



Universal Recordkeeper Instructions

For recordkeepers without specific instructions, use this guide to identify the reports and fields you need.

❗ Create 4-5 individual reports containing the following plan information by participant:

- Account Activity
- Contributions
- Distributions
- Loans
- Investments (if applicable)

File Format Requirements

- ✓ All data must be contained in a **single tab or worksheet**
- ✓ **Use a flat format** with a header in the first row and corresponding data in the rows below.

Last Name	First Name	Protected SSN	Money Source	Beginning Balance
Acosta	Oakleigh	XXX-XX-1235	EE_401K	\$112.83
Adams	Aria	XXX-XX-1236	ER_MATCH	\$1,393.21
Adams	Jonathan	XXX-XX-2321	ER_MATCH	\$157.62

- ✓ **Only one file** may be uploaded for each section (i.e. account activity, contributions, distributions, etc.)
- ✓ **Excel** (.xls or .xlsx) or **comma-separated values** (.csv) files are accepted.
- ✗ **PDFs** cannot be processed.

File Content Requirements

Date Range

Each report should cover the **complete audit period** with appropriate start and end dates.

Level of Detail

Each report should display **activity by participant** during the audit period. Reports generated at the plan level will not be eligible for processing.

- ✓ **Correct: Activity displayed by participant.** The order of the data is not important as long as the dataset is complete.

Last Name	First Name	Protected SSN	Money Source	Beginning Balance
Acosta	Oakleigh	XXX-XX-1235	EE_401K	\$112.83
Adams	Aria	XXX-XX-1236	ER_MATCH	\$1,393.21
Adams	Jonathan	XXX-XX-2321	ER_MATCH	\$157.62

- ✗ **Incorrect: Summarized or aggregated data.** Files containing information at the plan level, aggregated by participant or period summaries instead of individual activity records by participant will produce inaccurate results.

	Contribution Rate	Beginning Balance	Investment Earnings	Contributions
Employee Deferral	9%	\$42,000.00	\$9,392.32	\$11,221.83
Employee Match	0	\$30,000.00	\$6,393.21	\$7,393.21
Totals:		\$72,000.00	\$15,732.62	\$15,837.62
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Report #1: Account Activity

Look for reports with names like:

Account Activity

Participant Master

Participant Detail Summary

Required Fields

- ✔ Participant Name (Full Name or First Name + Last Name)
- ✔ Participant Identifier (Protected SSN preferred or Employee ID)
- ✔ Beginning Balance Amount
- ✔ Ending Balance Amount
- ✔ Investment Identifier (Investment Option Code or Investment Option Name or Ticker Symbol)
- ✔ Money Source



If the Account Activity file doesn't include investment information by participant, a separate Investments file should be generated.

Money Sources

Money sources should be formatted in one of two ways:

- Single Column Format: All money source types are listed in a single column, with a separate column for the related contribution amounts.

Money Source	Amount	Type
Employee Deferrals	\$5,000	Contribution
Employer Match	\$2,500	Contribution
Loan Repayment	\$1,000	Contribution

- Multiple Column Format: Each money source type has its own dedicated column for amounts.

Employee Deferrals	Employer Match	Loan Repayment
\$5,400	\$2,500	\$1,000
\$4,800	\$2,400	\$950

Report #2: Contributions

Look for reports with names like:

Participant Deposit Detail

Contribution Summary

Contribution Report

Required Fields

- ✔ Participant Name (Full Name or First Name + Last Name)
- ✔ Participant Identifier (Protected SSN preferred or Employee ID)
- ✔ Date Received by Plan
- ✔ Deposit Amount
- ✔ Payroll Date
- ✔ Money Source

Money Sources

Money sources should be formatted in one of two ways:

- Single Column Format: All money source types are listed in a single column, with a separate column for the related contribution amounts.

Money Source	Amount	Type
Employee Deferrals	\$5,000	Contribution
Employer Match	\$2,500	Contribution
Loan Repayment	\$1,000	Contribution

- Multiple Column Format: Each money source type has its own dedicated column for amounts.

Employee Deferrals	Employer Match	Loan Repayment
\$5,400	\$2,500	\$1,000
\$4,800	\$2,400	\$950

Report #3: Distributions

Look for reports with names like:

Participant Distributions

Participant Disbursement Detail

Audit Withdrawals

Required Fields

- ✔ Participant Name (Full Name or First Name + Last Name)
- ✔ Participant Identifier (Protected SSN preferred or Employee ID)
- ✔ Distribution Date
- ✔ Distribution Type
- ✔ Gross Distribution

Report #4: Loans

Look for reports with names like:

Loan Activity

Loan Audit Report

Loan Register

Participant Loan Detail

Required Fields

- ✔ Participant Name (Full Name or First Name + Last Name)
- ✔ Participant Identifier (Protected SSN preferred or Employee ID)
- ✔ Beginning Loan Balance
- ✔ Ending Loan Balance
- ✔ Interest Rate
- ✔ Loans Issued
- ✔ Loan Number
- ✔ Maturity Date
- ✔ Original Loan Date
- ✔ Principal Repaid

Report #5: Investments (if applicable)



This report is only required if the Account Activity report doesn't contain investment information and if investment information should be included in the workpapers.

Look for reports with names like:

Asset Summary by Investment

Investment Allocation

Investment Activity

Required Fields

- Participant Name (Full Name or First Name + Last Name)
- Participant Identifier (Protected SSN preferred or Employee ID)
- Beginning Balance Amount
- Ending Balance Amount
- Investment Identifier (Investment Option Code or Investment Option Name or Ticker Symbol)

File Checklist

- Are column headers located in Row 1?**
If headers appear in a different row, remove all rows above the header row.
- Is there only one header row in the file?**
Remove any sub-headers or repeated header rows.
- Have all subtotals and total rows been removed?**
Delete any subtotals and total rows from the file.
- Does each row represent activity for a single participant?**
Make sure all participants with activity during the plan year are included.
- Does the report cover the full audit period?**
Make sure all participants with activity during the plan year are included.
- Is the data presented at the participant level?**
Each report must show activity at a participant level, not a plan level.
- Do I need an investment report?**
If the Account Activity file doesn't include investment information by participant, generate an additional file to include investment information in the workpapers.