

ING Data Sharing Services

Data File Specifications

General Information

This document outlines the data specifications that ING will provide in order to facilitate compliance with the final 403(b) regulations that were published in the Federal Register on July 26, 2007 (72 FR 41128).

This document is organized in two parts. Part I identifies file layout conventions, including the file header and trailer for all data files. Part II outlines the detailed data records to be shared between ING and Employer or Employer's Representative. Part II includes detailed data records for the following categories:

- A. Basic Account Data
- B. Deferral Limit Monitoring / 415 Monitoring Data
- C. Required Minimum Distribution Date
- D. Hardship Amount Available Data
- E. Employer contribution Restriction Grandfathering Data
- F. Non-Emergency Withdrawal Data
- G. Loan Amount Available Data

Part I – File Layout Convention for Data Sharing between ING and Employer or Employer’s Representative

A. General File Layout Conventions

1. The extract file is an ASCII file that is pipe “|” delimited, with no spaces between the data element and pipe at either end.
2. The file is variable length.
3. In order to maintain file layout consistency, all fields, including NULL fields, will be provided. Note that within Part II, Section G. Loan Amount Available, multiple outstanding (active or defaulted) or paid off loans will be reported as recurring loan components (one set of loan components for each outstanding or defaulted loan) within a single Account record, rather than repeating loan records for the same Account.
4. NULL fields contain no values/spaces between delimiters. A NULL value is reported as two delimiters with no embedded spaces, as follows: ||
5. All date fields are formatted as CCYYMMDD.
6. All numeric fields have an explicit decimal point. The format for amount fields is “11.2” meaning 8 significant digits to the left of an explicit decimal point and two digits to the right of the decimal point; in total occupying at most 11 positions.

B. Identification of Record Types

1. Each data file contains at least one Header record and one Trailer record. Detail records will appear between the Header and Trailer records.

C. File Header for All Data Files – All data files contain a file header with the following information and layout.

Field	Max Length	Data Type	Example	Comments	Field Description	ING Value
Header	6	Text	HEADER	Required	Constant value: HEADER.	HEADER
Data Type	02	Numeric	01, 02, 03, 04	Required	Identifies the type of data which follows until a Trailer record appears 01-Account Data 02-Distributions Data 03-Census Data 04-Remittance Data	01
Data Source	30	Text	For Vendor: Vendor_ABC For Employer: ER_XYZ School District For Aggregator: Aggregator_AnyCoName	Required	Identifies the data source as the Vendor (Investment Provider), Employer or Aggregator.	Vendor ING
File Creation Date/Time	15	Text	20081001-110503	Required	Format: CCYYMMDDHHMMSS (time is in Military format 120000 for noon, 190000 for 7:00pm).	CCCCMMDD-HHMMSS
Contact	40	Text	Free-form J.Smith1-222-333-4444 x123	Optional	Identifies an individual and phone number if there are questions about the content of the file.	Null
Sender	40	Text	Free-form ABC Firm as Aggregator for Vendors D, E and F in School District Z.	Optional	Identifies sender name and role (i.e., Aggregator or Vendor)	ING
SPARK Institute 403(b) Data Elements Version No.	4	Text	1.02	Required	SPARK Institute Best Practices version number in which the data is formatted.	1.02

D. File Trailer for All Data Files – All data files contain a file trailer identifying the number of records within the file and record type, excluding the header and the trailer records.

Field	Max Length	Data Type	Example	Required for all Plans	Comments	ING Value
Trailer	7	Text	TRAILER	Required	Constant value TRAILER.	TRAILER
Record Count	8	Numeric	00045678	Required	Total number of ALL records EXCLUDING header and trailer records. Format 99999999, right justified, spaces filled with zeros.	99999999
Filler	65	Text	blank	Null	Spaces, reserved for future use.	Null

Part II –Detailed Records to be Shared between ING and Employer or Employer’s Representatives

Special note regarding assets received prior to January 1, 2009: Comingled employee and employer assets received prior to January 1, 2009, will be reported to you under the Employee money source.

