’ to ‘X ’, depending on the Data Group being sent. For example, if the Participant/Employee Data Group is being sent, the value of this field would be ‘A ’; if the Loan Data Group is being sent, the value would be ‘D ’.  Can be multiple lines per employee if multiple deduction codes and can be sent in any order | If eeddedcode = 4KE, 4KEP, 4K, 4KP, ROTH, ROTHE, ROTHP or RTHEP send B |
| 19-40 | X(22) | Filler |  |  | Blank fill | Space fill |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **COLS** | **FORMAT** | **FIELD NAME** | **CONTENT** | **REQ** | **COMMENT** |  |
| 41-48 | X(08) | Payroll End Date | CCYYMMDD | R | The last date in the payroll period | PrgPeriodEndDate |
| 49-56 | X(08) | PRS Override Payroll End Date | CCYYMMDD | R | The date indicates when a contribution is to be added to PRS  \*\*Note using different payroll end dates in the same file will result in multiple file creating on Vanguard's systems. \*\*\* | PrgPeriodEndDate |
| 57-66 | X(10) | Contribution Fund 1 |  |  | Field should be left blank | Space fill |
| 67-70 | X(04) | Contribution Source 1 | Permitted Values  AAA | R | Valid Vanguard defined Source  AAA – Employee Deferral  NRB – Roth 401(k)  FFF – Profit Sharing | If eeddedcode = 4K, 4KE, 4KEP or 4KP send AAA |
| 71-80 | X(10) | Contribution Amount 1 |  | R | Contribution amount for the given Fund and Source.  *Negative contribution amounts should NOT be sent.*  **The Contribution Amount should be RIGHT justified with a trailing sign. The sign should be ‘+’ indicating a positive amount. The amount can hold 7 integer places, 2 decimal places, and the trailing sign with leading zeroes.**  **Examples:**  **$500.00 = ‘000050000+’**  **$81.25 = ‘000008125+’** | If eeddedcode = 4K, 4KE, 4KEP or 4KP send PdhEECurAmt |
| 81-90 | X(10) | Filler |  | R | Blank fill | Space fill |
| 91-94 | X(04) | Contribution Source 2 |  | R |  | If eeddedcode = ROTH, ROTHE, ROTHP, RTHEP send NRB |
| 95-104 | X(10) | Contribution Amount 2 |  | R |  | If eeddedcode = ROTH, ROTHE, ROTHP, RTHEP send PdhEECurAmt |
| 105-800 | X(695) | Filler |  | R | Blank fill | Space fill |

### Contribution Totals Data Group (C)

The Contribution Totals Data Group contains multiple occurrences of the Contribution Source/Total Amount fields. The occurrences must be coded consecutively and must begin with the first occurrence. Occurrences that are not being used must be left blank.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **COLS** | **FORMAT** | **FIELD NAME** | **CONTENT** | **REQ.** | **COMMENT** |  |
|  |  | **Record Key** |  |  |  |  |
| 01-06 | X(06) | Plan Id | 094612 | R | Plan Number | 094612 |
| 07-15 | X(09) | SSN |  | R | Social Security Number of Participant/Employee.  For the Contribution Totals Data Group, this field should be blank or zero filled. | eepssn |
| 16-18 | X(03) | Record Type | Permitted Data Group Values:  A = Participant/Employee Data  B = Contribution Details Data  C = Contribution Totals Data  D = Loan Data  K = Compensation Data  X = E-mail Addresses | R | Value from ‘A ’ to ‘X ’, depending on the Data Group being sent. For example, if the Participant/Employee Data Group is being sent, the value of this field would be ‘A ’; if the Loan Data Group is being sent, the value would be ‘D ’ | If eeddedcode = 4KE, 4KEP, 4K, 4KP, ROTH, ROTHE, ROTHP or RTHEP and sum (Pdhcuramt > 0) send C |
| 19-40 | X(22) | Filler |  |  | Blank fill | Space fill |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **COLS** | **FORMAT** | **FIELD NAME** | **CONTENT** | **REQ** | **COMMENTS** |  |
| 41-44 | X(04) | Contribution Source 1 | Permitted Values  AAA | R | Valid Vanguard defined Source that contributions were made to in the Contribution Details Data Group records.  Valid Vanguard defined Source  AAA – Employee Deferral  NRB – Roth 401(k)  FFF – Profit Sharing | If eeddedcode = 4K, 4KE, 4KEP or 4KP send AAA |
| 45-54 | X(10) | Contribution Total Amount 1 | **Examples:**  **Contribution Total amount of $5,500.00 =**  **‘000550000+’**  **Contribution amount of $81.25 = ‘000008125+’** | R | The contribution total amount for the contribution source.  *Negative contribution amounts should NOT be sent.*    **The Contribution Total Amount should be RIGHT justified with a trailing sign. The sign should be ‘+’ indicating a positive amount. The amount can hold 7 integer places, 2 decimal places, and the trailing sign. Input either leading zeroes or spaces.** | If eeddedcode = 4K, 4KE, 4KEP and 4KP send sum (PdhEECurAmt) |
| 55-58 | X(04) | Contribution Source 2 |  |  |  | If eeddedcode = ROTH, ROTHE, ROTHP, RTHEP send NRB |
| 59-68 | X(10) | Contribution Total Amount 2 |  |  |  | If eeddedcode = ROTH, ROTHE, ROTHP, RTHEP send sum (PdhEECurAmt) |
| 69-390 | X(459) | Filler |  |  | Blank fill | Space fill |
| 391 | X(01) | Pretax Limit Override | ‘1’ | R | Pre tax Override | 1 |
| 392-500 | X(109) | Filler |  |  | Blank fill | Space fill |

