User Guide

Simplified Contribution Platform

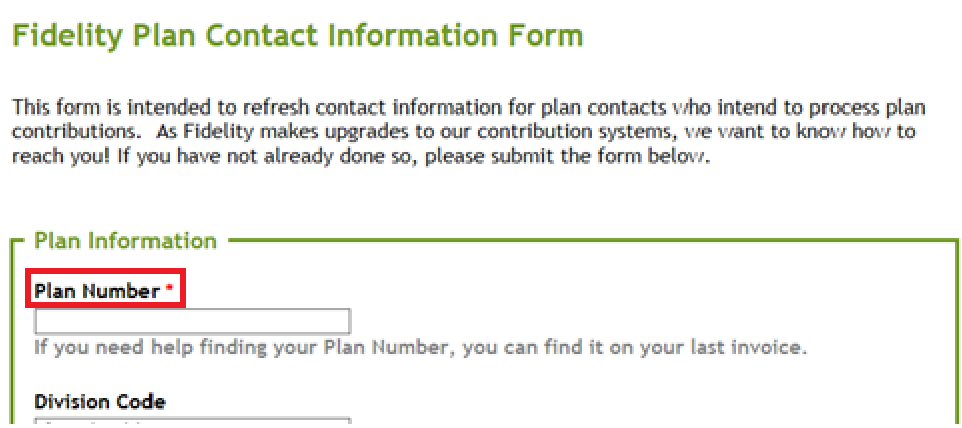
Simplified Contribution Platform User Guide

Introduction

This guide provides instructions for employers to submit retirement plan contributions to Fidelity Investments through the online Simplified Contribution Platform (SCP). SCP enables you to set up, fund, and submit participant contribution requests. **Note:** SCP is used for funding contributions only. For all other enrollment, changes, terminations, or other transaction requests, refer to your employer's or sponsor's procedures.

New SCP Users

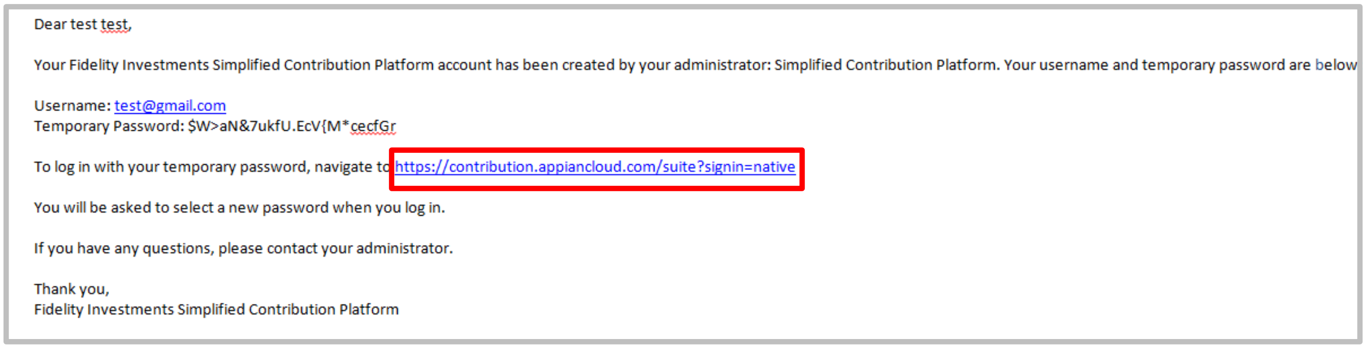
If you have never registered in SCP or received emails about the initial login email, follow these steps.

Step	Action
1	Open the Fidelity Plan Contact Information Form.
2	Fill in all required fields marked with an asterisk (*).  Fidelity Plan Contact Information Form This form is intended to refresh contact information for plan contacts who intend to process plan contributions. As Fidelity makes upgrades to our contribution systems, we want to know how to reach you! If you have not already done so, please submit the form below. Plan Information Plan Number * If you need help finding your Plan Number, you can find it on your last invoice. Division Code
3	Fidelity will contact you within one week to help you establish access.

Important: If your role changes, your successor needs to follow these steps to gain access to the system. For your convenience, SCP allows multiple users from each employer to register and remit contributions. Encourage your successor to register as soon as possible after joining the team.

Logging into SCP

The initial set up email from SCP includes a temporary password and username. From there, you will be prompted to log in and set up a new permanent password.



Dear test test,

Your Fidelity Investments Simplified Contribution Platform account has been created by your administrator: Simplified Contribution Platform. Your username and temporary password are below

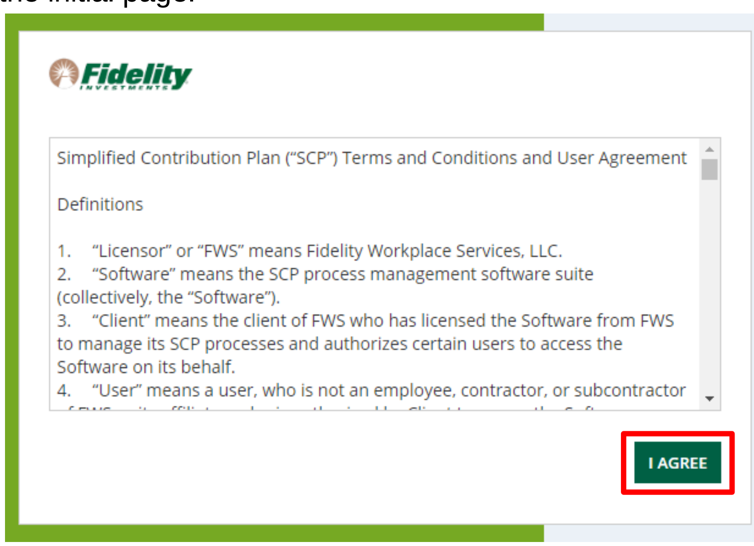
Username: test@gmail.com
Temporary Password: $W>aN&7ukfU.EcV{M*cecfGr

To log in with your temporary password, navigate to https://contribution.appiancloud.com/suite?signin=native