A. Basic Account Data

Field	Max Length	Data Type	Example	Required for Plans with Additional Features	Field Description	ING Value
Employer EIN	10	Alpha-numeric	AB-1234567	Conditional, if no Aggregator has been assigned and the Employer has multiple Plans.	Identifies the Employer. The Employer EIN is used to tie multiple Plans of the same Employer together when there is no Aggregator involved. If there are multiple Employer EINs associated with the same Plan(s) of that Employer, the Employer must specify which EIN to associate with all of their Plans.	Null
Vendor EIN	10	Alpha-numeric	CD-7654321	Required	Identifies the Vendor (I.P.)	Null
Vendor Source Name	20	Text	Varies	Required	Identity of the Vendor associated with the Account.	ING
Aggregator Source Name	20	Alpha-numeric	Varies	Optional, required if an Aggregator has been selected by the Employer to consolidate data of all vendors associated with the Employer's plan participants	Identity of Aggregator, if any, supplying the fields. NULL if no Aggregator has been selected by the Employer.	Null
Vendor Source ID	20	Alpha-numeric	Varies	Optional	The identifier used by the Aggregator (if any) to identify the Vendor.	Null
Aggregator Plan ID	20	Alpha-numeric	Varies	Conditional, required if an Aggregator has been selected by the Employer	The identifier used by the Aggregator (if any) to identify the Plan. Must be provided if the Employer Plan ID is NULL.	Null
Vendor Plan ID	20	Alpha-numeric	Varies	Required	The identifier used by the Vendor to identify the Plan. May be the same as the Aggregator Plan ID.	ING Plan ID #

Field	Max Length	Data Type	Example	Required for Plans with Additional Features	Field Description	ING Value
Employer Plan ID	20	Alpha-numeric	AB1234567001	Conditional, required if no Aggregator has been selected	The Employer Plan ID uniquely identifies the Plan as defined by the Employer. Suggested format is Employer's EIN plus a sequential number to differentiate multiple plans of the same Employer.	Null
Employee Account #	25	Alpha-numeric	Varies	Conditional if multiple accounts within the same Plan	Employee specific account/contract # at the Vendor. This is the Participant's contract or account number at the Vendor level. Participants may have more than one account or contract with the same Vendor. This field is needed in order to properly reflect the account values at the contract level.	Employee Account #
Employee SSN	9	Numeric	123456789	Required	The participant's social security number will be used to identify the participant.	Employee SSN
Employee ID	20	Alpha-Numeric	Varies	Optional	Employee identification found on the Employer records; default to SSN if employer does not use a unique ID.	Employee SSN
Employee First Name	35	Text	Varies	Required	For research purposes only. Will be used in the event of a record rejecting.	Employee First Name
Employee Last Name	35	Text	Varies	Required	For research purposes only. Will be used in the event of a record rejecting.	Employee Last Name
Date of Birth	8	Date Format	CCYYMMDD	Required	For research purposes only. Will be used in the event of a record rejecting.	Date of Birth

Field	Max Length	Data Type	Example	Required for Plans with Additional Features	Field Description	ING Value
Cash Value Type ²	1	Alpha	G or N Assume that Vested=40K Unvested=10K Outstanding loans = 20K GROSS = 40K+10K=50K NET = 50K-20K=30K	Required	Identifies all account Cash Values as either Gross or Net. It is understood that some vendors may not have vesting schedule information so all Cash Values should reflect the total of vested and unvested amounts. (treat as if all amounts are 100% vested). If Gross, report cash value as of the reporting date, including both vested and unvested amounts without any reduction for outstanding/defaulted loans. If Net, report Gross less all outstanding/defaulted loan balances.	N
Employer Cash Value	11.2	Numeric	12345678.12	Required for Plans with employer contributions	The value of the Participant's account containing Employer Contributions. For an account containing both Employee and Employer contributions for a 403(b) plan, which can not distinguish a separate value by money sources, the reported value should be combined into the more restrictive money source. If no value submit as 0.00.	Employer Cash Value

