SIMPLE IRA Plus

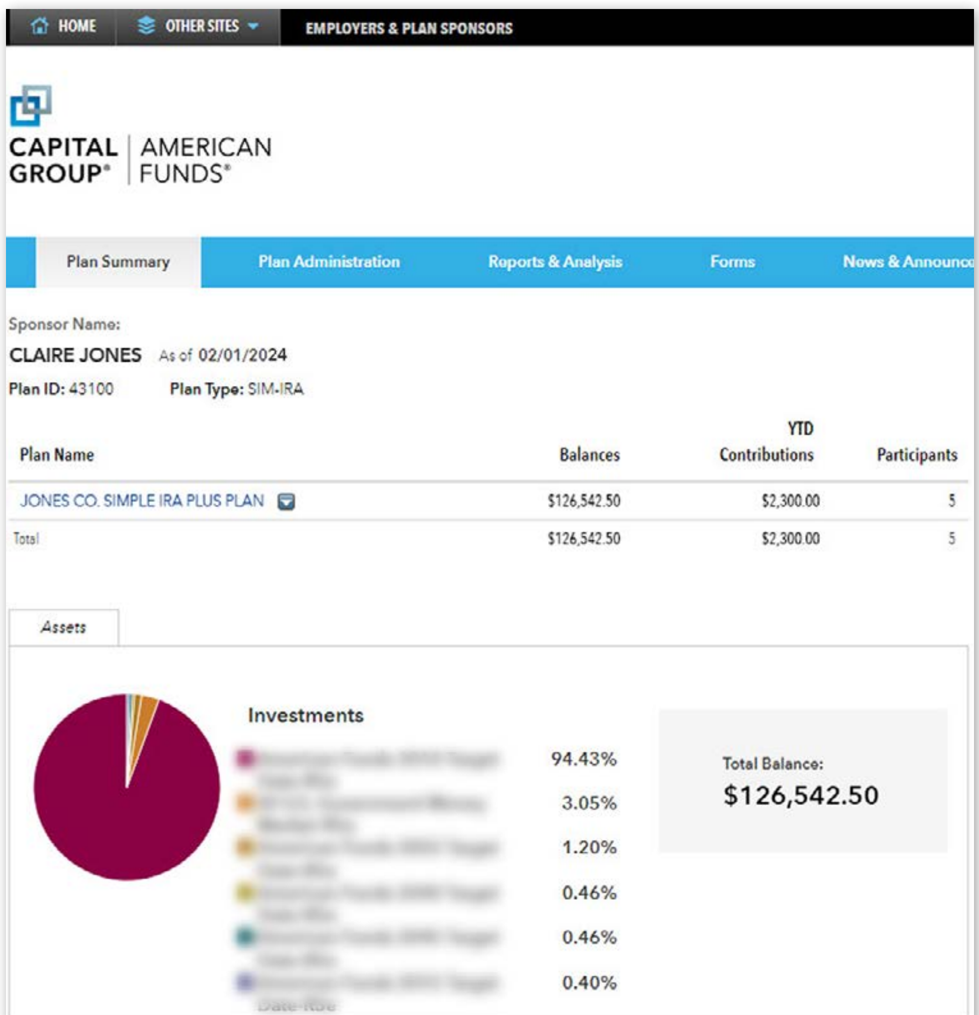
Website user guide for plan sponsors and administrators

It's easy to manage your SIMPLE IRA Plus plan online

Use this guide to help manage your plan. It includes step-by-step instructions on how to add and update participants, enter payroll information and access any necessary forms.

Jump to a section:

To access the plan sponsor website for your SIMPLE IRA Plus plan, visit capitalgroup.com/sponsor/simpleiraplus.



Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.

Add participants

Before you start, you'll need each participant's:

- Social Security number
- First and last name
- Birth date
- Mailing address
- Current plan status (e.g., active, eligible, terminated)
- Hire date
- Plan participation start date
- Pre-tax and/or Roth deferral investment elections

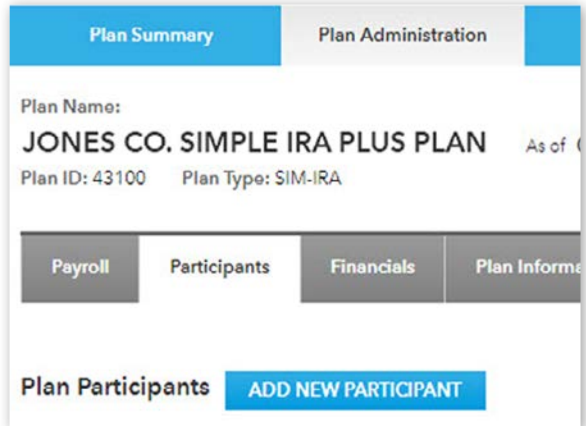
This information can be found in the participant's enrollment or change form.

1 | Add a new participant

After logging in, click the **Plan Administration** tab.

Then click the **Participants** tab beneath it.

Next, click **ADD NEW PARTICIPANT.**



2 | Enter participant information

Enter the participant's Social Security number and click **VERIFY.**

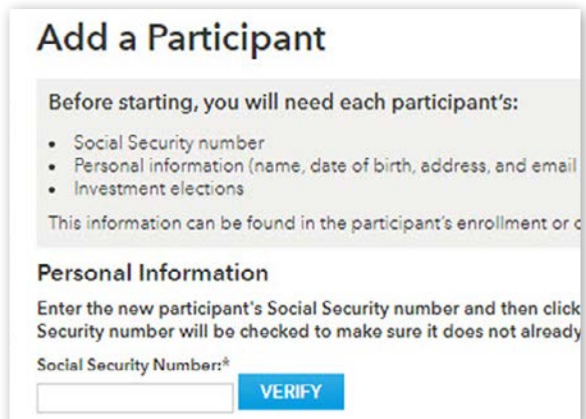
> ***Note:*** *If a record associated with the participant's Social Security number already exists in your plan, you will receive an error message. If not, you can enter information into the remaining fields.*

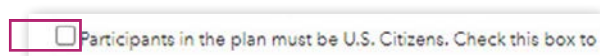
Enter the participant's personal and employment information. All required fields are marked with an asterisk.

