Data Layouts
for
Non-Registered Investment Product Disclosures for Retirement Plan Participants

Version 1.00

September 7, 2011

Effective April 1, 2012

DATA LAYOUTS FOR NON-REGISTERED INVESTMENT PRODUCT DISCLOSURES FOR RETIREMENT PLAN PARTICIPANTS
(Version 1.00)

General Information

The Data Layouts for Non-Registered Investment Product Disclosures for Retirement Plan Participants (the "Data Layouts") were developed by The SPARK Institute in order to facilitate the efficient and cost effective flow of investment specific information for "non-registered investment products" that retirement plan administrators must provide to plan participants under Department of Labor ("DOL") rules and regulations.[1] The Data Layouts will facilitate the electronic transmission of investment specific information from non-registered investment product providers to retirement plan record keepers, investment fund information aggregators and any other party that undertakes to assist plan administrators with disclosing the information to plan participants.

The Data Layouts are intended to be used for non-registered investments (e.g., bank collective investment funds, lifetime income and annuity products, employer securities,[2] among others). For simplicity and convenience, all of such non-registered investment options are referred to herein as "investment products." The Data Layouts are intended to be flexible, but still maintain a reasonable degree of certainty so there are reliable common standards among users. As noted above, the Data Layouts are intended to facilitate the communication of investment specific information. They are not intended for communicating all of the information that a plan administrator may be required to provide to plan participants, such as plan level fees and other arrangements.

All users are cautioned that using the Data Layouts for purposes other than their intended purposes may not be suitable and could create service and product administration issues. The Data Layouts represent the views of The SPARK Institute only and are not intended as the sole or exclusive means of effecting data sharing.

The SPARK Institute may release revised versions of the Data Layouts periodically. Questions about the Data Layouts should be submitted to participant_disclosure_questions@sparkinstitute.org. General inquiries should be submitted to Larry Goldbrum at larry@sparkinstitute.org.

---

[1] 29 CFR § 2550.404a-5.

[2] For simplicity and convenience, employer securities that are registered under Federal securities laws are included in all references to "non-registered investment products" and "investment products" as used herein.

Overview

These Data Layouts include records for the initial transmission of information about an investment option (i.e., set-up information) and ongoing periodic transmissions. They are intended to support the following four general types of investment options: (1) Variable Rate of Return Investments, (2) Fixed Rate of Return Investments, (3) Employer Securities and (4) Annuities, each of which is described under the applicable parts of this document.

The document is organized in two parts.

Part 1: File Layout Conventions for Data Sharing

Part 2: Data Record Layouts

The following abbreviations are used throughout this document to indicate whether a data field is required, conditionally required, or optional:

R = Required in every transmission of the record.
C = Required in a transmission of the record if product requirements and certain conditions specified in this document are met. Certain conditional fields may or may not have to be reported depending on the applicability of the participant disclosure rules. The affected parties should refer to the applicable rules as needed.
O = Optional information based on arrangements between the affected parties, product requirement, service models, or other conditions that may vary and be determined by the affected parties.

Effective Date

This Version 1.00 will become effective on April 1, 2012. However, this Version may be implemented prior to April 1, 2012 as agreed to by both the sending and receiving parties. **The Data Layouts may be changed as needed prior to the effective date based on changes to the participant disclosures rules and regulations.**

* * * *

NOTE – THE SPARK INSTITUTE DOES NOT PROVIDE LEGAL ADVICE AND NOTHING CONTAINED IN THE DATA LAYOUTS OR ANY OTHER MATERIALS DEVELOPED BY THE SPARK INSTITUTE IS INTENDED AS LEGAL ADVICE TO ANYONE. THIS MATERIAL HAS NOT BEEN REVIEWED, APPROVED, OR AUTHORIZED BY ANY FEDERAL OR STATE REGULATORY AGENCY AS MEETING THE REQUIREMENTS OF ANY APPLICABLE RULES OR REGULATIONS. USERS OF THIS MATERIAL SHOULD CONSULT WITH THEIR LEGAL COUNSEL BEFORE USING IT.

ACKNOWLEDGEMENTS

TABLE OF CONTENTS

PART 1

File Layout Conventions for Retirement Plan Participant Disclosures

Data may be transmitted via (1) ASCII files that are pipe "|" delimited, or (2) electronic spreadsheet files (e.g., Excel). The best practice is to send ASCII pipe delimited files. The file layout conventions for each approach and header and trailer records are described below.

