# Exhibit 1

## Active Periodic Data File Layout – *Updated based on November 25, 2019 call with CMA CGM and Tek Partners*

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| --- | --- | --- | --- | --- | --- | --- |
| **Field Name** | **Description** | **Valid Values; Specifications** | **Length Requirement, if applicable** | **Validation** | **Validation Report to Client** | **Description of Check** |
| Social Security Number | Social Security Number of the employee. | No dashes  Include leading zeros | Exactly nine characters | Yes | Yes | Check that the Social Security Number matches a record in the database. If not, a new record will be added. |
| Employee ID | Unique employee ID, if applicable. | No dashes  Include zeros | TBD | No | No | Used as secondary participant validation. |
| First Name | First name of the employee. | Proper case | Limit of 50 characters | No | No | If name differs, overwrite existing data in proper case format. |
| Middle Name | Middle name or initial of the employee. | Proper case  Initials should not be followed by periods | Limit of 50 characters | No | No | If name differs, overwrite existing data in proper case format. |
| Last Name | Last name of the employee. | Proper case  Should include suffix, if applicable (i.e. Sr., Jr.) | Limit of 50 characters | Yes | No | If name differs, the current last name in the database will be moved into the Former Name field, and the new name loaded into the Last Name field. |
| Address1 | Address, first line, where employee currently lives. | Proper case | Limit of 100 characters | Yes | No | If address differs for an active participant, overwrite existing data in proper case format. If address differs for a term vested or retired participant, database will not be overwritten. |
| Address2 | Address, second line, where employee currently lives. | Proper case | Limit of 100 characters | Yes | No | If address differs for an active participant, overwrite existing data in proper case format. If address differs for a term vested or retired participant, database will not be overwritten. |
| City | City where employee currently lives. | Proper case | Limit of 100 characters | Yes | No | If address differs for an active participant, overwrite existing data in proper case format. If address differs for a term vested or retired participant, database will not be overwritten. |
| State | State where employee currently lives. | US state  Canadian Province abbreviation | Exactly two characters for US states  Two character ISO-3166-2:CA Canadian Province code | Yes | No | If address differs for an active participant, overwrite existing data in proper case format. If address differs for a term vested or retired participant, database will not be overwritten. |
| Zip | Postal code where employee currently lives. | No dashes  Include leading zeroes | Limit of nine characters:  Exactly five or nine numeric digits for US; exactly six numeric digits for Canada | Yes | No | If address differs for an active participant, overwrite existing data in proper case format. If address differs for a term vested or retired participant, database will not be overwritten. |
| Country | Country where employee currently lives. | Country Code | ISO-3166-1 alpha-3 country code | Yes | No | If address differs for an active participant, overwrite existing data in proper case format. If address differs for a term vested or retired participant, database will not be overwritten. |
| Gender | Gender of employee, if available. | Only one of the following:  M  F | Exactly one character | Yes | No | If gender differs, overwrite existing data. |
| Date of Birth | Date of birth of employee. | mm/dd/yyyy | Exactly 10 characters | Yes | Yes | If date of birth differs, overwrite existing data and add to validation report. |
| Hire Date | Date employee was originally hired. | mm/dd/yyyy | Exactly 10 characters | Yes | Yes | If different date, load into next available hire date field (Hire Date #2, Hire Date #3, etc.) and add to validation report. |
| Rehire Date | Most recent rehire date of employee, if applicable. | mm/dd/yyyy | Exactly 10 characters | Yes | No | If different date, load into next available hire date field (Hire Date #2, Hire Date #3, etc.). |