Check the box indicating the participant is a U.S. citizen.

> ***Note:*** *Only U.S. citizens and adults can be added online. To add a non-citizen or minor participant, call us at (800) 421-6621, ext. 40.*

When finished, click **ADD PARTICIPANT.**





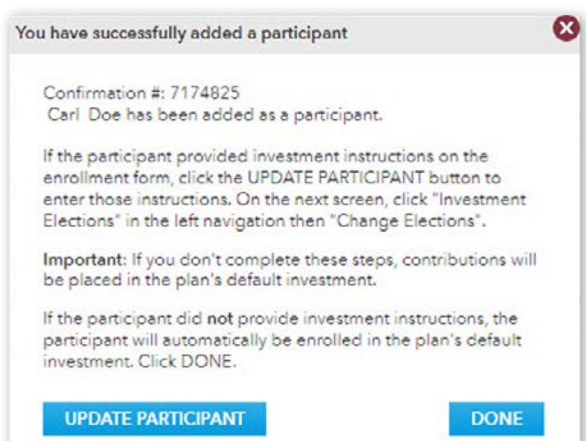
3 | Confirmation of success

You will receive a message confirming that the participant has been added to the plan.

> ***IMPORTANT:*** *Upon being added, a new participant's contributions will be invested in the plan's default investment unless they make a different election. If the new participant has provided investment elections, they should be updated now to ensure the participant's funds are invested accordingly.*

To change the investment elections for a participant, click **UPDATE PARTICIPANT.**

Otherwise, click **DONE.**



Update participants

__IMPORTANT:__ Changes to a participant's name, except when correcting a typo, must be requested in writing. To change a participant's name, you must complete and submit the Name Change Request form along with appropriate documentation as well as a letter of instruction with your plan name or plan ID. Other updates, including correcting a typo in a name as well as changes to the date of birth, gender, marital status, employment status and hire date, can be processed online following the directions below.

1 | Update a participant

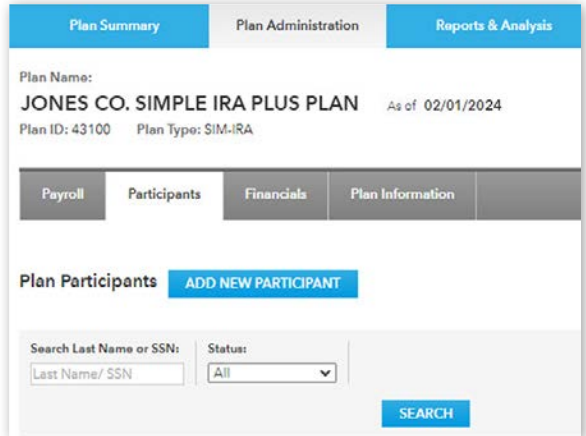
After logging in, click the **Plan Administration** tab.

Then click the **Participants** tab beneath it.

Locate the participant in one of two ways:

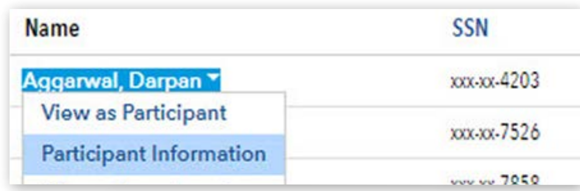
- Enter the participant's last name, Social Security number or status in the first box, or
- Leave the status (in the second box) set to its default, **All**, to view all participants in your plan.

Click **SEARCH.**



2 | Select participant

Click on the participant's name and select **Participant Information.**



3 | Update information

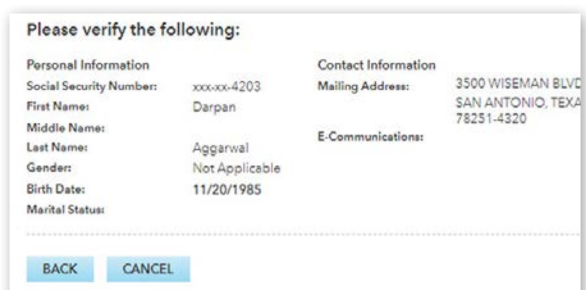
On the **Personal & Employment Information** tab, update all applicable information.

When finished, click **DONE.**

4 | Verify changes

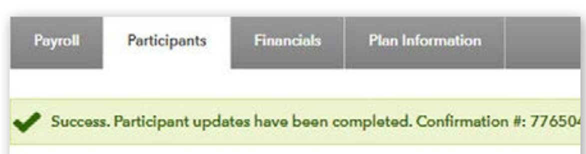
Updated information will appear in bold. To make additional changes, click **BACK.**

If all of the information is correct, click **SUBMIT.**



5 | Confirmation of success

A green confirmation message will appear at the top of the **Participants** tab. Your changes are effective immediately.



Change participants’ investment elections

1 | Change elections

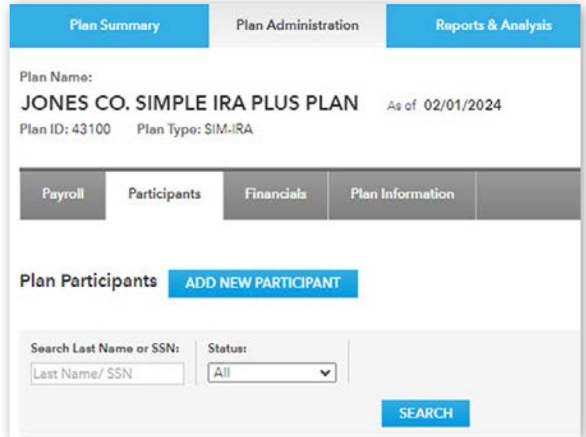
After logging in, click the **Plan Administration** tab.