Field	Max Length	Data Type	Example	Required for Plans with Additional Features	Field Description	ING Value
EE Deferral Cash Value	11.2	Numeric	12345678.12	Required	The value of the Participant's account containing Employee Pre-Tax or Salary Deferral Contributions. For an account containing both Employee and Employer contributions for a 403(b) plan, which can not distinguish a separate value by money sources, the reported value should be combined into the more restrictive money source. If no value submit as 0.00.	EE Deferral Cash Value
Rollover EE Pre-Tax Cash Value	11.2	Numeric	12345678.12	Required for Plans that allow rollover amounts	The value of the Participant's account containing Rollover Employee Pre-Tax or Salary Deferral Monies. This does not include Roth 403(b) rollovers that can be tracked with Rollover Roth Cash Value. If no value submit as 0.00.	Rollover EE Pre-Tax Cash Value
Rollover EE Post-Tax Cash Value	11.2	Numeric	12345678.12	Required for Plans that allow rollover amounts	The value of the Participant's account containing the Rollover Employee Post-Tax monies. If no value submit as 0.00.	0.00
Rollover Roth Cash Value	11.2	Numeric	12345678.12	Required for Plans that allow rollover amounts	The value of the Participant's account containing Rollover Roth monies. If no value submit as 0.00.	0.00
EE Post-Tax Cash Value	11.2	Numeric	12345678.12	Required for Plans with EE after tax contributions	The value of the Participant's account containing Employee Post-Tax Contributions. If no value submit as 0.00.	EE Post-Tax Cash Value
Roth 403(b) Cash Value	11.2	Numeric	12345678.12	Required for Plans with Roth features	The value of the Participant's account containing Roth 403(b) Contributions, including Roth Rollovers. If no value submit as 0.00.	Roth 403(b) Cash Value

Field	Max Length	Data Type	Example	Required for Plans with Additional Features	Field Description	ING Value
Date of First Roth Contribution	8	Date Format	CCYYMMDD	Required for Plans with Roth features	The date of the first Roth Contribution.	Null
403(b)(7) Employer Cash Value	11.2	Numeric	12345678.12	Conditional, required if Account Type = "008" (reflecting both 403(b)(1) and 403(b)(7) account	Due to regulatory requirements for more stringent distribution restriction handling: For 403(b)(7) custodial accounts = Total value (including both Employee and Employer). For annuity accounts = portion of account value (including both Employee and Employer) that were part of a contract exchange from a 403(b) (7) custodial account(s). If no value submit as 0.00.	0.00
Cash Value Date	8	Date Format	CCYYMMDD	Required	The Date of Valuation of all Cash Value fields provided within this file.	Cash Value Date
Type of Account	3	Text	001, 007, 008, 009, 01a, 01k 457	Required	001 = 403(b)(1) 007 = 403(b)(7) 008 = Both 403(b)(1) & 403(b)(7) 009 = 403(b)(9) 01a = 401a 01k = 401k 457 = 457	001, 007, 008, 01a, 01k 457

B. Deferral Limit Monitoring / 415 Limit Monitoring

Field	Max Length	Data Type	Example	Required for Plans with Additional Features	Field Description	ING Value
Year-to-Date EE Contributions	11.2	Numeric	12345678.12	Required	The amount of the Participant's contributions, (Employee pre-tax and Roth) year to date. This is needed for 402g limit monitoring. If no value submit as 0.00.	0.00
Year-to-Date ER Contributions	11.2	Numeric	12345678.12	Conditional, if Employer makes contributions	The amount of the Employer's contributions, year to date, needed for 415 limit monitoring. If no value submit as 0.00.	0.00
Account Inception-to-Date EE Contributions	11.2	Numeric	12345678.12	Optional	The amount of the Participant's contributions, (Employee pre-tax and Roth) since account inception, for calculation of 15 year Catch-Up. If no value, submit as 0.00	Total Paid-In EE
Account Inception-to-Date 15 Year Catch-Up Contributions	11.2	Numeric	12345678.12	Optional	The total of all 15 year Catch-Up contributions (Employee pre-tax and Roth) submitted since account inception. (Includes current year deferrals reclassified as Catch-Up. If no value, submit as 0.00	0.00