1.1 File Layout Conventions – Pipe Delimited ASCII Files

Pipe delimited files should be sent according to the standards set forth below, unless otherwise agreed between the affected parties.

A. The extract file should be an ASCII file that is pipe "|" delimited, with no spaces between the data element and pipe at either end.

B. Files are variable length with variable length records and fields.

C. In order to maintain file layout consistency, **all fields**, including NULL fields, **must be provided**.

D. All files should be named based on the following protocols. File name includes record type, but a single file could include multiple record types.

File name: (Provider Name or Record Keeper Name)_ Record Type Code_ (Date formatted as "CCYYMMDD")_(Time stamp formatted as follows "HHMMSS").TXT

Example: ABCProvider_2.2_20100409_110503.TXT

The Record Type Codes that are to be used when naming files are set forth below.

2.1 = Variable Rate of Return Investment Products, Employer Securities and Annuities - Set Up Records
2.2 = Variable Rate of Return Investment Products, Employer Securities and Annuities - Periodic Records
2.3 = Fixed Rate of Return Investment Products - Set Up Records
2.4 = Fixed Rate of Return Investment Products - Periodic Records

E. NULL fields should contain no values/spaces between delimiters. A NULL value is reported as two delimiters with no embedded spaces, as follows: ||

F. All date fields should be formatted as CCYYMMDD.

All "Required" date fields must be reported. Any "Optional" date field may contain a valid date or be NULL (two delimiters with no embedded space) indicating that the date is not available.

G. Any "Required" Text field cannot be reported as NULL. All text fields are not case sensitive.

H. Any "Optional" Text field can be reported as NULL or a valid value.

I. When "Maximum Length" is displayed with a decimal point, the number preceding the decimal is the maximum length for the field, and the number following the decimal point is the number of digits that may appear to the right of the decimal point. Decimal points are counted as occupying one position.

All "numeric" fields should have an explicit decimal point. The format for "amount" fields is "13.2" meaning 10 significant digits to the left of an explicit decimal point and 2 digits to the right of the decimal point; in total occupying at most 13 positions.

The format for "rate" fields is "7.3" meaning 3 significant digits to the left of an explicit decimal point and 3 digits to the right of the decimal point; in total occupying at most 7 positions.

Examples of <u>acceptable numeric</u> values include:

|0.00||0.01||1.00||1.23||1234567890.12|

Examples of <u>unacceptable numeric</u> values include:

|| ← Note – This is invalid when a numeric field is required.
 It cannot be reported as NULL.

|.||0||1||.0||0.||.00||00.||0.0|

|12345678901.45||12345678901.4567|

Examples of <u>acceptable rate</u> values include:

|100.000||0.001||123.123|

Examples of <u>unacceptable rate</u> values include:

|| ← Note – This is invalid when a numeric field is required.
 It cannot be reported as NULL.

|.||0||1||.0||0.||.00||00.||0.0||0.0000||123467.000|

2

J. Any "Required" numeric field must be reported; 0.00 is the default value and will be treated as the reported amount. Any "Optional" numeric field may contain a numeric, including 0.00 or be NULL (two delimiters with no embedded space) indicating that the field is not available.

1.2 <u>File Layout Conventions – Electronic Spreadsheet Files</u>

Electronic spreadsheet files (e.g., Excel) should be sent according to the standards set forth below, unless otherwise agreed between the affected parties. The standards set forth below are based on Excel 97 or higher.

A. All of the standards for pipe delimited files set forth in Section 1.1 that are applicable should be followed for spreadsheet files, except as specially noted below.

B. All files should be named following the same standards under Section 1.1, D, with the exception of the file extension following the decimal which should be based on the extensions used by the spreadsheet software (e.g., "xls" or "xlsx").

C. Data should be transmitted through a workbook with multiple spreadsheets or tabs. The first spreadsheet or tab should include the header information under Section 1.4, and last spreadsheet or tab should include the trailer information under Section 1.5. Additional spreadsheets or tabs that include the substantive information that is being transmitted under Section 2.1 – 2.4 should be inserted between the header and trailer. A separate spreadsheet or tab should be created for each of the Sections 2.1 – 2.4, as needed. A spreadsheet or tab does not have to be included for any of the sections that will not have any data in it.