| Disability Date | Date employee became disabled on LTD, if applicable. | mm/dd/yyyy | Exactly 10 characters | Yes | Yes | Question if a date is passed and the status is not “L”. |
| Transfer Date | Date employee transferred into the new location, if applicable. | mm/dd/yyyy | Exactly 10 characters | Yes | Yes | If different date, load into next available transfer date field (Transfer Date #2, Transfer Date #3, etc.). |
| Pension Status | Pension status of employee:  A = Active  T = Terminated  D = Deceased  L = Disabled (LTD) | Only one of the following:  A  T  D  L | Exactly one character | Yes | Yes | Add to validation report if the status history does not make sense (for example, status changes from Deceased to Active). |
| Pension Accrual End Date | Date employee terminated, died or severance ended, if applicable. | mm/dd/yyyy | Exactly 10 characters | No | No | Load into applicable Term Date field and update status to “Terminated” for further processing. |
| Reason Code | Reason for the termination. Ex: Death, Severance, Transfer. | Key/Legend to be provided by APL | TBD | No | No | Do not load. Use to map transfer date and date of death. |
| Union Code | Code to identify union status. A blank here indicates that the Participant is in the NBU Plan. | Key/Legend to be provided by APL | TBD | No | No | If union code differs, overwrite existing data. |
| FTE Status | Current FTE ratio for the employee (for example, 0.50 for someone who is scheduled 20 hours per week). Note: We will need to be able to distinguish Part-time and Jobshare employees here. This is needed because for the BU Plan, PT and Jobshare employees have CS determined differently from FTE, and PT vs Jobshare have different credited service charts based on hours. | 0.XX if part-time or 1.00 if full-time | Exactly four characters | No | No | If FTE status differs, overwrite existing data. |
| Period Plan Year | Plan year that corresponds to the employee’s plan hours. | Yyyy | Exactly four characters | No | No | Used to update appropriate hours and pay fields in the database. |
| Period Plan Month | Month that corresponds to the employee’s plan hours. | Mm | Exactly two characters | No | No | Used to update appropriate hours and pay fields in the database. |
| Plan Hours | Employee’s YTD pensionable hours. | Example: 123.45 | Number with two decimal places | Yes | Yes | If hours differ, overwrite existing data. Question on the validation report if tolerance is exceeded. |
| Plan Earnings | Employee’s annual base salary as of the Plan Earnings Effective Date. | Example: 12345.67 | Number with two decimal places | Yes | Yes | If earnings differ, overwrite existing data. Question on the validation report if tolerance is exceeded.  Mercer will load or overwrite Plan Earnings as detailed in the Data File Specifications section. |
| Plan Earnings Effective Date | Effective date of the Employee’s annual base salary. | Example: mm/dd/yyyy | Number with two decimal places | Yes | Yes | If effective date differs, overwrite existing data.  Mercer will load or overwrite data as detailed in the Data File Specifications section. |
| Final Term Flag | Indicator that pay and hours are final (calculation can be processed). | Only one of the following:  Y  N | Exactly one character | No | No | Used to determine if data is final. |
| Marital Status | Marital status of employee. All marital status codes in Client HRIS system should be mapped to M or S only. | Only one of the following:  M  S | Exactly one character | No | No | Overwrite existing data. |
| Spouse Date of Birth | Date of birth for the employee’s spouse. | mm/dd/yyyy | Exactly 10 characters | No | No | Overwrite existing data. |
| Spouse First Name | First name of the employee’s spouse. | Proper case | Limit of 50 characters | No | No | If name differs, overwrite existing data in proper case format. |
| Spouse Middle Name | Middle name of the employee’s spouse | Proper case | Limit of 50 characters | No | No | If name differs, overwrite existing data in proper case format. |
| Spouse Last Name | Last name of the employee’s spouse | Proper case | Limit of 50 characters | No | No | If name differs, overwrite existing data in proper case format. |