C. Required Minimum Distribution Data

Field	Max Length	Data Type	Example	Required for Plans with Additional Features	Field Description	ING Value
12/31/86 Cash Value – EE	11.2	Numeric	12345678.12	Required for Plans seeking to coordinate minimum required distributions.	The value of the Participant's account, containing Employee Pre-Tax or Voluntary Contributions, as of 12/31/1986. For an account containing both Employee and Employer contributions for a 403(b) plan, which can not distinguish a separate value by money sources, the reported value should be combined into the more restrictive money source. If no value submit as 0.00.	12/31/86 Cash Value - EE
12/31/86 Cash Value – ER	11.2	Numeric	12345678.12	Required for Plans seeking to coordinate minimum required distributions. Default entry is 0.00	The value of the Participant's account, containing Employer Contributions, as of 12/31/1986. For an account containing both Employee and Employer contributions for a 403(b) plan, which can not distinguish a separate value by money sources, the reported value should be combined into the more restrictive money source. If no value submit as 0.00.	12/31/86 Cash Value – ER

D. Hardship Amount Available Data

Field	Max Length	Data Type	Example	Required for Plans with Additional Features	Field Description	ING Value
Method of Reporting Hardship Amount Available data	1	Alpha	M or C	Required	The method of reporting Hardship Amount Available data. M = Maximum hardship available reported. Note that if reporting M, each component field must still be reported as "0.00", to maintain integrity of the record format. C = Hardship components are reported. If no Hardships are permitted under the Plan, enter M and 0.00 in the Total Hardship Amount Available field below.	C
Total Hardship Amount Available	11.2	Numeric	12345678.12	Conditional, Required if a) b) c) d) are not supplied	The value of the Participant's account available for withdrawal on account of a hardship. This amount is calculated by adding (a) 12-31-88 Cash Value-EE (b) 12-31-88 Cash Value-ER (c) post 12-31-88 EE contributions and subtracting (d) post 12-31-88 withdrawals If no value submit as 0.00.	0.00
Latest Hardship Distribution Type	2	Alpha	D or HP	Required; if Hardships are not allowed or not taken, enter "NO"	The reason for the most recent Hardship Withdrawal C = Casualty Loss D = Disability F = Funeral HP = Home Purchase M = Medical NO = No Hardship taken in the last 12 months PF = Prevent Foreclosure T = Tuition O = Other U = Unknown	U

Field	Max Length	Data Type	Example	Required for Plans with Additional Features	Field Description	ING Value
Latest Hardship Distribution Date	8	Date Format	CCYYMMDD	Optional if a Hardship Withdrawal has been taken	The date of the most recent Hardship Withdrawal taken so the employer can implement 6 month deferral suspension. Where the participant has made multiple hardship requests, the Employer can determine if any have been distributed and reflected in the Total Hardship Amount Available figure. If no Hardship has ever been taken, then report as NULL.	Null
Latest Hardship Distribution Amount	11.2	Numeric	12345678.12	Optional if a Hardship Withdrawal has been taken	The amount of the most recent Hardship Withdrawal taken. If no value submit as 0.00.	0.00
Hardship Component a) 12/31/88 Cash Value – EE	11.2	Numeric	12345678.12	Conditional, Required if “Hardship Amount Available” is not supplied	The value of the Participant’s account, containing Employee Pre-Tax or Voluntary Contributions, as of 12/31/1988. For an account containing both Employee and Employer contributions for a 403(b) plan, which can not distinguish a separate value by money sources, the reported value should be combined into the more restrictive money source. If no value submit as 0.00.	12/31/88 Cash Value - EE
Hardship Component b) 12/31/88 Cash Value – ER	11.2	Numeric	12345678.12	Conditional Required if “Hardship Amount Available” is not supplied	The value of the Participant’s account, containing Employer Contributions, as of 12/31/1988. For an account containing both Employee and Employer contributions for a 403(b) plan, which can not distinguish a separate value by money sources, the reported value should be combined into the more restrictive money source If no value submit as 0.00.	12/31/88 Cash Value - ER