D. The "Field" names specified in the data records herein should be used as the column headings and should be populated in separate cells across row 1 of the spreadsheet. Cells should be adjusted for length of the data. Data should be populated starting in row 2 and should follow the standards set forth in applicable sections.

E. NULL cells should contain no values/spaces.

F. All date cells should be formatted as MM/DD/YYYY.

1.3 <u>Identification of Record Types</u>

A. Each file will contain at least one SPARK Institute Header and one SPARK Trailer record. Detail records will appear between the SPARK Institute Header and Trailer records. The SPARK Institute Header contains a "Record Type Code" field which identifies the data following the SPARK Institute Header. The Record Type Codes are organized according to the types of investment products identified in the DOL regulations and are listed in Part 2.

B. There can be multiple SPARK Institute Header, Detail and SPARK Institute Trailer records on a single transmitted file. For example, an investment product provider may transmit multiple records to a record keeper in a single transmission as follows:

- "Header 1" - SPARK Institute Header for Record Types 2.1, 2.2, 2.3 and 2.4 from an investment product provider may transmit multiple records to a record keeper.
- "Data records" – Data records formatted and provided by an investment product provider according to SPARK Institute standards under Part 2, Sections 2.1, 2.2, 2.3 and 2.4.
- "Trailer 1" - SPARK Institute Trailer for Record Types 2.1, 2.2, 2.3 and 2.4 data provided by record keeper.

C. When an investment product provider sends files to record keepers for more than one investment product, there is no need to send separate Header and Trailer records for each product as long as the same data type for each investment product is transmitted. The same protocol applies to all record types in the transmission.

The SPARK Institute Data Layouts version number (e.g., 1.00) identified in the Header record should be the same across all data types.

D. All Header and data records should be followed by a CR-LF (Carriage Return – Line Feed).

1.4 SPARK Institute File Header for All Data Files - Every data file should contain a File Header with the following information and layout.

No.	Field	Maximum Length	Data Type	Example	Required/Optional/ Conditionally Required	Comments
1	Header	8	Text	SPARKPDH	R	Constant value: SPARKPDH.
2	File creation date/time	15	Text	20081001-110503	R	Format: CCYYMMDD-HHMMSS (time is in Military format 120000 for noon, 190000 for 7:00pm).
3	Record type	4	Text	2.1	R	Identifies the type of record which follows until a SPARK Institute Trailer record appears. See Part 1, Section 1.1, D for the Record Type Codes
4	Contact	300	Text	Free-form J.Smith1-222-333-4444 x123 jsmith@abc.com	O	Identifies an individual, phone number and email address if there are questions about the content of the file.
5	Sender	100	Text	Free-form ABC Firm	O	Identifies sender name.
6	Sender ID	20	Text	ABC	C	Provide Sender ID if different from source, e.g., the record keeper is using a TPA.
7	SPARK Institute Data Layouts for Non-Registered Investment Product Disclosures for Retirement Plan Participants Version No.	4	Text	1.00	R	Identify the version number of the Data Layouts in which the data is formatted.

1.5 <u>**SPARK Institute File Trailer for All Data Files**</u> – Every data file should contain a file Trailer identifying the number of records within the file and record type, including the Header and the Trailer records.

No.	Field	Maximum Length	Data Type	Example	Required/Optional/ Conditionally Required	Comments
1	Trailer	9	Text	SPARKPDTR	R	Constant value SPARKPDTR.
2	Record count	11.2	Numeric	123.00	R	Total number of ALL records INCLUDING Header and Trailer records.

PART 2

Data Record Layouts

All investment product information should be sent by the investment product provider to the retirement plan record keeper, investment fund information aggregator or any other party that undertakes to assist plan administrators with disclosing the information to plan participants using the following record layouts. Records 2.1 and 2.3 should be used for the initial product set-up and changes to such information between the investment product provider and intended recipient. Records 2.2 and 2.4 should be used for periodic transmission of information. Please note that in the event that text information is too long to fit into the designated text fields under Records 2.1 and 2.3, such additional information can be provided in Record 2.1, Field 24 and Record 2.3, Field 17, respectively. In the event of such use, the transmitting party should ensure that the receiving party is aware of the nature and purpose of the information provided in such fields.