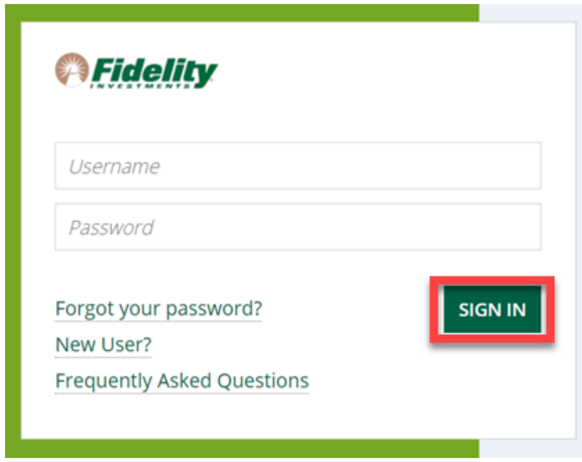
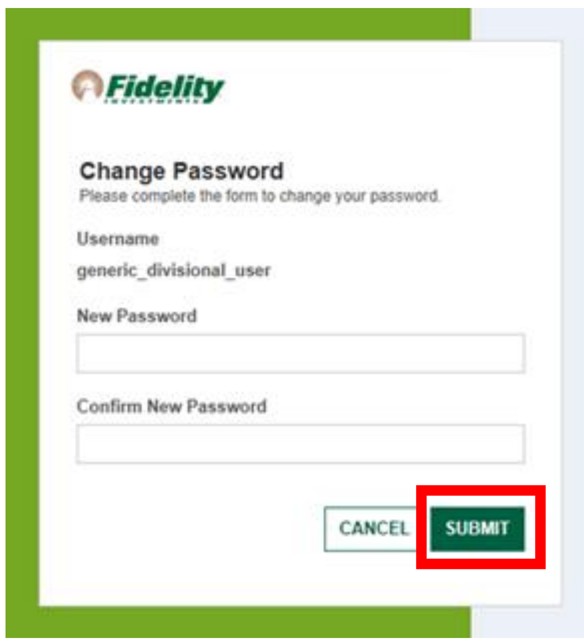
You will be asked to select a new password when you log in.

If you have any questions, please contact your administrator.

Thank you,
Fidelity Investments Simplified Contribution Platform

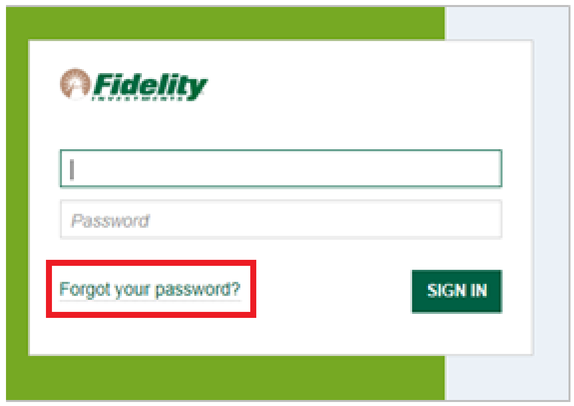
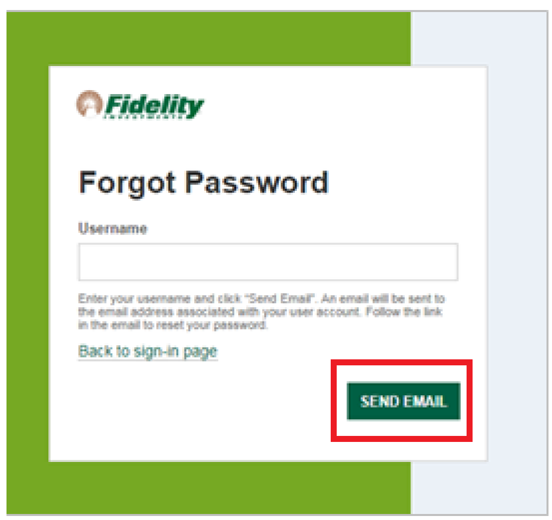
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Click the login link in the email to open SCP and select your new password.</td></tr>
<tr><td>2</td><td>Click I Agree on the initial page.


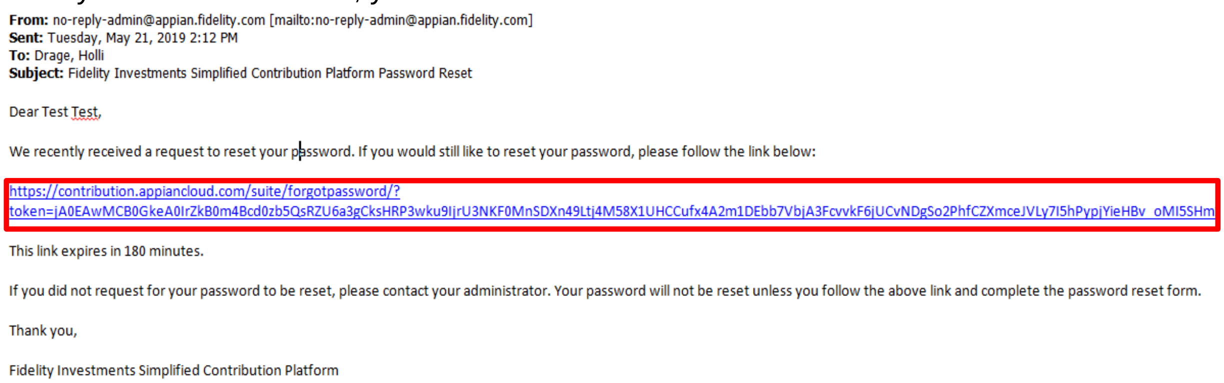
The Sign in page appears.</td></tr>
<tr><td>3</td><td>Enter your username and password.
Note:
Your username is typically your email address in lowercase letters.
Copy and paste the temporary password from the setup email directly into the password field.</td></tr>
</table>

Step	Action
4	Click **Sign In**.  *A page appears asking you to enter a new password and to confirm your new password.*
5	Enter the new password in both fields then click submit. 
6	Store your password in a secure location where you can easily access it for future use.

Resetting Your Password

If you forget your SCP password or need to reset your password, follow these steps.

Step	Action
1	Log in to SCP.
2	On the initial page, click **I Agree**.
3	On the Sign In page, click **Forgot your password?**  The Forgot Password page opens.
4	Enter your username. **Note:** Your username is typically your email address in lowercase letters.
5	Click **Send Email**.  *This action sends an email to your inbox.* **Note:** You should receive the email within a few minutes. If you do not receive it, check your spam and junk folders.

