



BEST PRACTICES FOR 403(b) AND RELATED RETIREMENT PLANS
INFORMATION SHARING
June 30, 2009

**Sample Files, Data Sharing Formats,
And Coding “Pipe Delimited” Data**

This document is arranged in two parts. Part I provides sample file and data sharing formats in connection with The SPARK Institute Best Practices for 403(b) Plans Information Sharing. The Part I material is new. Part II provides guidelines for coding pipe delimited data. Part II was previously released as a stand-alone document. The SPARK Institute is taking this opportunity to combine the Part II material into this document because the subject matter is closely related. Additionally, we clarified certain issues that have been identified in questions we received. No changes were made to the format.

Note – The following samples, formats and guidelines, and any updates are posted on The SPARK Institute website under the 403(b) Plans Materials Section of the Comments and Materials page, which is located at the web address shown below. Any updates or revisions will be posted on the website as necessary.

<http://www.sparkinstitute.org/comments-and-materials.php>

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PART I - SAMPLE FILES AND DATA SHARING FORMATS

The following samples and guidelines should be followed for formatting files.

Transmit one file for Part I and II on a specified frequency agreed to by both parties and a separate file for Part II and IV on the same or different agreed upon frequencies.

Parts I and II

- a. SPARK Header for Vendor 1’s data of Data Type “01” (Account) from Sender A
- b. SPARK formatted (Account) 01 Detail records for Vendor 1 Plan 1
- c. SPARK formatted (Account) 01 Detail records for Vendor 1 Plan 2
- d. SPARK formatted (Account) 01 Detail records for Vendor 1 Plan 3
- e. SPARK Trailer for Vendor 1’s (Account) data

Beginning of File

Header

Vendor Plan ID (Can be for multiple Plan Sponsors)	Vendor EIN	Employee Account Number	Employee SS	Data Type	Valuation Date	File Creation Date/Time
12345	DIA5555	ABC123	111-11-1111	01	3/31/2009	4/1/2009
12345	DIA5555	ABC123	222-22-2222	01	3/31/2009	4/1/2009
12346	DIA5555	ABC123	222-22-2222	01	3/31/2009	4/1/2009
12346	DIA5555	DEF123	111-11-1111	01	3/31/2009	4/1/2009
12346	DIA5555	DEF123	222-22-2222	01	3/31/2009	4/1/2009
56789	DIA5555	GHI123	555-55-5555	01	3/31/2009	4/1/2009
56789	DIA5555	GHI123	666-66-6666	01	3/31/2009	4/1/2009

Trailer

End of File

Part I and Part IV

- a. SPARK Header for Vendor 1’s data of Data Type “02” (Distributions Made)
- b. SPARK formatted (Distributions Made) 02 Detail records for Vendor 1 Plan 1
- c. SPARK formatted (Distributions Made) 02 Detail records for Vendor 1 Plan 2
- d. SPARK formatted (Distributions Made) 02 Detail records for Vendor 1 Plan 3
- e. SPARK Trailer for Vendor 1’s (Distributions Made) data

Beginning of File

Header

Vendor Plan ID (Can be for multiple Plan Sponsors)	Vendor EIN	Employee Account Number	Employee SS	Data Type	Valuation Date	File Creation Date/Time
12345	DIA5555	ABC123	111-11-1111	02	3/31/2009	4/1/2009
12345	DIA5555	ABC123	222-22-2222	02	3/31/2009	4/1/2009
12346	DIA5555	DEF123	111-11-1111	02	3/31/2009	4/1/2009
12346	DIA5555	DEF123	222-22-2222	02	3/31/2009	4/1/2009
56789	DIA5555	GHI123	555-55-5555	02	3/31/2009	4/1/2009
56789	DIA5555	GHI123	666-66-6666	02	3/31/2009	4/1/2009

Trailer

End of file

Sending combination of all Parts I, II and IV

The Best Practices do not require sending both “Account” and “Distributions Made” data in the same file. However, if it is agreed to by both the receiving and sending parties, all Parts can be combined into one file for all Plan Sponsors being reported. There would be one set of Header and Trailer records for each Data Type. The records would be consecutive as shown below.

