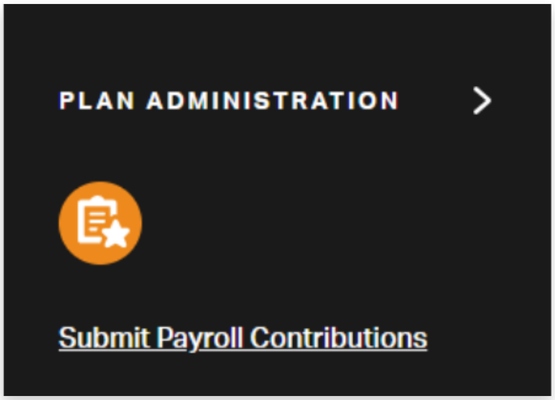
Manual Contributions Quick View

How to Submit IRA Plan Contributions on the Plan Website

These instructions will walk you step by step through how to submit contributions to your IRA-based retirement plan. Everything you'll need to manage your payroll is located on the plan website.

1. Start by logging in to your plan website using your secure credentials. From your Dashboard, select **Submit Payroll Contributions** in the Plan Administration tile.



2. Select the appropriate **Site**. Sites can be used to differentiate payrolls when you have multiple locations or pay employees on different payroll schedules. Most employers will only have one site.

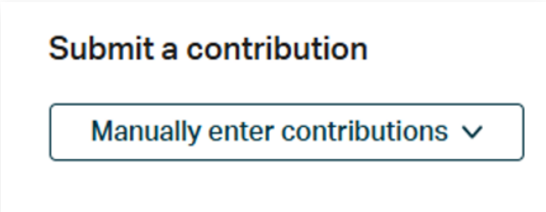
   If you need to establish more than one site, contact the IRA Service Team.

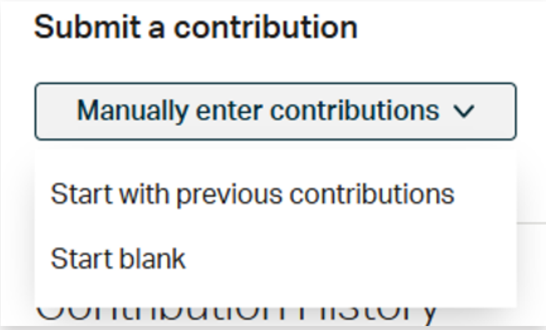
3. Select **Manually enter contributions**.

   Choose either **Start blank** to enter contribution data from scratch or **Start with previous contributions** to edit contribution data from the last contribution you submitted.

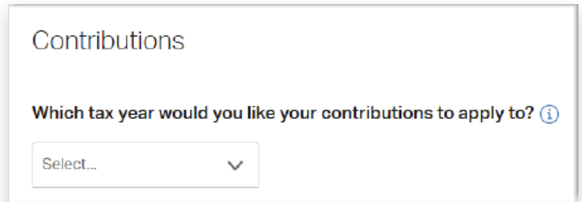
   If there is a submission that has not been completed, you will see two options: **Continue in progress** or **Reset in progress**. If you would like to continue working on the payroll, click **Continue in progress**. If you would like to reset (delete) that payroll and start over, click **Reset in progress**.

   Tip: If there is a contribution in-progress for your selected site, you will not be able to submit a different contribution until you either submit the in-progress contribution or reset (delete) the submission in progress.





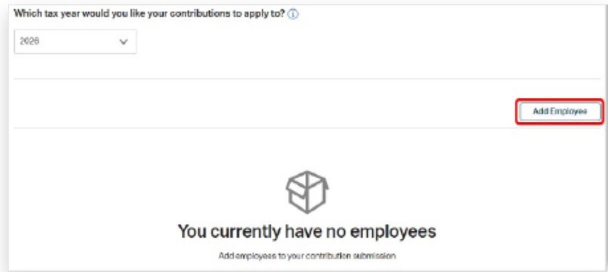
4. Select the **tax year** your contribution is for.



5. Add employees and/or update contributionamounts in the contribution grid. If you chose **Start blank**, the contribution grid will be blank.

   To add employees to the grid, click on the **Add Employee** button and search by name. If your employee isn't listed confirm they have completed the Ascensus Trust IRA application.

   If you choose **Start with previous contributions**, employees you submitted for your last fully completed contribution will populate and you can update their contribution amounts (if necessary).

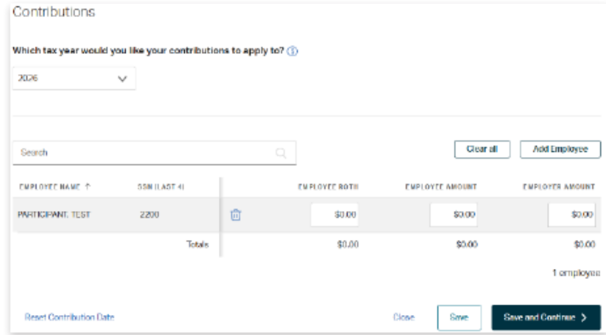


6. After employee(s) and the contribution amounts have been populated, click **Save and Review**.

   Tip: When you are done entering or editing the data fields, you can verify the bottom totals match your expected contribution totals.

