WELCOME TO THE

# Simplified Contribution Platform

## USER GUIDE

This guide provides instructions for employers to submit retirement plan contributions to Fidelity Investments through the online Simplified Contribution Platform. 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.

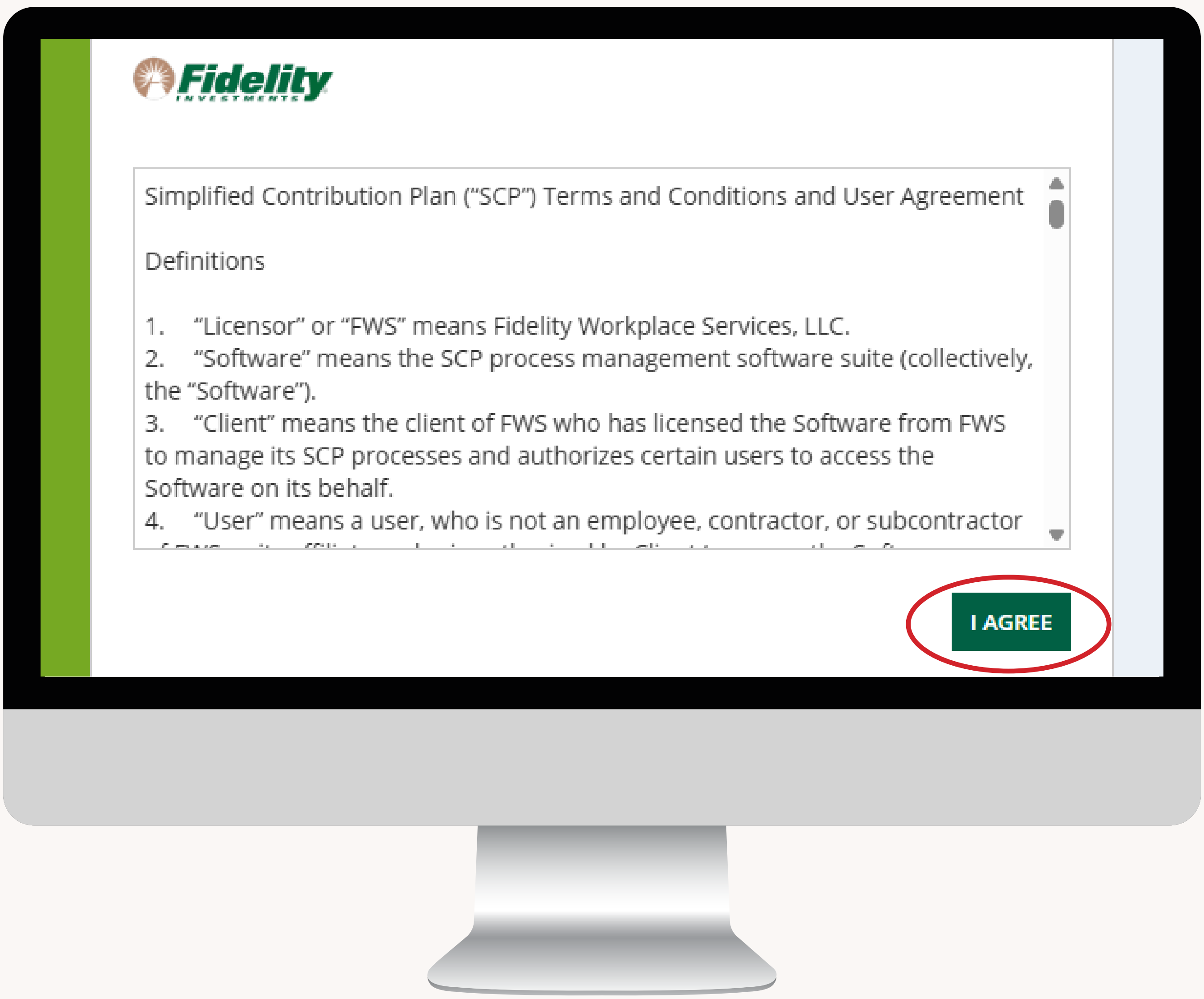
## What's Inside

## STEP 1: ACCOUNT CREATION AND LOGGING IN

Each user will have their own unique log-in using their preferred email address. Each access request is made via the electronic form. Please note: User accounts may be deactivated due to inactivity after two years.