Then click the **Participants** tab beneath it.

Locate the participant in one of two ways:

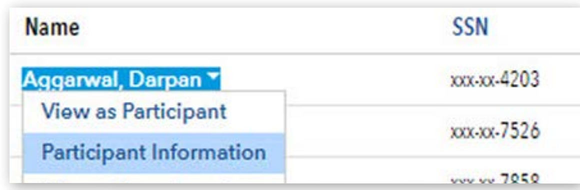
- Enter the participant’s last name, Social Security number or status in the first box, or
- Leave the status (in the second box) set to its default, **All**, to view all participants in your plan.

Click **SEARCH.**



2 | Select participant

Click on the participant’s name and select **Participant Information.**



3 | Select investments

Click the **Investment Elections** tab.

Then click the Change Elections link at the top, near Investment Elections.

4 | Input new elections

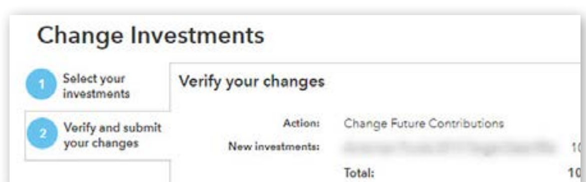
In the **New Elections** column, enter the whole percentage for each fund indicated by the participant on their enrollment/change form. Verify that the allocations add up to 100%.

> ***Note:*** *The investments are not listed online in the same order as they are listed on the retirement plan enrollment/change form, so be careful to enter the right values for each fund.*

5 | Verify changes

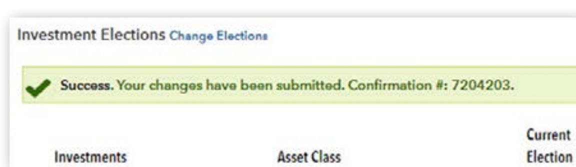
Review the investment elections information for accuracy. If you need to make any changes, click **BACK.**

If all of the changes are correct, click **SUBMIT.**



6 | Confirmation of success

A green confirmation message will appear at the top of the **Investment Elections** tab. Your changes are effective immediately.



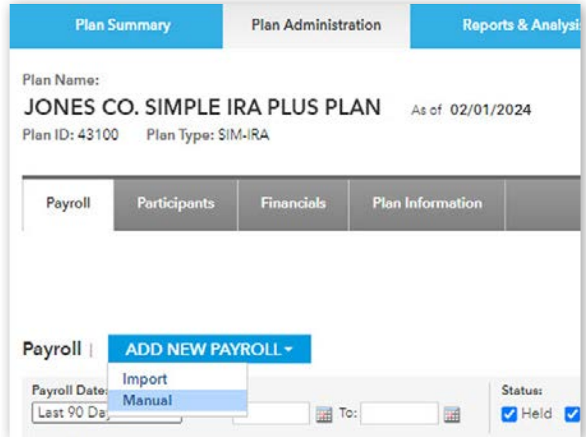
Manually add a payroll

1 | Manually add a payroll

After logging in, click the **Plan Administration** tab.

This takes you to the **Payroll** section.

Then click **ADD NEW PAYROLL** and select **Manual.**

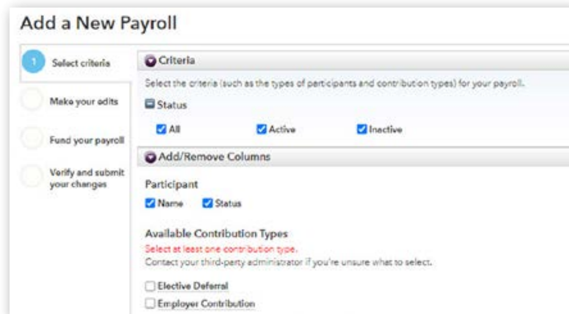


2 | Select criteria

Select participant status and contribution types, such as elective deferral or employer contribution. Include Roth deferrals here.

> ***Note:*** *Not sure what to select? You can view a definition of each contribution type by hovering over the text with your cursor. (A dotted line indicates that a definition is available.)*

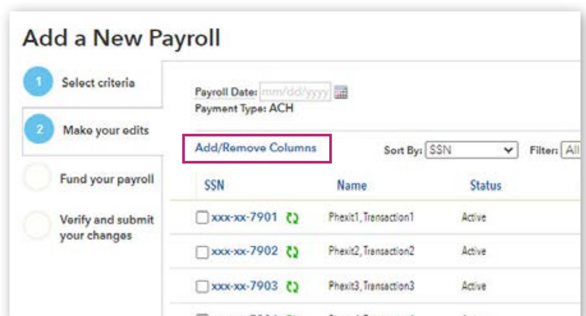
When finished, click **CONTINUE.**



3 | Update payroll, if necessary

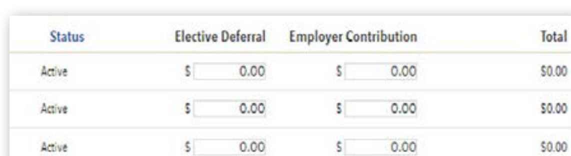
Choose a payroll date.

> ***Note:*** *The payroll date determines when money will be transferred if you're using a current or upcoming date. (If you're using a date in the past, the money will be transferred the following business day.) Select a date in the future to set up a payment in advance. Contributions for payrolls transmitted using the current date:*
>
> - *Before 4 p.m. ET will transfer at the close of the* ***current day.***
> - *After 4 p.m. ET or on a weekend or holiday will transfer at the close of the* ***next business day.***



To add a contribution type, click **Add/Remove Columns** and make your selections.

Enter the dollar amounts calculated by your payroll software or payroll company for each participant's contribution type in the appropriate columns.