The best practice for periodic transmissions is on a monthly basis, except that quarterly transmissions can be used as agreed to between the parties. The purpose of each record, the investment products covered by each and when they are required are described below.

2.1 – Variable Rate of Return Investment Products, Employer Securities and Annuities - Set Up Records

The investment product provider must send this record to provide information that the recipient needs to set up the investment on the record keeping or any other system that will be used for participant disclosures.

Required Data Record: Yes, for initial set-up of these types of investments and whenever there is a change in the information that was provided using this record.
Frequency: Upon establishment of the investment product on the record keeping or other participant disclosure system and whenever there is a change in the information.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
1	Investment Product ID	10	Text	AB12345670	R	Unique identifier for the investment product on the record keeper's system.
2	Investment Name	100	Text	AB12345670 01	R	Name of investment product.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
3	Investment Product ID Additional Information	100	Text	AB12345670 01	O	Provide any additional information about the product that may be useful in distinguishing it from those with the same or similar Investment Product ID and Name.
4	Investment Type	1	Text	1	R	1=Employer Security 2=Annuity 3=Other Variable Rate of Return Investment Product 4=Other
5	Name of Issuer of Investment Product	100	Text	AB12345670 01	R	Name of firm responsible for issuing the investment product.
6	Inception Date of Investment Product	8	Date Format	19641111	R	Date of inception of the investment product.
7	Investment Product Objective	300	Text	AB12345670 01	C	Provide either the product's objective in this field or its goal in the following field. One of the two must be populated.
8	Investment Product Goal	300	Text	AB12345670 01	C	Provide either the product's goal in this field or its objective in the preceding field. One of the two must be populated.
9	Investment Product Principal Strategies	4000	Text	AB12345670 01	C	Provide as required under applicable rules.
10	Investment Product - General Description of Type of Assets Held	1000	Text	AB12345670 01	C	Provide a general description of the types of holdings of the product, as required under applicable rules.
11	Investment Product Principal Risks	4000	Text	AB12345670 01	C	Provide as required under applicable rules.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
12	Shareholder-Type Fee Indicator	1	Text	Y or N	R	Indicate whether the investment imposes any shareholder- type fees that would be charged directly against a participant's account (i.e., fees that are not included or embedded in the product's operating expenses).
13	Shareholder-Type Fee Description	4000	Text	AB12345670 01	C	If field 12 is "Yes" then provide the amount and a description of the shareholder type fee.
14	Restrictions on Purchase, Transfer or Withdrawal - Indicator	1	Text	Y or N	R	Indicate whether the investment imposes any restrictions on purchases, transfers or withdrawals.
15	Restrictions on Purchase, Transfer or Withdrawal - Description	1000	Text	AB12345670 01	C	If field 14 is "Yes" then provide the restrictions on purchases, transfers or withdrawals.
16	Annuity Options - Description of Distribution Alternatives, Guaranteed Income Payments and Limitations on Right to Receive	1000	Text	AB12345670 01	C	Provide as required under applicable rules.
17	Annuity Options - Description of Costs or Factors Taken Into Account in Determining Price of Benefits	1000	Text	AB12345670 01	C	Provide as required under applicable rules.
18	Annuity Options - Description of Limitations on Right to Withdraw or Transfer and Applicable Fees	1000	Text	AB12345670 01	C	Provide as required under applicable rules.
19	Annuity Options - Description of Fees that Reduce the Value of Amounts Allocated to the Investment	1000	Text	AB12345670 01	C	Provide as required under applicable rules.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
20	Website URL	100	Text	www.abcdef. com	O	Provide a link to the investment product provider website where required investment product data is available to participants. This link should be to a website that can be provided to participants in the comparative chart.
21	Investment Category Indicator	1	Text	1	R	1=Morningstar 2=Lipper 3=Other
22	Investment Category Number	3	Text	AB1	C	If Field #21 is populated with 1 or 2, indicate investment classification code.
23	Investment Category Text	40	Text	AB12345670 01	C	If Field #21 is populated with 3, indicate investment classification name.
24	Additional Investment Product Disclosures	1000	Text	AB12345670 01	O	Provide any additional disclosures related to the investment product that the investment product provider deems are necessary.
25	As of Date	8	Date Format	19641111	R	Data referenced in record is valid as of this referenced date.