All records within the Header and Trailer should be defined in the same layout that is specified on the Header SPARK Version Number. For example if the Header says V1.03 the data records should be in V1.03 format.

Beginning of File

Header

Vendor Plan ID (Can be for multiple Plan Sponsors)	Vendor EIN	Employee Account Number	Employee SS	Data Type	Valuation Date	File Creation Date/Time
12345	DIA5555	ABC123	111-11-1111	01	3/31/2009	4/1/2009
12345	DIA5555	ABC123	222-22-2222	01	3/31/2009	4/1/2009
12346	DIA5555	ABC123	222-22-2222	01	3/31/2009	4/1/2009
12346	DIA5555	DEF123	111-11-1111	01	3/31/2009	4/1/2009
12345	DIA5555	DEF123	222-22-2222	01	3/31/2009	4/1/2009
56789	DIA5555	GHI123	555-55-5555	01	3/31/2009	4/1/2009
56789	DIA5555	GHI123	666-66-6666	01	3/31/2009	4/1/2009

Trailer

Header

Vendor Plan ID (Can be for multiple Plan Sponsors)	Vendor EIN	Employee Account Number	Employee SS	Data Type	Valuation Date	File Creation Date/Time
12345	DIA5555	ABC123	111-11-1111	02	3/31/2009	4/1/2009
12345	DIA5555	ABC123	222-22-2222	02	3/31/2009	4/1/2009
12346	DIA5555	DEF123	111-11-1111	02	3/31/2009	4/1/2009
12346	DIA5555	DEF123	222-22-2222	02	3/31/2009	4/1/2009
56789	DIA5555	GHI123	555-55-5555	02	3/31/2009	4/1/2009
56789	DIA5555	GHI123	666-66-6666	02	3/31/2009	4/1/2009

Trailer

End of File

Click on the below links below to see specific examples of Parts I, II and IV with all fields with values and pipe delimiters.

Parts I and II - Sample File

Click [here](#) for Sample File

Parts I and IV - Sample File

Click [here](#) for Sample File

PART II - CODING “PIPE DELIMITED” DATA

Data for each Participant record should be sent on a separate line. A CR-LF (Carriage Return-Line Feed) is expected at the end of each record. (Added June 2009.)

A PIPE (|) is used to delineate where a data field ends and where the next data field begins. On a record which begins with a data field which is not required, two situations can be encountered:

1. If there is a value for Field 1, the record begins with the data value itself (without a leading PIPE) and the first data value is then followed by a PIPE to signify the end of the first data field and the beginning of the second.
2. If the first data field is optional or conditional and no value is being reported, the record layout begins with a single PIPE to signify that the first data field is NULL and the second data field is beginning.

There is no PIPE at the end of the last data field on the record if the last data field has a value, since an additional data field does not follow. If, however, the last data field is NULL, then there is a single PIPE at the end. As noted above, a CR-LF is expected at the end of each record in order to indicate that the end of record condition has been met. (Added June 2009.)

Field 1 – Optional data field, for example, Employer EIN

In Example 1 the value “AL-1234567” is reported, in Example 2 NULL is reported (no value).

Field 2 – Required data field, for example, Vendor EIN; the value “CT-0012345” is reported in both Examples.

Field 3 – Optional data field, Employee ID, is not available (i.e. NULL) in both examples.

Field 4 – Optional data field, Latest Hardship Distribution Date...no hardship has ever been taken, so NULL is reported in both examples.

Field 5 – Optional data field, Latest Hardship Distribution Amount requires that “0.00” be reported if no value.

This is the last data field on this particular record in both examples.

Example 1: Values reported for Fields 1,2, and 5 but NULLs reported for Fields 3,4.

AL-1234567|CT-0012345|||0.00

Example 2: Values reported for Fields 2 and 5 only but NULLs reported for Fields 1,3,4.

|CT-0012345|||0.00

The first character is a PIPE, signifying the first field is NULL.

Field 1-Null Field 2 Field 3-Null Field 4-Null Field 5.