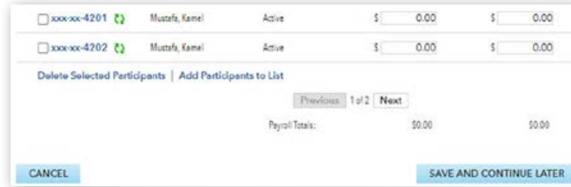


Manually add a payroll (continued)

To remove participants from the payroll list, check the box next to their Social Security number and click **Delete Selected Participants.** To add participants, click **Add Participants to List.**

When finished, click **CONTINUE.**

> ***Note:*** *Click **SAVE AND CONTINUE LATER** to complete this task at another time. Your payroll will be saved with an **In Progress** status.*



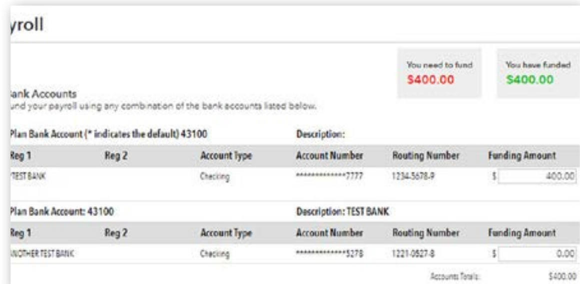
4 | Fund payroll

> ***Note:*** *This step only applies if you have multiple bank accounts.*

Enter the funding amount to be withdrawn via ACH from your bank account(s).

Check the dollar amounts to confirm that the amount you need to fund matches the amount you have funded.

When finished, click **CONTINUE.**



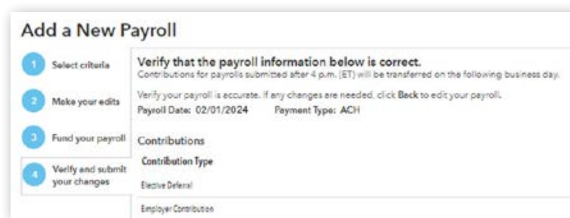
5 | Verify changes

Review the payroll information for accuracy. To make any changes, click the numbered step indicator for the section you'd like to update.

> ***Note:*** *You may need to re-enter some information when you go back to a prior step.*

To receive an email notification when this payroll is submitted, enter your email address.

If all of the information is correct, click **SUBMIT.**

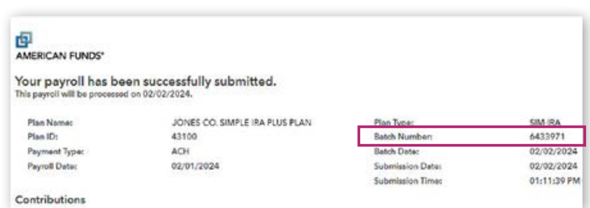


6 | Confirmation of success

A confirmation will appear, stating that your payroll has been submitted.

To review the status, note the **batch number**, then close the confirmation page. Find this payroll in your payroll list using the batch number and look in the **Status** column.

You can copy this payroll for future payrolls and bypass these steps. To do this, find this payroll in your payroll list, then click **Actions** to choose **Copy,** or review the instructions on page 12.



Import a payroll

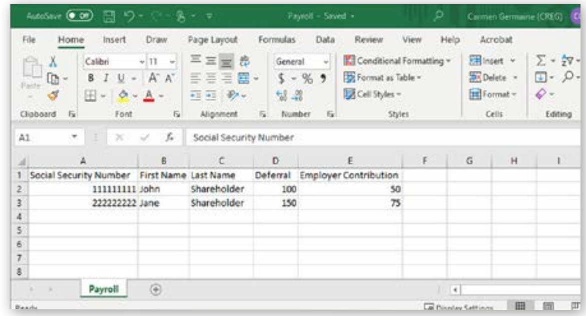
1 | Create payroll file

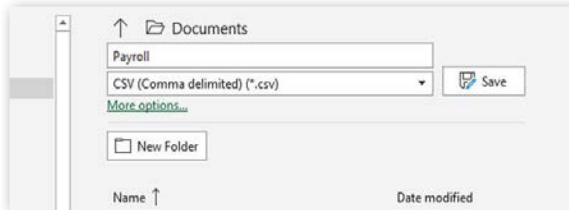
Create an Excel spreadsheet with the following column headings:

- Social Security number
- First and last name, in individual columns (optional)
- Money types to be funded

Enter participant information in each column.

Save the information as a CSV file by selecting **Save As** from Excel's File drop-down menu, then selecting **Comma Separated Values (.csv)** from the **Format** or **Save as type** field.

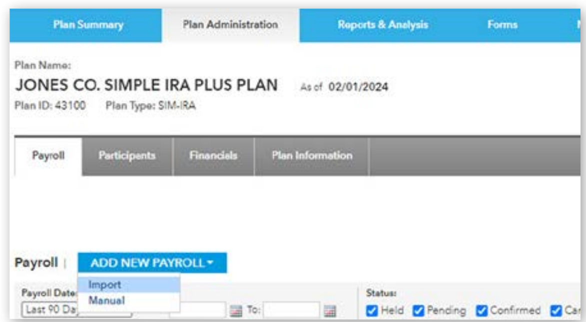




2 | Select criteria

After logging in, click the **Plan Administration** tab. This takes you to the **Payroll** section.

Click **ADD NEW PAYROLL** to select **Import.**



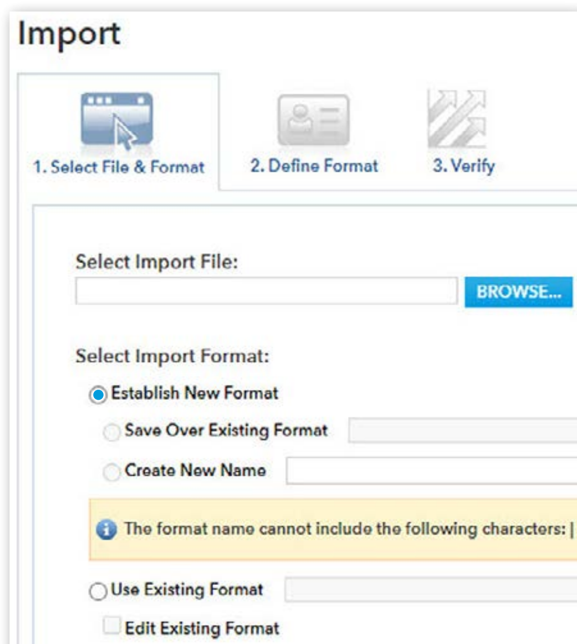
3 | Select file and format

Click **BROWSE** to select the CSV file you'd like to import.