### Loan Data Group (D)

The Loan Data Group contains multiple occurrences of the Loan Number/Payroll End Date/Payment Amount fields. The

Occurrences must be coded consecutively and should begin with the first occurrence. Occurrences that are not being used must be left blank. If the client leaves an occurrence blank, the next occurrence must start in the col. it should be in if the preceding occurrence was valued.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **COLS** | **FORMAT** | **FIELD NAME** | **CONTENT** | **REQ.** | **COMMENT** |  |
|  |  | **Record Key** |  |  |  |  |
| 01-06 | X(06) | Plan Id | 094612 | R | Plan Number | 094612 |
| 07-15 | X(09) | SSN |  | R | Social Security Number of Participant/Employee.  For the Contribution Totals Data Group, this field should be blank or zero filled. | eepssn |
| 16-18 | X(03) | Record Type | Permitted Data Group Values:  A = Participant/Employee Data  B = Contribution Details Data  C = Contribution Totals Data  D = Loan Data  K = Compensation Data  X = E-mail Addresses | R | Value from ‘A ’ to ‘X ’, depending on the Data Group being sent. For example, if the Participant/Employee Data Group is being sent, the value of this field would be ‘A ’; if the Loan Data Group is being sent, the value would be ‘D ’.  Can be multiple lines per employee and can be sent in any order | If eeddedcode = 4KL1 or 4KL2 send D |
| 19-40 | X(22) | Filler |  |  | Blank fill | Space fill |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **COLS** | **FORMAT** | **FIELD NAME** | **CONTENT** | **REQ** | **COMMENTS** |  |
| 41-43 | X(03) | Loan Number 1 |  |  | Loan number | Space fill |
| 44-51 | X(08) | Payroll End Date 1 | CCYYMMDD | R | The payroll end date that is associated with the loan payment | PrgPeriodEndDate |
| 52-61 | X(10) | Payment Amount 1 | **Examples:**  **Contribution Total amount of $5,500.00 =**  **‘000550000+’**  **Contribution amount of $81.25 = ‘000008125+’** | R | The loan payment amount.  *Negative loan amounts should NOT be sent.*  *Zero value payment amounts should NOT be sent.* | If eeddedcode = 4KL1 send PdhEECurAmt |
| 62 – 64 | X(03) | Loan Number 2 |  |  |  | Space fill |
| 65 – 72 | X(08) | Loan Number 2  Payroll End Date |  |  |  | PrgPeriodEndDate |
| 73-82 | X(10) | Loan Number 2 payment amount |  |  |  | If eeddedcode = 4KL2 send PdhEECurAmt |
| 83-292 | X(209) |  |  |  |  | Space fill |
| 293-560 | X(268) | Filler |  |  | Blank fill | Space fill |