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>6</td><td>After you receive the email, you will see a link included. Click the link.

From: no-reply-admin@appian.fidelity.com [mailto:no-reply-admin@appian.fidelity.com]
Sent: Tuesday, May 21, 2019 2:12 PM
To: Drage, Holli
Subject: Fidelity Investments Simplified Contribution Platform Password Reset

Dear Test Test,

We recently received a request to reset your password. If you would still like to reset your password, please follow the link below:

https://contribution.appiancloud.com/suite/forgotpassword/?token=jA0EAwMCB0GkeA0IrZkB0m4Bcd0zb5QsRZU6a3gCksHRP3wku9IjrU3NKF0MnSDXn49Ltj4M58X1UHCCufx4A2m1DEbb7VbjA3FcvvkF6jUCvNDgSo2PhfCZXmceJVLy7I5hPypjYieHBv_oMI5SHm

This link expires in 180 minutes.

If you did not request for your password to be reset, please contact your administrator. Your password will not be reset unless you follow the above link and complete the password reset form.

Thank you,

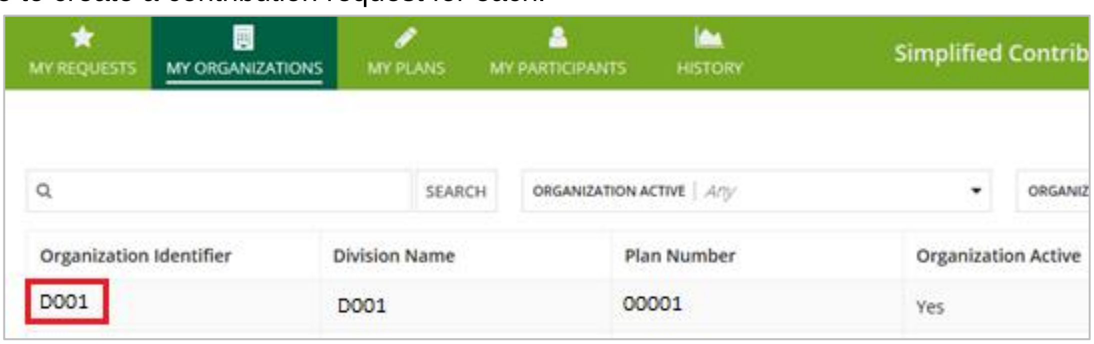
Fidelity Investments Simplified Contribution Platform

A page to establish a new password appears.</td></tr>
</table>

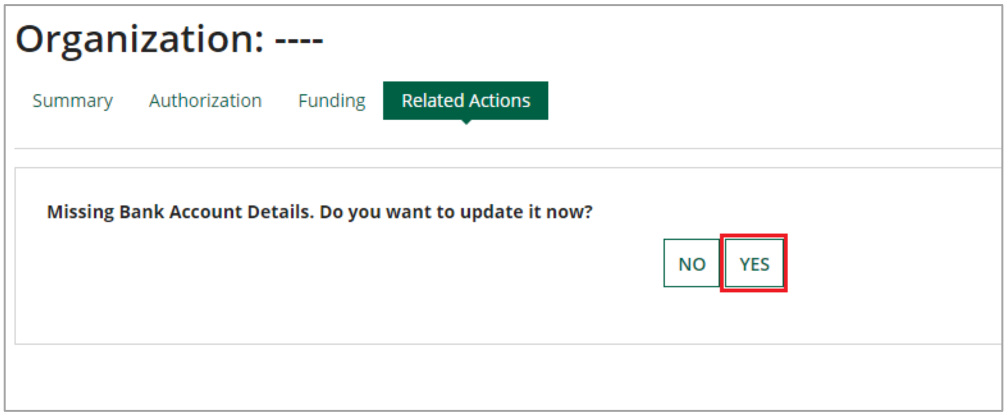
Adding Bank Account Information

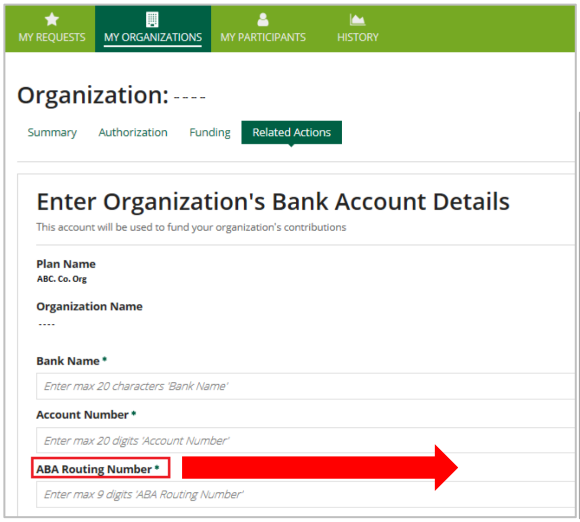
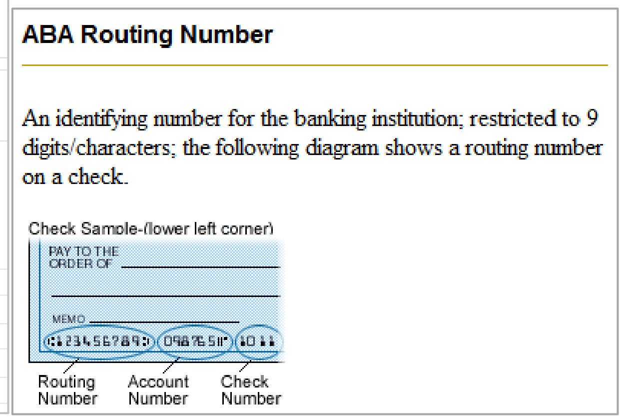
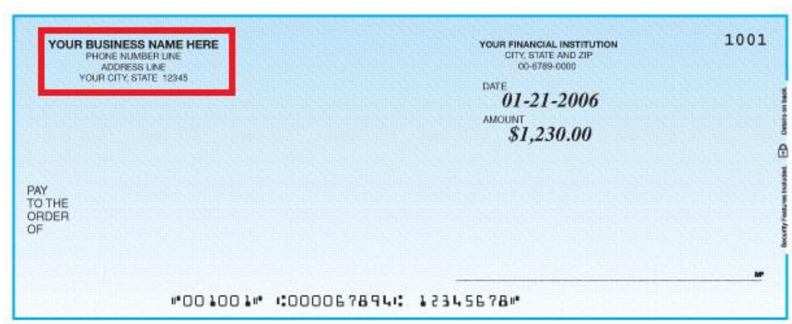
To add Bank Account Information, follow these steps.