Field	Max Length	Data Type	Example	Required for Plans with Additional Features	Field Description	ING Value
Hardship Component c) Post 12/31/88 contributions - EE	11.2	Numeric	12345678.12	Conditional, Required if "Hardship Amount Available is not supplied	The value of the Participant's post 12/31/88 contributions. If no value submit as 0.00	Post 12/31/88 Contributions – EE
Hardship Component d) Post 12/31/88 contributions – Withdrawals	11.2	Numeric	12345678.12	Conditional, Required if "Hardship Amount Available is not supplied	The value of the Participant's post 12/31/88 withdrawals. Include only if above components (b, c) have not been reduced by these withdrawals. If no value submit as 0.00	0.00

E. Employer Contribution Restriction - Grandfathering Data (for 403(b)(1) Annuity Contacts Only)

Field	Max Length	Data Type	Example	Required for Plans with Additional Features	Field Description	ING Value
Contract Certificate Issue Date	8	Date Format	CCYYMMDD	Required for (b)(1) Plans with Employer contributions	The final 403(b) regulations require that Employer contributions not be distributable until severance from employment or prior to the occurrence of some event, such as after a fixed number of years, the attainment of a stated age, or disability. The new rule does not apply to contracts issued by an insurance company before 1/1/09, so this issue date is needed in connection with plans that did not impose restrictions on distribution of Employer contributions that were at least as stringent as the new rule.	Contract Issue Date

F. Non-Emergency Withdrawal Data (for 403(b) (1) Annuity Contracts Only)

Field	Max Length	Data Type	Example	Required for Plans with Additional Features	Field Description	ING Value
12/31/88 Cash Value – EE	11.2	Numeric	12345678.12	Required	The value of the Participant's account as of 12/31/88, reduced by all post 12/31/88 distributions, if applicable. If no value submit as 0.00.	12/31/88 Cash Value – EE

G. Loan Amount Available Data

Field	Max Length	Data Type	Example	Required for Plans with Additional Features	Field Description	ING Value
Method of Reporting Loan data	1	Alpha	M or C	Required	The method of reporting Loan data. M = the Maximum Loan Amount Eligible at this vendor will be reported ³ as there have been no loans (Active, Defaulted or Paid Off) during the prior 12 months. C = Loan components data will be reported because there has been at least one loan (Active, Defaulted or Paid Off) during the prior 12 months. Although it is preferred to report loan component data for each loan separately, the data format allows a Vendor to summarize loan component data for all loans into a single set of loan components. If no Loans are permitted under the Plan, enter M and default values for other fields	C
Maximum Loan Amount Eligible-Vendor	11.2	Numeric	12345678.12	Required	The Maximum Loan Amount Eligible at this vendor subject to all IRC, Plan, Product, or Fund rules with the exception of: -do not reduce by any outstanding loan balances - do not reduce for any restriction as to the number of loans -do not reduce for any restriction as to the frequency of loans. The Aggregator (or Employer if self-administered Plan) will apply any loan level restrictions under that Plan when calculating the Maximum Loan Amount Available-Plan. If no value submit as 0.00.	0.00
Filler1	8	Date Format	CCYYMMDD	Required as NULL	NULL The previously defined field (Date of Last Loan Distributed) is no longer needed here as this data is now required within the loan component data.	Null