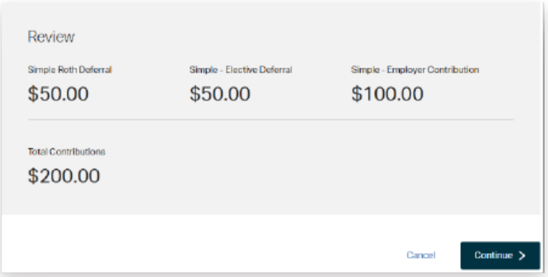
   The system completes an initial review of your submission in real-time to help you identify and correct data errors that could delay processing. This helps ensure that your file is submitted in good order.

   Please note: If your plan allows for Roth contributions, you will see a box that references Roth contributions, however, you should follow the instruction of what your employee chose to do via their salary reduction agreement and that should match the deductions taken from payroll.



7. The **Review** section displays the total amounts being submitted for the employee deferrals (if applicable) and employer contributions (if applicable). If the totals match the intended contribution amounts, click **Continue** to continue processing.

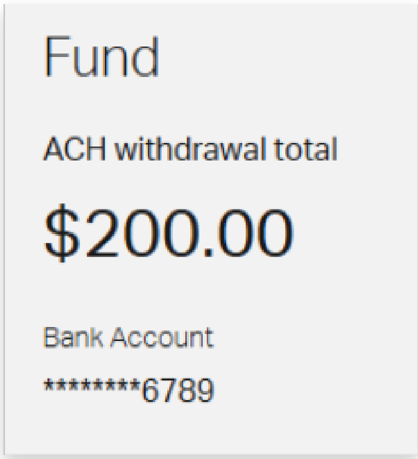
   Please note: If your plan allows for Roth contributions, this screen will display totals for both Roth and pre-tax contributions, which should match the total deductions taken from payroll.



8. Next, you will see a page to confirm funding for your contribution.

   If your plan is set up to fund via ACH, you will see the total amount for the ACH withdrawal and the last four digits of the bank account to be debited.

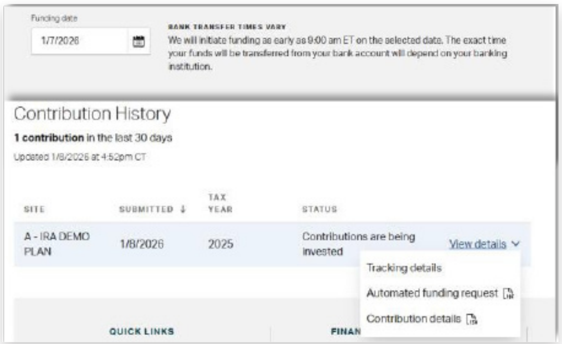
   If the bank account information is incorrect and needs to be updated, please see Appendix 1. Do not click **Submit** until you have updated your bank account information.



9. Click **Submit**.

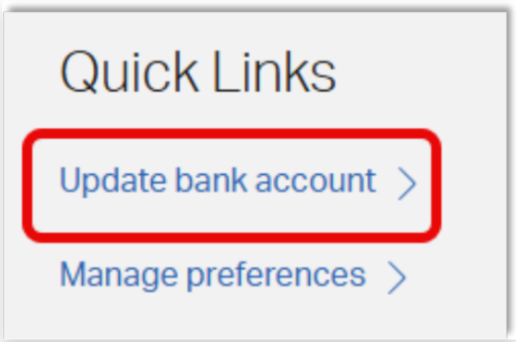
   You will receive an Automated Funding Request (AFR) email that confirms the site, source totals, and whether contributions are to be funded via Automated Clearing House (ACH) or check. The AFR email will also include funding instructions, if necessary. Please remember to include your AFR email notification with your check(s) if you are funding via check.

   You can view details of your submissions processed in the last 30 by clicking **View details** next to the submission at the bottom of the screen. Tracking details will provide you with progress of the steps associated with investing your contributions. You can also download a PDF of the Automated funding request (AFR) that will be emailed to you.

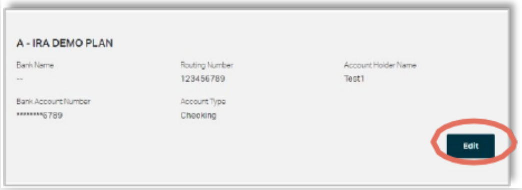


Appendix 1: To Add or Update Banking Information

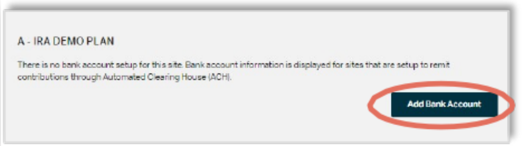
1. From the Contributions page, select **Update bank account** from the Quick Links navigation pane.



2. On the **Contribution Bank Account** window, select **Edit** to update the existing bank account for a specific site.



3. Modify your bank account information and click on **Save**.



4. To add a bank account to a site, select **Add Bank Account**.

   If you do not have access to Edit/Add Bank Account Information, please contact the IRA Service Team for assistance.