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Log in to SCP.</td></tr>
<tr><td>2</td><td>Click the My Organizations tab.</td></tr>
<tr><td>3</td><td>In the first column, click the Organization Identifier that corresponds with your organization’s name and Plan number.

Note: This identifier appears under Division Name in the second column. If you have more than one organization or plan, they each appear on this page, and you must return to this page to create a contribution request for each.


A prompt to establish a bank account to use for funding your contributions appears.</td></tr>
</table>

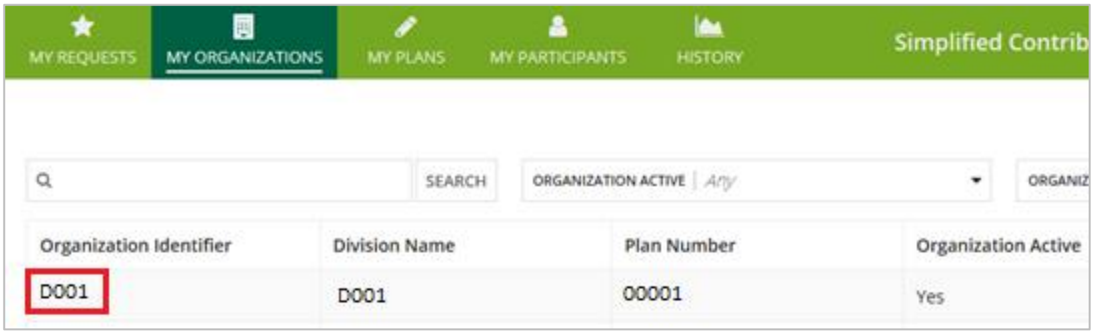
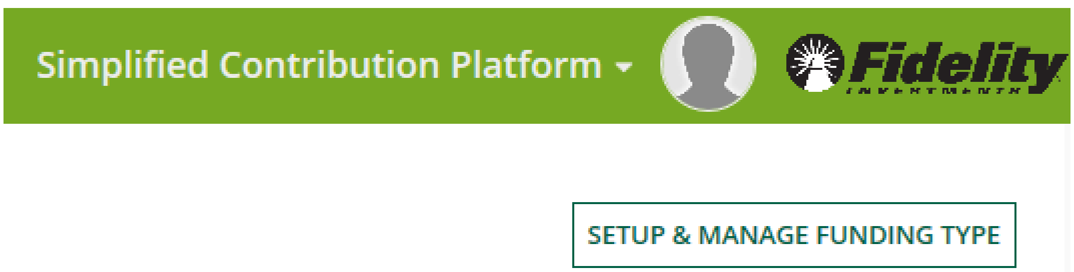
Step	Action
4	Click **Yes**. The Bank Account Details page appears.  **Important:** You must provide bank account details to submit contribution requests. If you have more than one organization, you must include banking information for each. Allow up to 12 business days for account validation.

Step	Action
5	To add or edit bank account information, complete the fields marked with an asterisk (*).   **Note:** The Name on Bank Account section is the name that appears at the top of your check, **not** your personal name. Fidelity only needs the beginning of the name and as such the field is restricted to 20 characters.  After the validation period, your bank account information appears as a funding option in your contribution requests. (See the Submitting Contribution Requests section.)

Updating Your Bank Funding Type

If you need to update or change your funding type, follow these steps.

Step	Action
1	Log into SCP.
2	Click the **My Organizations** tab.

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>3</td><td>In the first column, click the Organization Identifier that corresponds with your organization’s name.

</td></tr>
<tr><td>4</td><td>On the next page, click Setup & Manage Funding Type and enter your new funding type.

</td></tr>
</table>

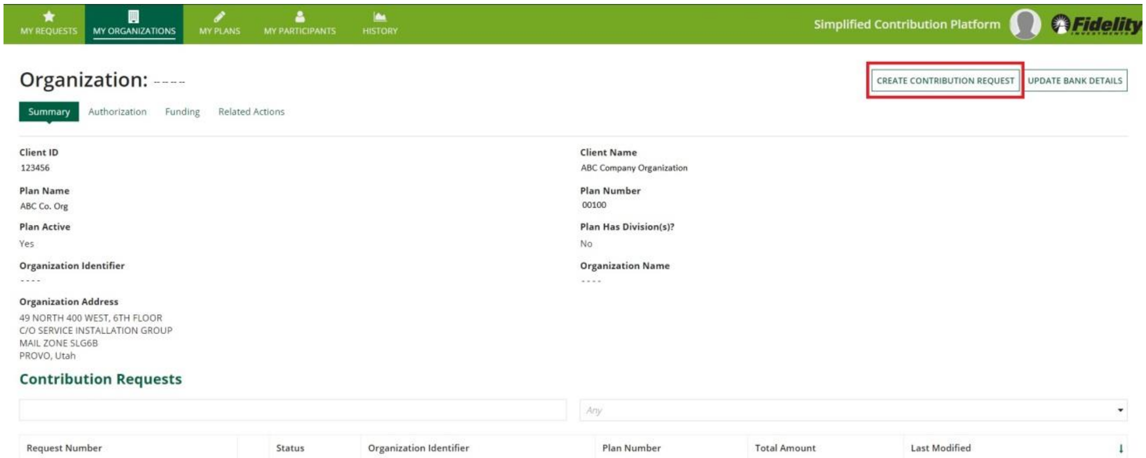
Submitting Contributions

When you submit retirement plan contributions through SCP, you create (or remit) a contribution request.