2.2 –Variable Rate of Return Investment Products, Employer Securities and Annuities – Periodic Records

The investment product provider must send this record to provide the periodic information that is needed for participant disclosures.

Required Data Record: Yes.

Frequency: Monthly, except that quarterly transmissions can be used as agreed to between the parties.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
1	Investment Product ID	10	Text	AB12345670	R	Unique identifier for the investment product on the record keeper's system.
2	Investment Name	100	Text	AB12345670 01	R	Name of investment product.
3	Investment Product ID Additional Information	100	Text	AB12345670 01	O	Provide any additional information about the product that may be useful in distinguishing it from those with the same or similar Investment Product ID and Name.
4	Quarter End Performance - 1 Year Average Annual Total Return	7.3	Numeric	999.999	R	Provide the 1 year average annual total return for the product as of the most recent quarter end.
5	Quarter End Performance -3 Year Average Annual Total Return	7.3	Numeric	999.999	O	Provide the 3 year average annual total return for the product as of the most recent quarter end.
6	Quarter End Performance - 5 Year Average Annual Total Return	7.3	Numeric	999.999	R	Provide the 5 year average annual total return for the product as of the most recent quarter end.
7	Quarter End Performance - 10 Year Average Annual Total Return	7.3	Numeric	999.999	R	Provide the 10 year average annual total return for the product as of the most recent quarter end.
8	Quarter End Performance – Since Inception Average Annual Total Return	7.3	Numeric	999.999	C	Provide the inception to date average annual total return for the product as of the most recent quarter end, as required under applicable rules.
9	Month End Performance - 1 Year Average Annual Total Return	7.3	Numeric	999.999	O	Provide the 1 year average annual total return for the product as of the most recent month end as agreed to between the affected parties.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
10	Month End Performance - 3 Year Average Annual Total Return	7.3	Numeric	999.999	O	Provide the 3 year average annual total return for the product as of the most recent month end as agreed to between the affected parties.
11	Month End Performance - 5 Year Average Annual Total Return	7.3	Numeric	999.999	O	Provide the 5 year average annual total return for the product as of the most recent month end as agreed to between the affected parties.
12	Month End Performance - 10 Year Average Annual Total Return	7.3	Numeric	999.999	O	Provide the 10 year average annual total return for the product as of the most recent month end as agreed to between the affected parties.
13	Month End Performance - Since Inception Average Annual Total Return	7.3	Numeric	999.999	O	Provide the inception to date average annual total return for the product as of the most recent month end, as agreed to between the affected parties.
14	Calendar Year Performance - 1 Year Average Annual Total Return	7.3	Numeric	999.999	R	Provide the 1 year average annual total return for the product as of the most recent calendar year end.
15	Calendar Year Performance - 3 Year Average Annual Total Return	7.3	Numeric	999.999	O	Provide the 3 year average annual total return for the product as of the most recent calendar year end.
16	Calendar Year Performance - 5 Year Average Annual total return	7.3	Numeric	999.999	R	Provide the 5 year average annual total return for the product as of the most recent calendar year end.
17	Calendar Year Performance - 10 Year Average Annual Total Return	7.3	Numeric	999.999	R	Provide the 10 year average annual total return for the product as of the most recent calendar year end.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
18	Calendar Year Performance - Since Inception Average Annual Total Return	7.3	Numeric	999.999	C	Provide the inception to date average annual total return for the product as of the most recent calendar year end, as required under applicable rules.