### Compensation Data Group (K)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **COLS** | **FORMAT** | **FIELD NAME** | **CONTENT** | **REQ.** | **COMMENT** |  |
|  |  | **Record Key** |  |  |  |  |
| 01-06 | X(06) | Plan Id | 094612 | R | Plan Number | 094612 |
| 07-15 | X(09) | SSN |  | R | Social Security Number of Participant/Employee.  For the Contribution Totals Data Group, this field should be blank or zero filled. | eepssn |
| 16-18 | X(03) | Record Type | Permitted Data Group Values:  A = Participant/Employee Data  B = Contribution Details Data  C = Contribution Totals Data  D = Loan Data  K = Compensation Data  X = E-mail Addresses | R | Value from ‘A ’ to ‘X ’, depending on the Data Group being sent. For example, if the Participant/Employee Data Group is being sent, the value of this field would be ‘A ’; if the Loan Data Group is being sent, the value would be ‘D ’. | If EecDedGroupCode <> PB and eecemptype <> TMP send K |
| 19-40 | X(22) | Filler |  |  | Blank fill | Space fill |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **COLS** | **FORMAT** | | **FIELD NAME** | **CONTENT** | **REQ** | **COMMENTS** |  |
| 41- 44 | X(04) | | Source Code | Permitted Values  AA | R | Assigned by VGI  AA – Compensation for VMAP | AA |
| 45-48 | X(04) | | Process Code | Permitted Values  VMAP | R | Assigned by VGI  VMAP – Vanguard Managed Account Program | VMAP |
| 49-50 | X(02) | | Frequency | Permitted Values  01 | R | Assigned by VGI  01 for VMAP | 01 |
| 51-52 | X(02) | | Compensation Code | Permitted Values  LP | R | Assigned by VGI  LP – Lump Sum for VMAP | LP |
| 53-60 | X(08) | | Payroll Start Date | Permitted Values  CCYYMMDD | R | The date Payroll period begins  For VMAP, use the first day of the current year should be transmitted. (Ex: 20190101) | First day of current year |
| 61-68 | X(08) | | Payroll End Date | Permitted Values  CCYYMMDD | R | The date Payroll period ends  Must match the payroll end date in columns 41-48 of Data Group B.  For VMAP, use the last day of the current year should be transmitted. (Ex: 20191231) | Last day of current year |
| 69-82 | 9(13)V(01 | | Compensation Amount | The Compensation Amount should be RIGHT justified with a trailing sign. The sign should be ‘+’ indicating a positive amount. The amount can hold 11 integer places, 2 decimal places, and the trailing sign. Input leading zeroes or spaces, as necessary.  Compensation Example:  Compensation Amount of $31,815.75 =  ‘0000003181575+’ | R | Compensation amount defined in dollars or hours  *Negative Compensation amounts should NOT be sent.* | eecannsalary |
| 83-99 | | 9(11)V9(6) | Blank | Blank |  |  | Space fill |
| 100-200 | | X(101) | Filler |  |  | Blank fill | Space fill |

### Email Data Group (X)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **COLS** | **FORMAT** | **FIELD NAME** | **CONTENT** | **REQ.** | **COMMENT** |  |
|  |  | **Record Key** |  |  |  |  |
| 01-06 | X(06) | Plan Id | 094612 | R | Plan Number | 094612 |
| 07-15 | X(09) | SSN |  | R | Social Security Number of Participant/Employee.  For the Contribution Totals Data Group, this field should be blank or zero filled. | eepssn |
| 16-18 | X(03) | Record Type | Permitted Data Group Values:  A = Participant/Employee Data  B = Contribution Details Data  C = Contribution Totals Data  D = Loan Data  K = Compensation Data  X = E-mail Addresses | R | Value from ‘A ’ to ‘X ’, depending on the Data Group being sent. For example, if the Participant/Employee Data Group is being sent, the value of this field would be ‘A ’; if the Loan Data Group is being sent, the value would be ‘D ’. | If EecDedGroupCode <> PB and eecemptype <> TMP send X |
| 19-40 | X(22) | Filler |  |  | Blank fill | Space fill |
| 41- 180 | X(140) | Work Email Address |  |  | Work email address is aligned by plan/person and a person cannot have multiple work email addresses on the Vanguard systems. | eepAddressEMail |

### Trailer Record

A Trailer Record is **required** for every SFF file sent to Vanguard. Each file should have only one Trailer Record. The Record

Count should equal the number of records in the file NOT including the header and trailer records. If a trailer record is not

included, Vanguard will hold up processing on the file until it is determined whether or not there is a problem with the file.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **COLS** | **FORMAT** | **FIELD NAME** | **CONTENT** | **REQ.** | **COMMENT** |  |
|  |  | **Trailer Record** |  |  |  |  |
| 1-11 | X(11) | Trailer Nines | ‘99999999999’ | R |  | 99999999999 |
| 12-15 | X(04) | Trailer Indicator | ‘TRLR’ | R |  | TRLR |
| 16-21 | X(06) | Plan Number | 094612 | R | Plan Number | 094612 |
| 22-29 | X(08) | Date | ‘CCYYMMDD’ | R | Date the file is created (should be the same date as in the header record). | Today’s date |
| 30-35 | X(06) | Time | ‘HHMMSS’ | R | Time the file is created (should be the same time as in the header record). | Current time |
| 36-45 | X(10) | Record Count | The record count should be RIGHT justified.  For example, if there are 75,560 records in a file (not including header and trailer) the field should be filled with 5 zeroes or spaces at the beginning of the field followed by the 75560  (i.e. ‘ 75560’, or ‘0000075560’) (client may input either leading zeroes or spaces). |  | Number of records in the file, NOT including the header and trailer records. | Line count not including header and trailer |
| 46-80 | X(35) | Filler |  |  | Blank fill | Space fill |