Choose your desired import format:

- If you're importing for the first time, choose **Establish New Format** and **Create New Name.** Then enter a name for this format.
- If you're importing the same money types, column values and header rows as previous import files, choose **Use Existing Format** and select the format name.

When finished, click **CONTINUE.**



Import a payroll (continued)

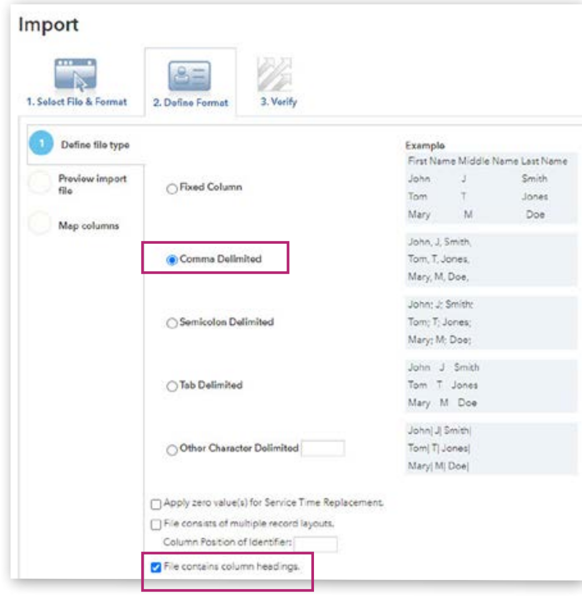
4 | Define the file type

> ***Note:*** *You only need to define the file type if you're creating a new format. If you're not, this step will not appear.*

Select **Comma Delimited.**

Check the box next to **File contains column headings.**

When finished, click **CONTINUE.**

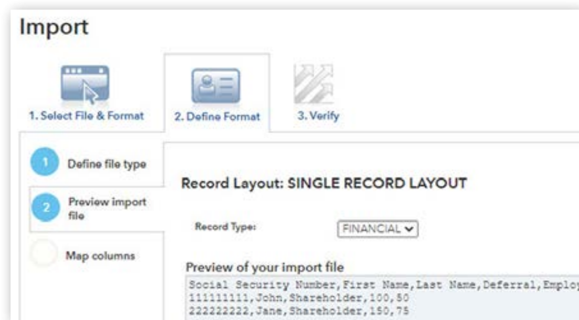


5 | Preview import file

Review the values and column headings for accuracy. To make changes, go back to **Select File & Format.**

> ***Note:*** *You may need to re-enter some information when you go back.*

When finished, click **CONTINUE.**

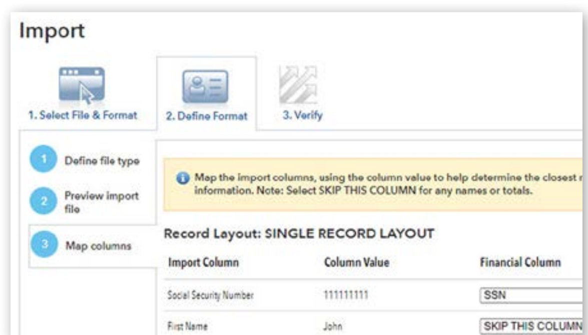


6 | Select column descriptions

Use the drop-down menus in the **Financial Column** to select the appropriate descriptions.

> ***Note:*** *For participants' first and last names, choose* ***SKIP THIS COLUMN.*** *Remaining columns depend on your plan.*

When finished, click **CONTINUE.**

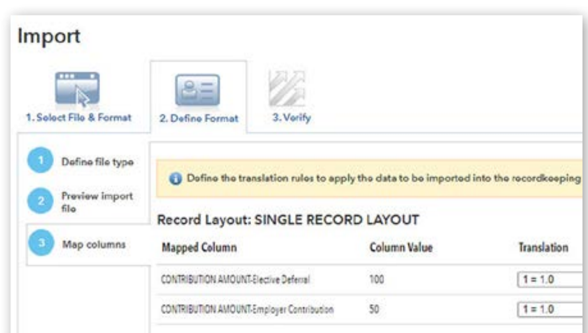


7 | Choose decimal position

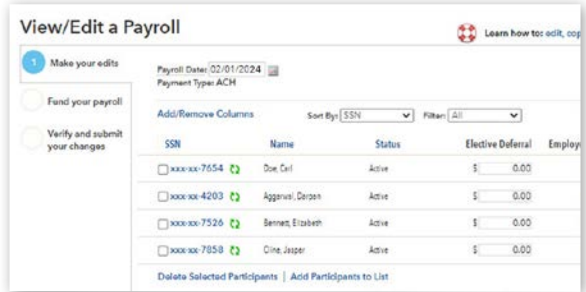
Use the drop-down menus in the **Translation** column to choose the appropriate decimal position.

> ***Note:*** *The default is 1 = 1.0 (most people will use this). For data fields in which 100 equals \$1.00, choose 1 = .01.*

When finished, click **CONTINUE.**



8 | Update payroll, if necessary



Choose a payroll date and review the amount for each participant's contribution type for accuracy.