19	Primary Benchmark Indicator	1	Text	1	R	1=Morningstar 2=Lipper 3=Other
20	Primary Benchmark Code	3	Text	001	R	If "1" or "2" is provided in field #19, indicate the Primary Benchmark Code.
21	Primary Benchmark - Specified Name	100	Text	AB1234567001	C	If "3" is provided in field #19, provide the name of the benchmark.
22	Secondary Benchmark Indicator	1	Text	1	O	1=Morningstar 2=Lipper 3=Other
23	Secondary Benchmark Code	3	Text	001	O	If "1" or "2" is provided in field #22, indicate the Secondary Benchmark Code.
24	Secondary Benchmark - Specified Name	100	Text	AB1234567001	C	If "3" is provided in field #22, provide the name of the benchmark.
25	Additional Benchmark Information	1000	Text	AB1234567001	O	Provide additional information about custom benchmarks (e.g., blended), as needed.
26	Primary Benchmark - 1 Year Performance	7.3	Numeric	999.999	R	Provide the primary benchmark performance data as of the most recent calendar year end.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
27	Primary Benchmark - 3 Year Performance	7.3	Numeric	999.999	O	Provide the primary benchmark performance data as of the most recent calendar year end, as agreed to by the affected parties. Provide when 3 year average annual performance data is provided.
28	Primary Benchmark - 5 Year Performance	7.3	Numeric	999.999	R	Provide the primary benchmark performance data as of the most recent calendar year end.
29	Primary Benchmark - 10 Year Performance	7.3	Numeric	999.999	R	Provide the primary benchmark performance data as of the most recent calendar year end.
30	Primary Benchmark - Inception to Date Performance	7.3	Numeric	999.999	C	Provide the primary benchmark performance data as of the most recent calendar year end, as required under applicable rules.
31	Secondary Benchmark - 1 Year Performance	7.3	Numeric	999.999	O	Provide the secondary benchmark performance data as of the most recent calendar year end.
32	Secondary Benchmark - 3 Year Performance	7.3	Numeric	999.999	O	Provide the secondary benchmark performance data as of the most recent calendar year end, as agreed to by the affected parties. Provide when 3 year average annual performance data is provided.
33	Secondary Benchmark - 5 Year Performance	7.3	Numeric	999.999	O	Provide the secondary benchmark performance data as of the most recent calendar year end.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
34	Secondary Benchmark - 10 Year Performance	7.3	Numeric	999.999	O	Provide the secondary benchmark performance data as of the most recent calendar year end.
35	Secondary Benchmark - Inception to Date Performance	7.3	Numeric	999.999	O	Provide the secondary benchmark performance data as of the most recent calendar year end, as required under applicable rules.
36	Total Annual Operating Expense (Gross) - Percentage	7.3	Numeric	999.999	R	Provide the total annual operating expense of the product before waivers and reimbursements, expressed as a percentage.
37	Total Annual Operating Expense (Gross) – Dollars per $1,000	7.2	Numeric	999.99	R	Provide the total annual operating expense of the product before waivers and reimbursements, expressed as dollars per $1,000.
38	Total Annual Operating Expense (Net) - Percentage	7.3	Numeric	999.999	O	Provide the total annual operating expense of the product after waivers and reimbursements, expressed as a percentage.
39	Annual Net Operating Expense – Dollars per $1,000	7.2	Numeric	999.99	O	Provide the total annual operating expense of the product after waivers and reimbursements, expressed as dollars per $1,000.
40	Explanation of Fee Waivers	1000	Text	AB123456700 01	O	Provide as applicable.
41	Additional Information for Expense Estimates	1000	Text	AB123456700 01	O	Provide as required under applicable rules.
42	Investment Product - Portfolio Turnover Rate	7.3	Numeric	999.999	C	If applicable, include calculated Portfolio Turnover Rate of the investment product.
43	7 Day Yield	7.3	Numeric	999.999	O	If applicable, provide most recent 7 day yield (simple).