Remitting Your First Contribution Request

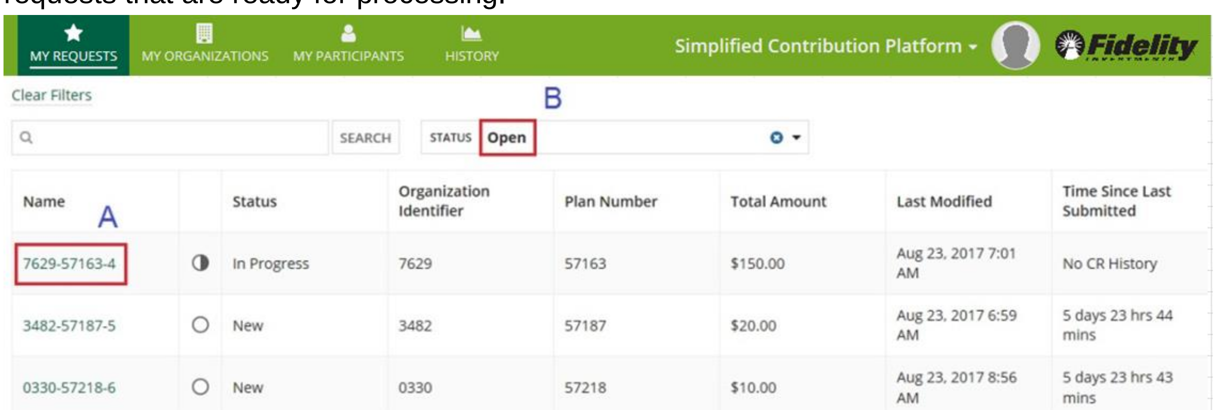
To create your first contribution request, follow these steps.

! **Important:** If you have more than one organization, you must return to this page to create a contribution request and add bank account information for each.

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Log into SCP.</td></tr>
<tr><td>2</td><td>On the home page, click the My Organizations tab.</td></tr>
<tr><td>3</td><td>In the first column, choose your organization.</td></tr>
<tr><td>4</td><td>Click Create Contribution Request.
Note: This triggers a prompt to establish your bank account if you have not already done so.

</td></tr>
</table>

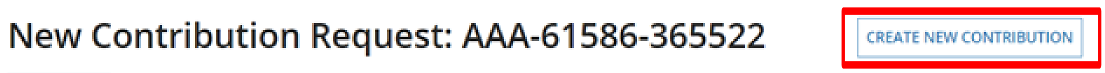
Submitting Your Second Contribution Request

To create your second contribution request, follow these steps.

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>After you create your first contribution request and enter your bank account information for each organization, return to the My Request page.
Note: When you log in to SCP, this page is the default and displays your new or saved requests that are ready for processing.

</td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>2</td><td>
In the Name column A above, click the request number of the second contribution you plan to submit.

The status defaults to Open (B above) and shows new or saved items. Other drop-down options include New, Submitted, In Progress, and Void.
Choose edit contribution request box from the top right corner of the screen.



The request populates a Contributing Participant(s) page below showing information for participants for whom you have submitted prior contributions.

Note: New participants since your last contribution will not be listed under Contributing Participants (see the New Employees section of this guide).
</td></tr>
<tr><td>3</td><td>At the top of the form, confirm the plan, organization, and contact information are up to date.</td></tr>
<tr><td>4</td><td>
Confirm or update contribution details (A). If needed, remove the participant from the contribution list.

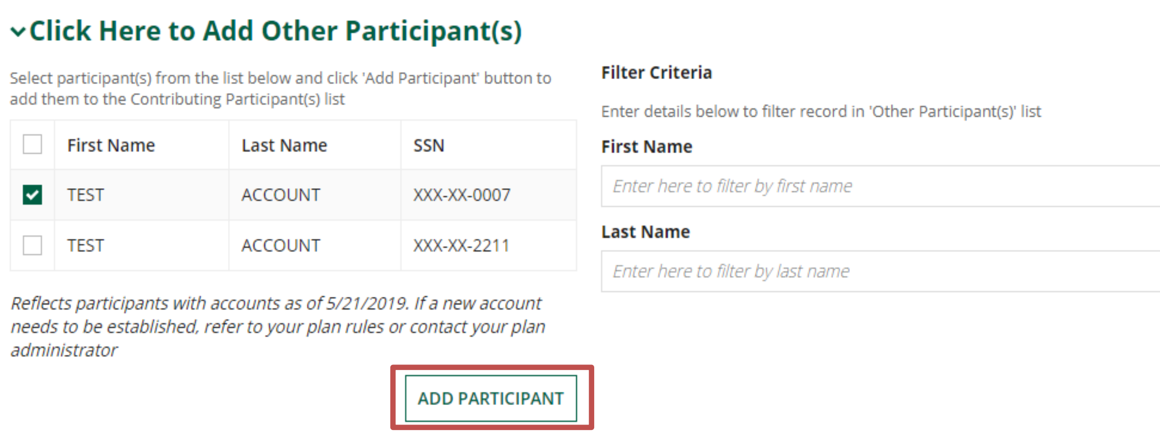
Contributing Participant(s)
Enter each participant's contribution amount to the appropriate source(s)
<table>
<tr><th>First Name</th><th>Last Name</th><th>SSN</th><th>EE DEF</th><th>AFTER-TAX ROTH</th><th>ROTH 401(K) CATCH-UP</th><th>NEW AFTER TAX SOURCE</th><th>EMPLOYEE CONTRIBUTIONS</th><th>Total</th></tr>
<tr><td>Jack</td><td>Johnson</td><td>XXX-XX- 0000</td><td>$123.46</td><td>$0.00</td><td>$0.00</td><td>$0.00</td><td>$0.00</td><td>$123.46</td></tr>
<tr><td>Polly</td><td>Pocket</td><td>XXX-XX- 1111</td><td>$12.00</td><td>$0.00</td><td>$0.00</td><td>$0.00</td><td>$0.00</td><td>$12.00</td></tr>
<tr><td>Elsa</td><td>Elroy</td><td>XXX-XX- 2222</td><td>$0.00</td><td>$133.00</td><td>$0.00</td><td>$0.00</td><td>$0.00</td><td>$133.00</td></tr>
<tr><td></td><td></td><td>Total</td><td>$135.46</td><td>$133.00</td><td>$0.00</td><td>$0.00</td><td>$0.00</td><td>$268.46</td></tr>
</table>
</td></tr>
<tr><td>5</td><td>
Customize your view by adding or removing sources (B).


</td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>6</td><td>

Expand the Other Participant(s) section (C) to view the eligible participants.