Field	Max Length	Data Type	Example	Required for Plans with Additional Features	Field Description	ING Value
Number of Loans Outstanding	2	Numeric	2 or 10	Required	Number of Outstanding "Active" and "Defaulted" Loans. If none, submit a 0. If there are any Outstanding (or Defaulted) Loans then this field must be greater than 0 and less than 100.	0
Filler2	11.2	Numeric	12345678.12	Required as NULL	NULL The previously defined field (Highest Outstanding Loan Balance-12 months) is no longer needed here as this data is now required within the loan component data.	Null
Loan Default Loan Indicator	1	Alpha	Y or N	Required	If the loan has been issued after 1/1/2004, indicates there is currently an outstanding defaulted Loan for the account. If Number of Loans Outstanding is 0, enter "N"	N
Number of sets of Loan Component data reported	2	Numeric	02	Required if Reporting Method is C	If the Method of Reporting is M, then submit 0 to indicate that no loan component data will follow. If the Method of Reporting is C, this value represents the number of sets of Loan component data which follow. Note that a number of loans can be summarized and reported in a single set of Loan component data, in which case, enter "1". If the Method of Reporting is C, this number must be greater than 0 and not more than 99.	Actual count of repeated loan components

Field	Max Length	Data Type	Example	Required for Plans with Additional Features	Field Description	ING Value
Vendor Loan Number Component ⁴	20	Text	Varies	Conditional, Required if Method of Reporting is "C"	Loan Number as defined by the Vendor. If loan data has been summarized for all loans (Active, Defaulted and/or Paid Off), then enter "SUMMARY" to let Aggregators know that only one set of loan components are reported for multiple loans.	Loan Number
Loan Initiation Date Component ⁴	8	Date format	CCYYMMDD	Conditional, Required if Method of Reporting is "C"	Original Date the loan was taken on this account. If "SUMMARY" loan data is reported enter the date of the most recently issued loan.	Loan Initiation Date
Loan Status Component ⁴	1	Text	A, P or D	Conditional, Required if Method of Reporting is "C"	Status of loan as last reported from the IP. (A) Active, (P) Paid or (D) Defaulted. Paid or "offset" loans must be reported for 12 months following the paid-off date. If SUMMARY loan data is reported enter as follows: enter "D" If any loan is defaulted, enter "P", if all loans have been paid off, otherwise enter "A".	Loan Status ING does not currently support reporting Paid loans for 12 months following the paid-off date.
Loan Type Indicator Component ⁴	1	Text	G or R	Conditional, Required if Method of Reporting is "C"	(G) General or (R) Residential. If SUMMARY loan data is reported enter as follows: Enter "G" unless it is known that at least one of the Active or Defaulted loans (if any) is Residential, in which case, enter "R".	Loan Type Indicator
Original Loan Amount Component ⁴	11.2	Numeric	12345678.12	Conditional, Required if Method of Reporting is "C"	Amount initially taken. IF SUMMARY loan data is reported enter the total of the original loan amounts for all outstanding, and/or defaulted loans	Original Loan Amount

Field	Max Length	Data Type	Example	Required for Plans with Additional Features	Field Description	ING Value
Remaining Loan Balance Component ⁴	11.2	Numeric	12345678.12	Conditional, Required if Method of Reporting is "C"	Current loan balance (principal and interest). If SUMMARY loan data is reported Enter the total remaining balances (principal and interest) of all outstanding and/or defaulted loans.	Remaining Loan Balance
Remaining Balance Date Component ⁴	8	Date format	CCYYMMDD	Conditional, Required if Method of Reporting is "C"	Cash Value Date	Remaining Balance Date
Highest Outstanding Loan Balance-12 months Component ⁴	11.2	Numeric	12345678.12	Conditional, Required if Method of Reporting is "C"	The highest outstanding balance of the loan over the past one year period. If SUMMARY loan data is reported Enter the aggregated sum of the highest outstanding loan balances for all outstanding defaulted and paid off loans during the last 12 months.	Original Loan Amount

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If Loan Component data is reported, then all loan component fields should repeat for every Outstanding (Active and/or Defaulted) loan and any Loan Paid Off in the last 12 months.