# Exhibit 2

## Active Periodic Data File Specifications

Mercer requires a single file in the required layout, including formatting and valid values. Mercer only accepts pipe-delimited text (.txt) files. Since the pipe character is designated as the field delimiter character, it must not be included within the field data.

The file should be encrypted, preferably via PGP encryption, and posted to Mercer’s sFTP site.

In addition:

There should be one record per participant indexed by Social Security Number.

All data should be provided in the indicated format. Items such as tab characters and separation rows should not be used.

Each data file must contain all of the fields described in the layout. If a field is not required, it should be empty. However, the field must be present on the file. A data file must contain the required number of field delimiter characters (the pipe character) in all records. Empty fields are identified by two pipe characters appearing together.

The headers must contain the names of each field precisely as described in the Field Name column of the layout. Once established from the test files, the field names should not change.

The file will contain anyone who was active during the current and prior calendar years, to eliminate missed terminations. As examples, please see the following scenarios:

If the file is provided in early-January 2020 (for December 2019 activity), the file should contain anyone who was active at any time during 2018 through December 2019 (24 months).

If the file is provided in early-February 2020 (for January 2020 activity), the file should contain anyone who was active at any time during 2019 through January 2020 (13 months).

It is Mercer’s understanding that the file will only include those who are pension eligible.

Active employees (Pension Status of “A” for Active) – “A” includes any employee who is active at the end of the period, including those who are coded as LOA (paid or unpaid leave) in the HRIS system, but not people eligible for the Disability provisions as defined by the Plan. This status will also be used for new hires and rehires; Mercer will identify them in the data by the new hire date. This status would also include people who transfer to a participating or non-participating location, who transfer to a different structure within the plan or who transfer between plans. In transfer situations, the location field would be populated with the new location and the Transfer Date would be populated.

Vested and non-vested terminations and retirements (Pension Status of “T” for Terminated) – “T” includes anyone who is in the HRIS system as terminated, retired, or on severance (if the last day worked is the pension accrual end date). If pension accruals continue while on severance, Mercer should not receive them on the file as a “Terminated” employee until the severance end date. The Pension Accrual End Date should be the last day worked (or severance end date, as appropriate). Mercer will not process a record as terminated until both the status is “T” and the Final Term Flag is “Y.” These employees should remain on the file through the next calendar year.

Deceased employees (Pension Status of “D” for Deceased) – “D” includes anyone who went from active to deceased in the HRIS system. In this instance, the Date of Death and Pension Accrual End Date fields will be populated with the same date. These employees should remain on the file through the next calendar year.

Disabled employees (Pension Status of “L” For Disabled (LTD)) – “L” includes any employee who is eligible for the Disability provisions as defined by the Plan and coded as active or LOA (paid or unpaid leave) in the HRIS system. In these situations, the Disability Date will be populated. This will be used to indicate that a participant qualifies for a Disability Retirement (pending any additional age or service requirements).

Appropriate coding for plan or formula eligibility should be included (for example, Jobshare or part-time employees should be clearly defined on the file).

CMA CGM will determine what are pensionable (includable/excludable) hours and earnings, as defined in the current Plan document.

The Plan Hours field will include the sum of all pensionable YTD hours as determined by CMA CGM.

CMA CGM has confirmed that hours are counted based on when they are paid, not earned. For example, according to the payroll schedule (bi-weekly), hours may be earned in 2019, but paid on a check in 2020. In this case, hours paid on the check in 2020 are not included in the 2019 Plan Hours, but rather than 2020 Plan Hours. CMA CGM will provide the correct hours to Mercer, per this guidance.

Mercer can rely on these hours for Jobshare and part-time employees.

Hours may be provided and loaded for full-time employees. However, Mercer will use the hours assumption as specified in the Plan document for full-time employees.

Prior year hours may be adjusted within the first week or two of January. The hours provided on the January 15th file (for December activity) will include any applicable corrections and can be relied upon by Mercer as the final YTD hours.

The Plan Earnings field will include the sum of all pensionable earnings as determined by CMA CGM. The Plan document details that the rate of earnings on June 1 will be used. Therefore:

Total Number of Records.

If the Plan Earnings Effective Date on the file is equal to or less than 6/1 of the current year, the Plan Earnings will be loaded into the current year’s pay field in Mercer’s database.

If the Plan Earnings Effective Date on the file is equal to or greater than 6/2, the Plan Earnings would be loaded into the next year’s pay.

If different Plan Earnings are received, the updated pay will override the stored pay in Mercer’s database in accordance with the Plan Earnings Effective Date assumptions above.

The file will contain the following control totals either as the last seven lines of the file or in a separate file. The first field will contain the description (below), and the second field will contain the count or sum value. The description (below) and the counts or sum should be separated by a pipe character.

Count of Actives.

Count of Terminated.

Count of Deceased.