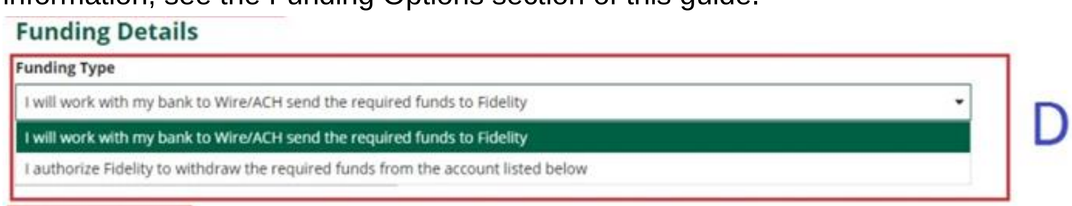
Select the check box next to the names to add them to the contribution request (if applicable), and then click **Add Participant**.



Important: For additional details about adding new employees, see the New Employee section of this guide. For information about terminated employees and participant transfers, see the Terminated Employees section.

</td></tr>
<tr><td>7</td><td>

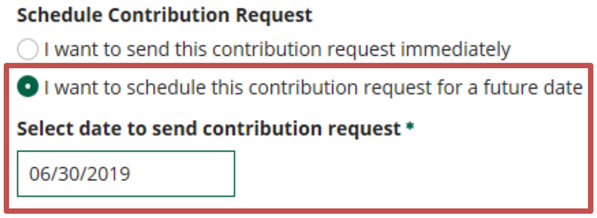
Under Funding Details (D), select the method of funding the contributions. For more information, see the Funding Options section of this guide.



</td></tr>
<tr><td>8</td><td>

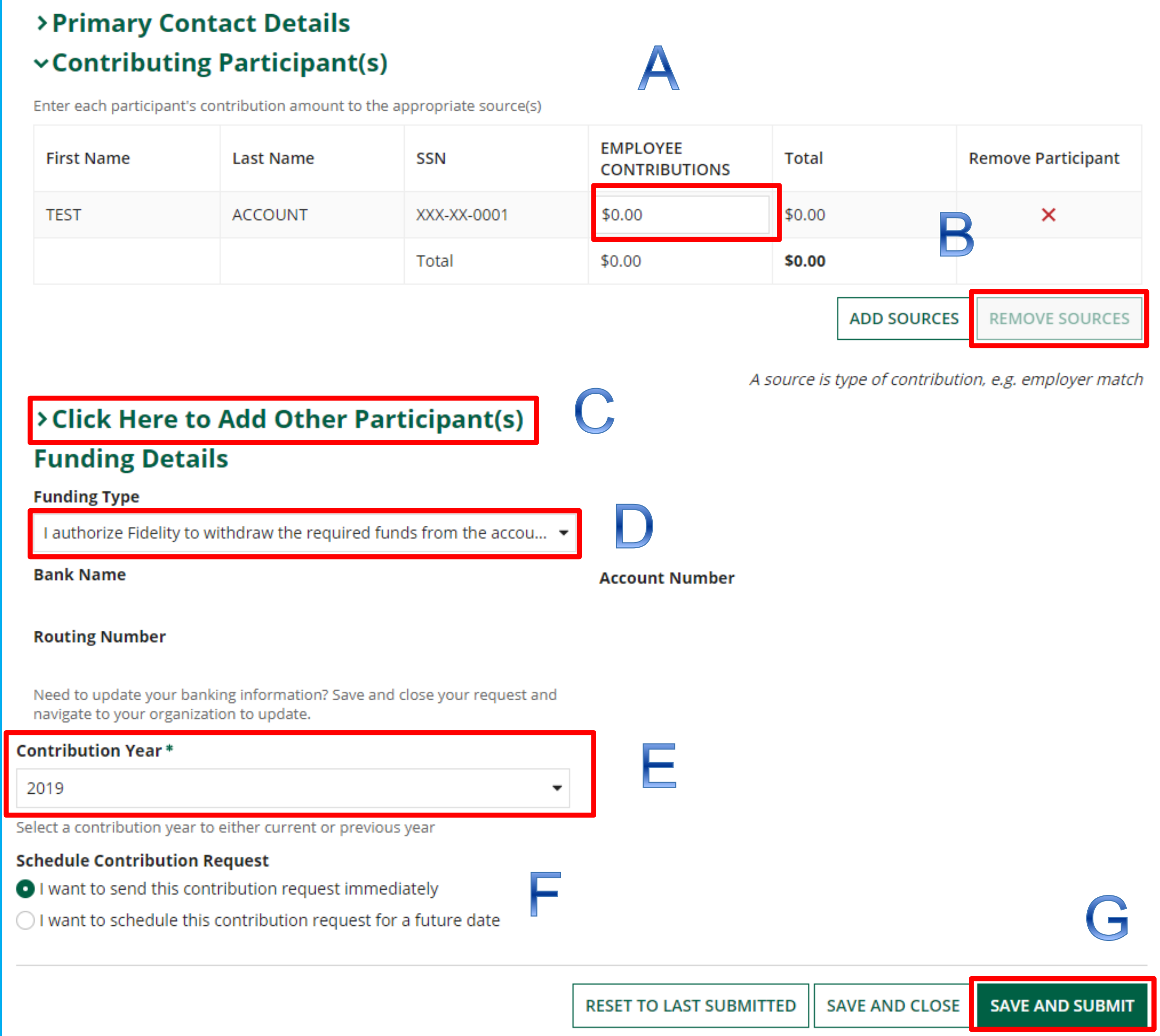
Select the contribution year (E).

</td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>9</td><td>If you wish to schedule for a future date (F), change the Scheduled Contribution Request to: "I want to schedule this contribution request for a future date." Then add the date you wish to have this contribution processed.