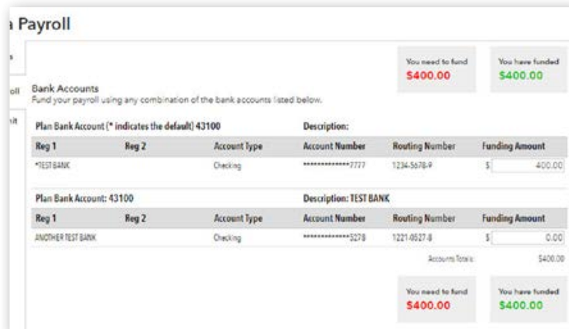
To add a contribution type, click **Add/Remove Columns** and make your selections.

To remove participants from the payroll list, check the boxes next to their Social Security number and click **Delete Selected Participants.** To add participants, click **Add Participants to List.**

When finished, click **CONTINUE.**

> ***Note:*** *Click* ***SAVE AND CONTINUE LATER*** *to complete this task at another time. Your payroll will be saved with an* ***In Progress*** *status.*

9 | Fund payroll



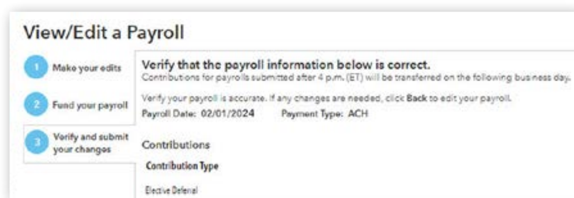
> ***Note:*** *This step only applies if you have multiple bank accounts.*

Enter the funding amount to be withdrawn via ACH from your bank account(s).

Check the dollar amounts to confirm that the amount you need to fund matches the amount you have funded.

When finished, click **CONTINUE.**

10 | Verify changes



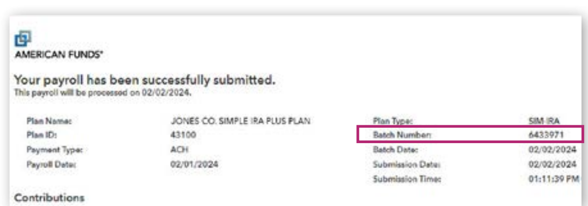
Review the payroll information for accuracy. To make any changes, click the numbered step indicator for the section you'd like to update.

> ***Note:*** *You may need to re-enter some information when you go back to a prior step.*

To receive an email notification when this payroll is submitted, enter your email address.

If all of the information is correct, click **SUBMIT.**

11 | Confirmation of success



A confirmation will appear, stating that your payroll has been submitted.

To review the status, note the **batch number,** then close the confirmation page. Find this payroll in your payroll list using the batch number and review the **Status** column.

You can copy this payroll for future payrolls and bypass these steps. To do this, find this payroll in your payroll list, then click **Actions** to choose **Copy,** or review the instructions on [page 12].

View or edit an existing payroll

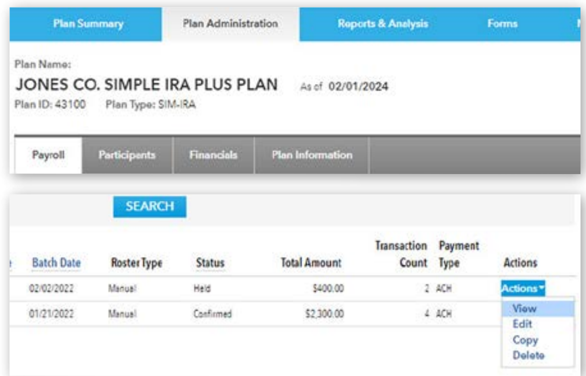
Start here to learn how to view or edit an existing payroll. Or skip to the **Copy or delete an existing payroll** section on page 12.

1 | View or edit a payroll

After logging in, click the **Plan Administration** tab.
This takes you to the **Payroll** section.

Find the payroll, and then click the **Actions** drop-down menu to select **View** to view your payroll or **Edit** to make changes.

> ***Note:*** *Only payrolls in a **Held** or **In Progress** status can be edited or deleted. Payrolls in other statuses can only be viewed or copied.*



2 | Edit payroll, if necessary

Choose a payroll date.

> ***Note:*** *Contributions for payrolls transmitted using the current date:*
>
> - *Before 4 p.m. ET will transfer at the close of the **current day.***
> - *After 4 p.m. ET or on a weekend or holiday will transfer at the close of the **next business day.***

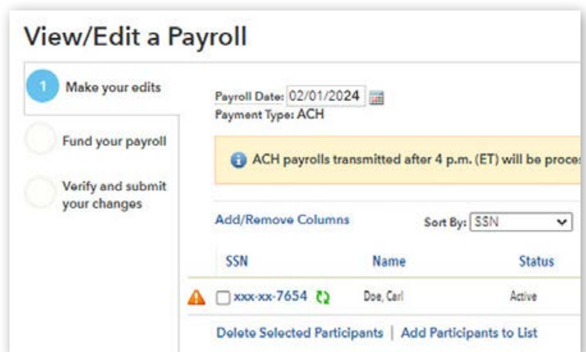
To add a contribution type, click **Add/Remove Columns** and make your selections.

Enter the dollar amounts calculated by your payroll software or payroll company for each participant's contribution type in the appropriate columns.

To remove participants from the payroll list, check the boxes next to their Social Security number and click **Delete Selected Participants.** To add participants, click **Add Participants to List.**

When finished, click **CONTINUE.**

> ***Note:*** *Click **SAVE AND CONTINUE LATER** to complete this task at another time. Your payroll will be saved with an **In Progress** status.*



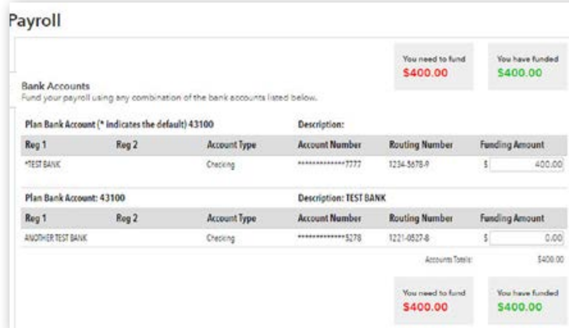
3 | Fund payroll

> ***Note:*** *This step only applies if you have multiple bank accounts.*

Enter the funding amount to be withdrawn via ACH from your bank account(s).