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
44	As of Date - Quarter End Performance Information	8	Date Format	19641111	R	Indicate the date as of which the performance data provided in fields 4-8 is valid.
45	As of Date - Month End Performance Information	8	Date Format	19641111	C	If month end performance data is provided in fields 9-13, indicate the date as of which the performance data provided is valid.
46	As of Date - Calendar Year Performance Information	8	Date Format	19641111	R	Indicate the date as of which the performance data provided in fields 14-18 is valid.
47	As of Date for 7 Day Yield	8	Date Format	19641111	C	If 7 day yield data is provided in field #43, indicate the date as of which the data is valid.
48	As of Date - All Non-Performance Information	8	Date Format	19641111	R	Indicate the date as of which all information **other than** the performance data provided is valid.

2.3 – Fixed Rate of Return Investment Products - Set Up Records

The investment manager or custodian will send this record to provide information that the record keeper needs to set up the investment on the record keeping or any other system that will be used for participant disclosures.

Required Data Record: Yes, for initial set-up of these types of investments and whenever there is a change in the information that was provided using this record.
Frequency: Upon establishment of the investment product on the record keeping or other participant disclosure system and whenever there is a change in the information.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
1	Investment Product ID	10	Text	AB12345670	R	Unique identifier for the investment product on the record keeper's system.
2	Investment Name	100	Text	AB1234567001	R	Name of investment product.

16

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
3	Investment Product ID Additional Information	100	Text	AB1234567001	O	Provide any additional information about the product that may be useful in distinguishing it from those with the same or similar Investment Product ID and Name.
4	Name of Issuer of Investment Product	100	Text	AB1234567001	R	Name of firm responsible for issuing the product.
5	Inception Date of Investment Product	8	Date Format	19641111	R	Date of inception of the product.
6	Rate of Return	7.3	Numeric	999.999	R	Fixed rate of return for the product.
7	Rate Adjustment Indicator	1	Text	Y or N	R	Indicate whether there are rate adjustments for the product.
8	Rate Adjustment Frequency	1	Text	1	C	If Field #7 is Y, populate: 1=Monthly 2=Quarterly 3=Semi-Annual 4=Annual 5=Other
9	Minimum Rate	7.3	Numeric	999.999	C	If Field #7 is Y, populate Minimum Rate (Floor) for the product.
10	Maximum Rate	7.3	Numeric	999.999	C	If Field #7 is Y, populate Maximum Rate (Ceiling) for the product.
11	Shareholder-Type Fee Indicator	1	Text	Y or N	R	Indicate whether the investment imposes any shareholder- type fees that would be charged directly against a participant's account.
12	Shareholder-Type Fee Description	1000	Text	AB123450	C	If field #11 is "Yes" then provide the amount and a description of the shareholder-type fee.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
13	Restrictions on Purchase, Transfer or Withdrawal - Indicator	1	Text	Y or N	R	Indicate whether the investment imposes any restrictions on purchases, transfers or withdrawals.
14	Restrictions on Purchase, Transfer or Withdrawal - Description	1000	Text	AB1234567001	C	If field #13 is "Yes" then provide the restrictions on purchases, transfers or withdrawals.
15	Investment Product Contact Information	300	Text	Free-form J.Smith1-222-333-4444 x123 jsmith@abc.com	R	Listing of investment product contact information (name, phone number, e-mail address) for record keeper.
16	Website URL	100	Text	www.abcde.com	O	Provide a link to the investment product provider website where required investment product data is available to participants. This link should be to a website that can be provided to participants in the comparative chart.
17	Additional Investment Product Disclosures	1000	Text	AB1234567001	O	Provide any additional disclosures related to the investment product that the investment product provider deems are necessary.
18	As of Date	8	Date Format	19641111	R	Data referenced in record is valid as of this referenced date.

2.4 – Fixed Rate of Return Investment Products - Periodic Records

The investment manager or custodian will send this record to provide the periodic information that is needed for participant disclosures regarding the investment option.

Required Data Record: Yes.
Frequency: Monthly, except that quarterly transmissions can be used as agreed to between the parties.

No.	Field	Maximum Length	Data Type	Example	Required/ Optional/ Conditionally Required	Comments
1	Investment Product ID	10	Text	AB12345670	R	Unique identifier for the Investment Product on the record keeper's system.
2	Investment Name	100	Text	ABCDEFG	R	Name of investment.
3	Investment Product ID Additional Information	100	Text	AB12345670 01	O	Provide any additional information about the product that may be useful in distinguishing it from those with the same or similar Investment Product ID and Name.
4	Fixed or Stated Rate of Return	7.3	Numeric	999.999	R	Provide the fixed or stated rate of return for the investment product.
5	Fixed or Stated Rate Term Start Date	8	Date Format	19640101	R	Commencement Date for the rate of return designated in field #4.
6	Fixed or Stated Rate Term End Date	8	Date Format	19640101	R	Termination or Reset Date for the rate of return designated in field #4.
7	As of Date	8	Date Format	19641111	R	Indicate the date as of which the data provided is valid.

APPENDIX A
To The
DATA LAYOUTS FOR NON-REGISTERED INVESTMENT PRODUCT DISCLOSURES FOR RETIREMENT PLAN PARTICIPANTS
(Version 1.00)

VERSION CONTROL LOG

Version	Description	Date Published	Page Reference	Description of Revisions
1.00	Initial version	September 7, 2011	n/a	