F</td></tr>
</table>

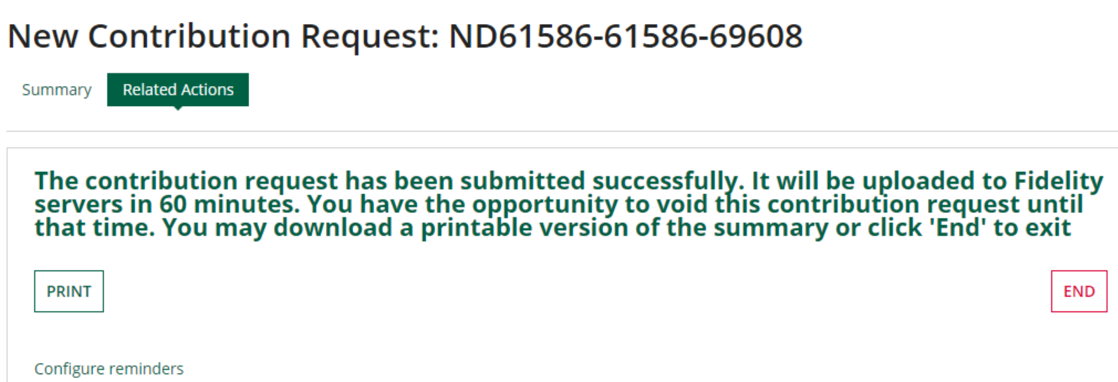
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>9</td><td>When ready, click Save and Submit (G) at the bottom of the page.



</td></tr>
<tr><td>10</td><td>If the contribution page is correct, click Save and Submit to complete the contribution request.

</td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>11</td><td>A verification page comes up for your review note Nothing is valid until you click the Submit button at the bottom of the page.

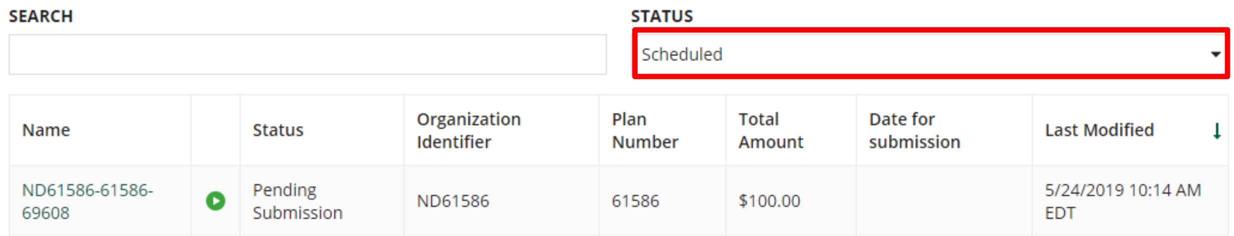
</td></tr>
<tr><td>12</td><td>You are given 60 minutes in which to void. You may print a confirmation or end at this time.

</td></tr>
</table>

Time frame

Please note you have 60 minutes until the process starts from the time you hit submit. If you choose auto debit the funds are usually received from your bank within two business days.

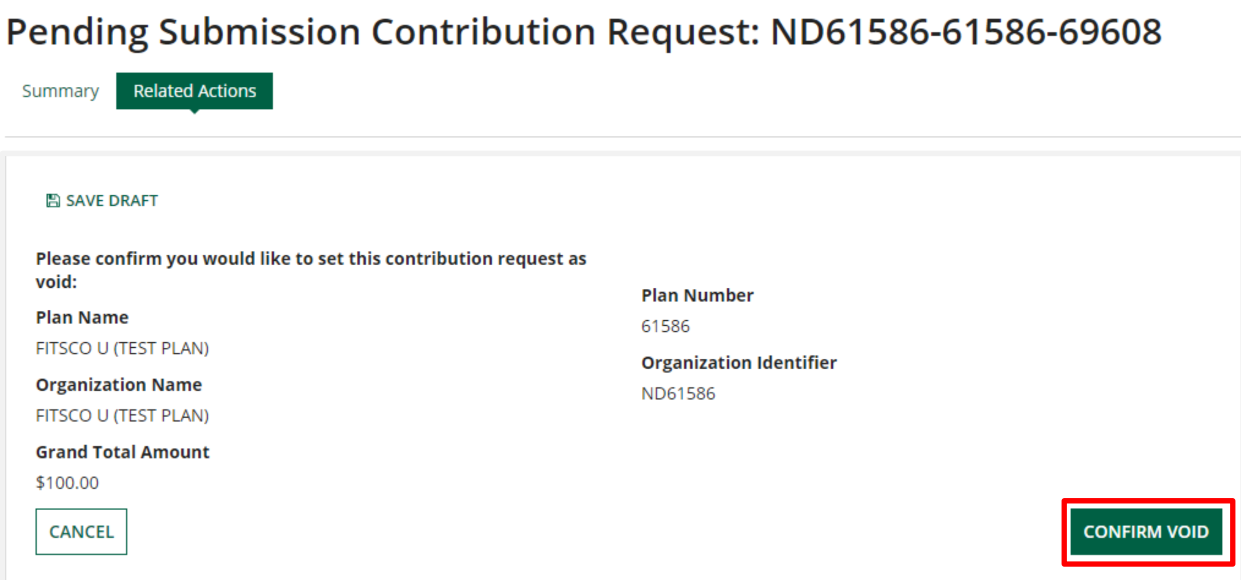
Voids

You can void a contribution request you have submitted within a 60-minute window of time. To void a Contribution Request, go to My Requests and change the STATUS to Scheduled.



Select the Contribution Request you would like to Void and click on VOID CONTRIBUTION REQUEST in the top right corner of the page.

From here you will confirm the void and receive confirmation



Confirmation screen:

Approvals

Some employers choose to have a two-step process where one person is responsible for submitting the contribution and another for approving it. Please contact Fidelity's Customer Service at (800) 917-4369 if you wish to set up this kind of arrangement.

New Employees

To remit contributions for any new employees who have joined the plan since your last contribution, you must enroll them through your normal enrollment process.

Once enrollment is complete, new participant names appear in the Other Participant(s) section (C) on the Contributing Participants page. For the steps to complete the Other Participant(s) section, see the Submitting Your Second Contribution Request section procedure.