Check the dollar amounts to confirm that the amount you need to fund matches the amount you have funded.

When finished, click **CONTINUE.**



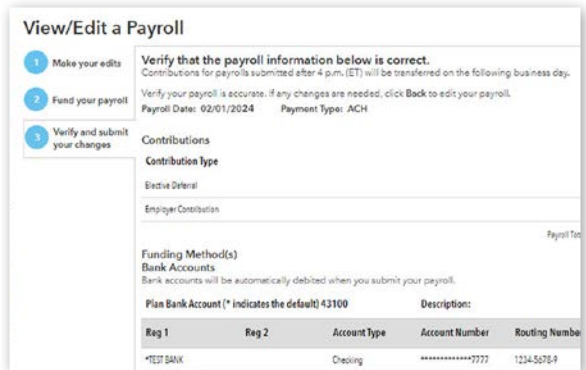
4 | Verify changes

Review the payroll information for accuracy. To make any changes, click the numbered step indicator for the section you'd like to update.

> ***Note:*** *You may need to re-enter some information when you go back to a prior step.*

To receive an email notification when this payroll is submitted, enter your email address.

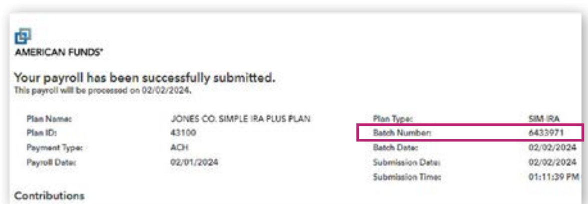
If all of the information is correct, click **SUBMIT.**



5 | Confirmation of success

A confirmation will appear, stating that your payroll has been submitted.

To review the status, note the **batch number,** then close the confirmation page. Find this payroll in your payroll list using the batch number and review the **Status** column.



Copy or delete an existing payroll

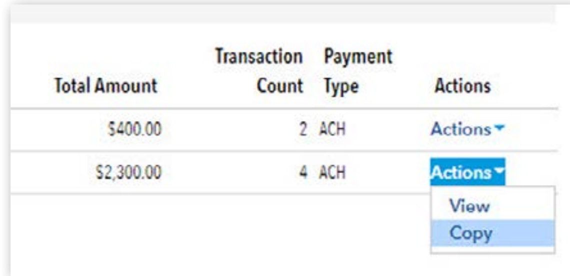
Copy a payroll

To model an existing payroll, click the **Actions** drop-down menu and select **Copy.**

Follow the **Edit payroll** steps beginning on page 10.

When finished, click **SUBMIT.**

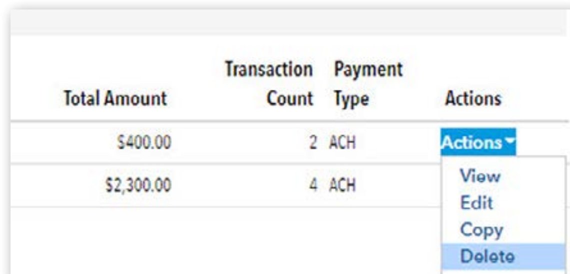
A message will appear, confirming that your payroll has been submitted. To review the status, find this payroll in your payroll list using the batch number and review the **Status** column.



Delete a payroll

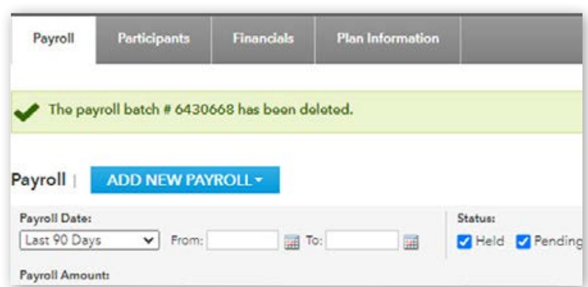
Click the **Actions** drop-down menu and select **Delete.**

Click **Yes** to confirm that you want to delete this payroll.



A message will appear, confirming that your payroll has been deleted.

> ***Note:*** *You can only delete a payroll when the status is listed as* ***Held*** *or* ***In Progress.*** *To delete a payroll listed as* ***Pending,*** *contact us. Please refer to page 15 or go to the* ***Contact Us*** *section of the website for our phone number.*



Access SIMPLE IRA Plus reports

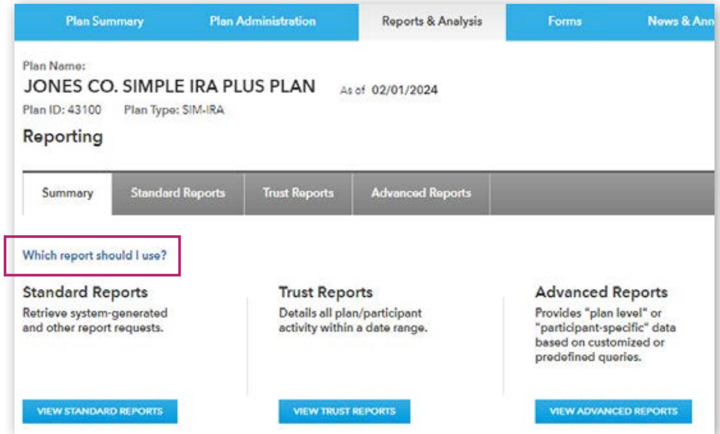
Use this section to access and generate reports to help monitor and manage your plan.

Step 1

After logging in, click the **Reports & Analysis** tab.

Then select the type of report you want to view.

> ***Note:*** *If you're not sure which report you need, click on **Which report should I use?** for more information on the purpose of each report and how to create each type.*



Types of reports

The following types of reports can be generated online. Please consult with your financial professional or tax advisor to determine which reports will best suit your needs.