Count of Disabled.

Sum of Hours.

Sum of Earnings.

Unique situations will require manual verification from CMA CGM to finalize data.

CMA CGM will map all codes used in the file to the valid values listed on the layout (for example, Divorced and Widowed = S).

In the event APL has an acquisition, Mercer will be informed prior to the new group appearing on the periodic file.

Once the layout is agreed upon, it will not change.

The naming convention for the file should be as follows:

APLperiodic\_YYYYMMDD; The date should be the date the file is sent.

As an example, the file name for a file provided in February 2020 (for January 2020 activity) would be: APLperiodic\_20200205.txt.pgp.

CMA CGM will ensure the file is sent on the 15th day of the month, or the business day before if the 15th falls on a weekend or holiday.

Mercer will send validation reports five business days after receipt of the file. This report will list any missing records, data issues, and anyone who is coded with a Pension Status of “T” or “D”, but does not have a pension accrual end date listed on the file. CMA CGM will need to provide answers to any questions within two business days.

# Exhibit 3

## Active Periodic Data File Logic

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| --- | --- | --- |
| **Data Provided by Client** |  | **Logic Used by Mercer** |
| New Social Security Number | 🡪 | Add new record with a status of Active – Non-Participant. |
| Date of Birth is provided | 🡪 | Mercer assumes any changes to this date are intentional corrections and will replace the existing date in the Pension Manager database. |
| Hire Date is provided | 🡪 | Mercer assumes this date will never change as it should be the original date of hire.  Will be loaded into the original date of hire field and any existing hire dates will be shifted and preserved.  Any corrections to original hire dates should be communicated in a separate email so the incorrect date is removed from the Pension Manager database. |
| Rehire Date is provided | 🡪 | The logic will verify that the Rehire Date does not match a previous Hire Date in the Pension Manager database. If not, Rehire Date is loaded into next applicable hire date field.  Status is updated to “Active - Rehire”.  Mercer will determine applicable “Active” status.  When a participant is rehired, Mercer would anticipate any Termination Dates would be cleared from the APL data file. Mercer will retain the termination previously reported in the database to preserve the event history. |
| Pension Accrual End Date is provided | 🡪 | The logic will verify that the Pension Accrual End Date (the “termination date”) does not match a previous termination date in Pension Manager. If not, the termination date is loaded into next applicable term date field.  Mercer assumes the Pension Accrual End Date will be provided on the file for the current and prior calendar year, unless the status changes. If a person is rehired, the termination date should be removed. |
| Final Term Flag | 🡪 | If this field is passed with “Y” and the Pension Status is a “T”, Mercer will change the status in Pension Manager to “Terminated” until Mercer determines appropriate status (for example, Term Vested or Term – Non-Vested). |

# Exhibit 4

## Active Periodic Data Test Files and Impacts of Delay

Mercer is expecting the first test file from Tek Partners by no later than December 6, 2019. It is built into the process that up to two test files will be reviewed by Mercer before the format is approved. Once the format is approved, the vendor will promote the file to production in anticipation of sending the ongoing live file. Mercer would like to target receiving the first live file on January 15, 2020.

Below are the known impacts of going live without a promoted (live) periodic file in place:

The database will have some outdated data in it for actives and newly terminated employees until Mercer can start receiving and loading the live periodic files.

The participant experience could be affected as they may experience delays in receiving calculations if Mercer has to confirm data with CMA CGM before processing a calculation (for example, dates of termination, pay, etc.).

Performance Standards will not apply until the live periodic file is in place.

There is a higher risk of beginning payments for a rehired retiree, therefore CMA CGM will need to ensure they review the trust report Mercer sends monthly to confirm there are not any rehires. This is a process that should be happening each month anyway, but the risk is higher in this situation.

Finally, depending on how long the file is delayed, there could be out of scope fees. If the live file is delayed more than one month following go-live (meaning if a live file is not received by January 15, 2020), out of scope fees will be assessed and discussed with CMA CGM. Out of scope could include, but is not limited to, completing a calculation project to catch-up months of terminations, or a manual process to receive and manually load termination data each month from CMA CGM.