Terminating Employees

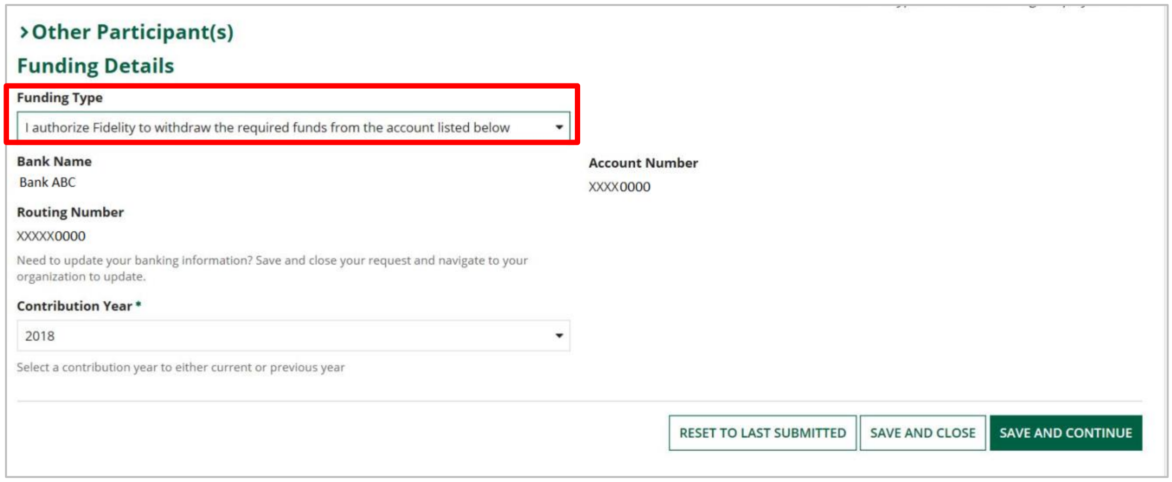
If an employee leaves employment, please complete your normal process for terminations. Thirteen months after the employee's termination date, they no longer appear in SCP on the Contributing Participants page.

Important: If a participant transfers, it is important to submit all contribution requests before updating the division.

Funding Options

On the Contributing Participant(s) page, you may choose between two funding options in the drop down:

- Work with my bank to Wire/ACH the required funds to Fidelity
- Authorize Fidelity to withdraw the required funds from your account



Option 1: Authorize Fidelity to Withdraw the Required Funds from Your Account

The preferred funding option is to authorize Fidelity to withdraw required funds from your account, using the information you provide on the Bank Account Information page.

This option has several advantages:

- This option has no fee.
- The correct amounts always post to participant accounts.
- You are assured efficient and easy funding.

Option 2: Work with my Bank to Wire/ACH the Required Funds to Fidelity

The alternative funding option is to work with your bank to send a FedWire transfer or send the funds via ACH (Automated Clearing House) to Fidelity. Use the following information and instructions to use FedWire or ACH for your contribution to either Wells Fargo or Deutsche Bank based on your preference. This option allows you to determine when and how much to send to Fidelity each time you fund contributions.

Fidelity Banking Information (if using FedWire or ACH)

Bank Information	Deutsche Bank	Wells Fargo Bank
Bank Name	Deutsche Bank	Wells Fargo Bank
Bank Address	60 Wall Street MS NYC06-0501 New York, NY 10005	420 Montgomery Street San Francisco, CA 94104
Bank ABA Number	021001033	121000248
Account Number	00163002	4375693322
Account Name	FPRS Depository Account	FPRS Depository Account

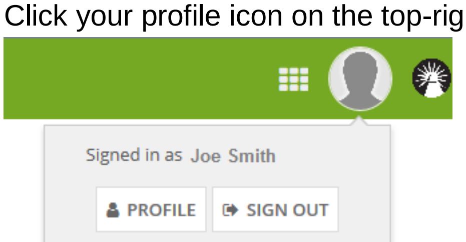
Instructions

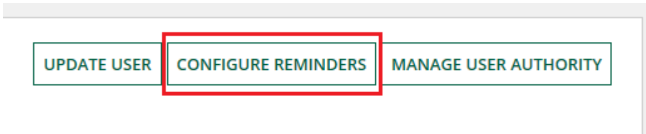
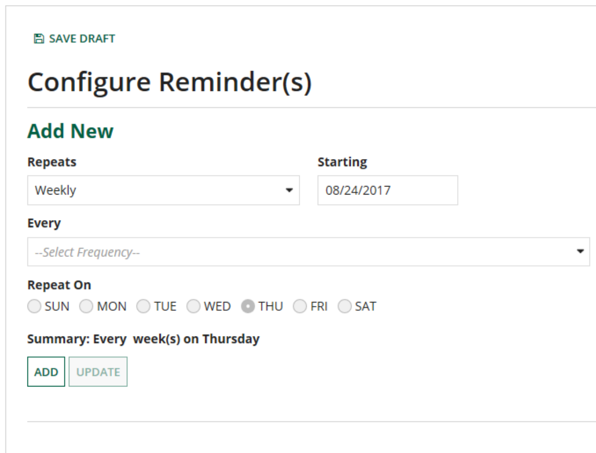
Method	Instructions
ACH	• The Beneficiary Reference/OBI (Originator to Beneficiary Information) is Plan#####. **Important:** Use the word *Plan* (not the plan name) followed immediately by the five-digit plan number. • **It is very important to provide correct bank and plan number information to accurately identify contributions.** • **If you use a payroll vendor; be sure to provide these instructions.**
FedWire transfer	• The Beneficiary Reference/Addenda is Plan#####. **Important:** Use the word *Plan* (not the plan name) followed immediately by the five-digit plan number. • Enter this in the NACHA Record 6 in field 7. **Note:** Field 7 is the Identification Number field and represents characters 40 to 54 in Record 6. • Your bank might apply a fee for FedWires. • **It is very important to provide correct bank and plan number information to accurately identify contributions.** • **If you use a payroll vendor; be sure to provide these instructions.**

Setting up Email Reminders

SCP offers email reminders that can help you remember to submit participant contribution requests. You can set up email notification reminders on a time frame that you choose. It's important to continue submitting contributions in a timely manner and these reminders can help.

Follow these steps to set up email reminder notifications.

Step	Action
1	Log in to SCP.
2	Click your profile icon on the top-right corner of the page and then click **Profile**. 

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>3</td><td>Click Configure Reminders.

</td></tr>
<tr><td>4</td><td>Set up a notification time frame to align with your payroll cycle.
Choose whether the notifications should repeat weekly or monthly.
Select a start date.
Select a frequency and day of the week when they are sent.

</td></tr>
<tr><td>5</td><td>After you fill in each field, click Add.</td></tr>
<tr><td>6</td><td>Click Done.
Important: Because notifications are sent through email, be sure to keep your email address and other contact information up to date in the system.</td></tr>
</table>

Additional Support

If you have a specific question and cannot locate the information within SCP, contact your Fidelity Service Team at SCPHelp@fmr.com or (800) 917-4369.

All screenshots are used for illustrative purposes only