Standard reports	**Defaulted participant report** Lists participants that are invested in the plan default rather than funds selected by the participant. Generated automatically when information is available. *Review and compare this report with enrollment forms to ensure the correct allocations are being used.*
	Contribution report Lists employee and employer contributions for a specific time frame. Created on demand.
Trust reports	List all transactions within the plan for a specific time frame. Created on demand. *Trust reports can be used to create a basic report for administration and testing purposes. You can also use this function to break down assets in the plan by contribution type, fund or other filters.*
Advanced reports	List or filter any information in the plan, including: • Participant information, such as name, portfolio balance or birth date • Transactions, such as contributions, distributions or exchanges • Current assets, including by fund or by contribution type *Advanced reports can be used to search for specific information, such as participants with high balances in a certain fund or old payroll contributions within a given date range.*

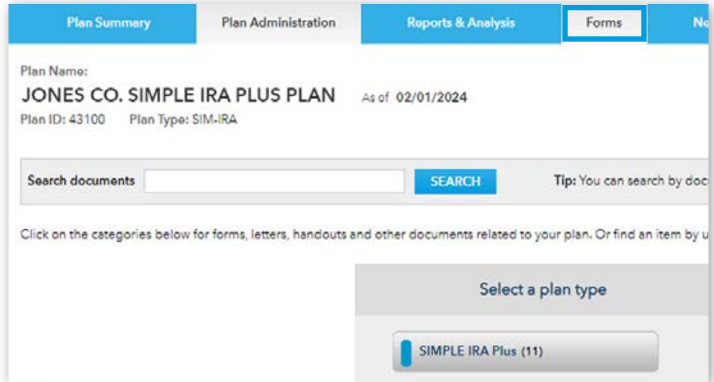
Access SIMPLE IRA Plus forms

Use this section to access forms needed for changes that need to be manually submitted, such as changing a participant’s last name or updating plan contacts.

Step 1

After logging in, click the **Forms** tab.

Then click **SIMPLE IRA Plus** to load the forms specific to your plan.

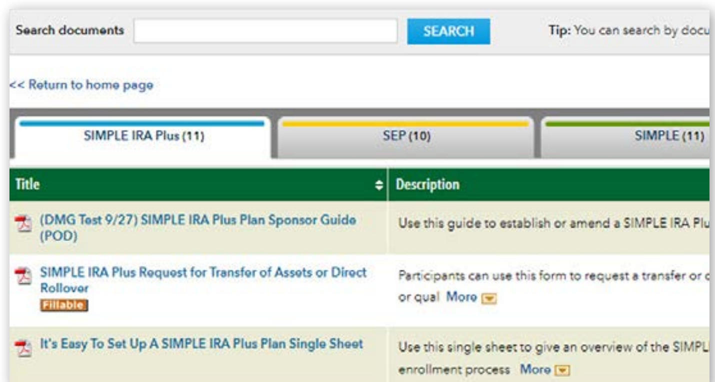


Step 2

On this page, there will be a list of SIMPLE IRA Plus forms, including the SIMPLE IRA Plus Enrollment/Change form needed to make changes to a participant’s name or date of birth.

> ***Note:*** *Remember to include a letter of instruction with your plan ID with any form or application you submit to us directly.*

Click on the form name to download the PDF file.



Frequently asked questions

Getting started

How do I get internet access to my plan?

Check your email to locate your "User ID" and "Default Password Information."

When can I start viewing my plan information?

As soon as you log in and agree to the terms and conditions statement, you can view your plan information. Make sure to read and fully understand the terms and conditions before viewing your information.

How do I change my password?

You can change your password by logging in and then selecting Change password from the **Preferences** drop-down menu at the top-right of the screen.

What happens if I forget my password or get locked out?

You may be able to reset your password online if you've established the security measures to do so. Click **Reset password** on the login page and follow the directions.

Otherwise, check your plan ID number, then contact us at the phone number below.

I forgot my user ID. What can I do?

If you've forgotten or lost your user ID, check your plan ID number, then contact us at the phone number below.

Will I be charged for accessing my plan online?

No, plan sponsor access is free.

How can a plan participant access their account on the website?

The website address for the participant is **capitalgroup.com/participant/simpleiraplus.** The Accessing Your Account handout located in the forms section (for participants: Handouts and Instructions) can be provided to the participant and will go over how the participant can access their account on the website.

Plan operation

Does the website integrate with my company payroll?

No. When adding a payroll, use the information provided by your payroll software to calculate and enter the dollar amounts for each participant's contribution.

What does each contribution type mean?

- **Elective deferral** is the pretax amount taken from the employee's gross pay.
- **Roth elective deferral** is the after-tax amount taken from the employee's gross pay.
- **Employer contribution** is the amount you contribute as either an employer matching contribution or employer nonelective contribution.

What does each payroll status mean?

After your submit a payroll, the payroll status will then list as one of four options:

- **In progress:** Indicates the payroll is saved but has not been submitted for processing.
- **Held:** Indicates the payroll has been submitted for processing, but funds have not yet posted to participants' accounts.
- **Pending:** Indicates the payroll has been submitted for processing and that funds will post to participants' accounts during the current business day.
- **Confirmed:** Indicates the payroll has been processed and that funds have already been posted to participants' accounts.
- **Confirmed canceled:** Indicates the payroll submission was canceled.

Only payrolls in a **Held** or **In Progress** status can be edited or deleted. **View or edit an existing payroll,** page 10, or **Copy or delete an existing payroll,** page 12, for instructions.

Contact information

Connect with Capital Group

(800) 421-6621, ext. 40

Available 8:00 a.m. to 7:00 p.m. ET,
Monday through Friday.

If you use a teletypewriter (TTY) or other telecommunications device for the deaf (TDD), you may contact us via a relay service.

Capital Client Group, Inc.