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.

Go to: **https://contribution.appiancloud.com/suite/** and click *I AGREE* to move to the login page.



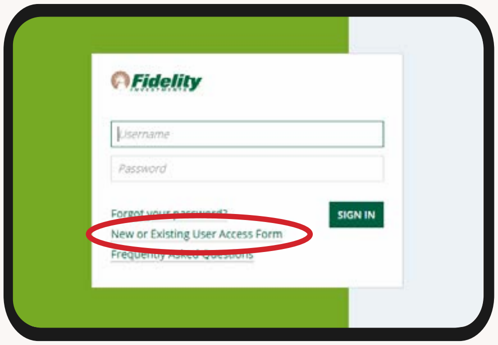
USER GUIDE
# Simplified Contribution Platform

## Logging In

### New or Existing User Requests:

Request access or additional access by clicking *New or Existing User Access Form*

- If you have never registered your email in SCP or received emails about the initial log-in email you are a new user.
- You are an existing user if your account has previously been deactivated, or you would like add another plan or division to your account.




### Returning Users:

- Enter your username and password if you have an active account in SCP.
- Reset your password by clicking *Forgot your password?* Please enter your email address and click "Send email" to receive a link in your email. You may click or copy/paste the link in your email into your browser to reset your password in SCP, then proceed to the site.

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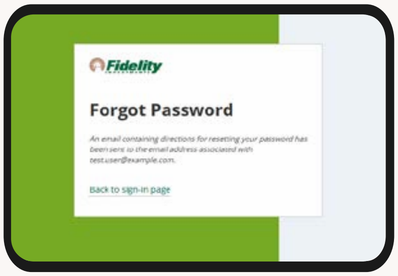


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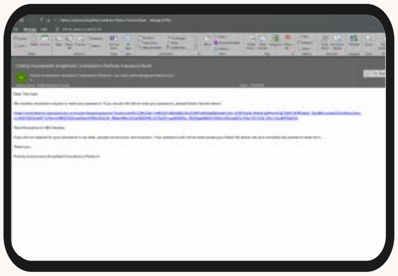

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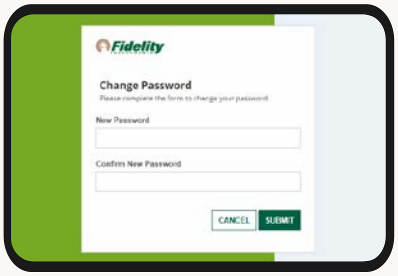


Store your password in a secure location where you can access it for future use.

Passwords must contain a minimum of eight characters, a capital letter, and a special character. It should also be different than any previous password. The system will force a reset of your password every 90 days.

**Tip:** Check your spam and junk folders if you do not receive an email as expected.

USER GUIDE
# Simplified Contribution Platform

## Request Form

If you need assistance completing this form, please email the Client Service Team at **SCPHelp@fmr.com**. This form is used to request access to Fidelity's Simplified Contribution Platform to submit or view plan contributions.

## New Users

- Please enter your plan number and division code if any (also known as a pin or organization ID) when registering. You can request access to additional plans by clicking *Add another plan* on the right.
- Enter your own name and Organization details.
- Please use the phone number that is best to reach you.
- The email address you enter will be used as your username and for communications. It cannot be an email that has been previously used in SCP. If the email has been used previously, please choose a unique email or apply for additional access as an existing user.
- Please choose your month of birth.
- Click *Submit.*

1


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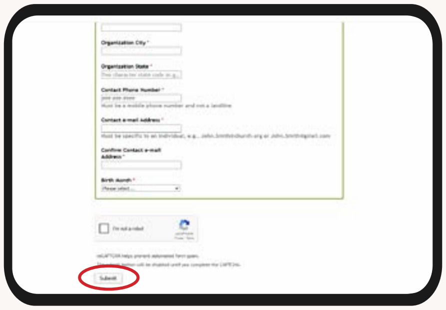
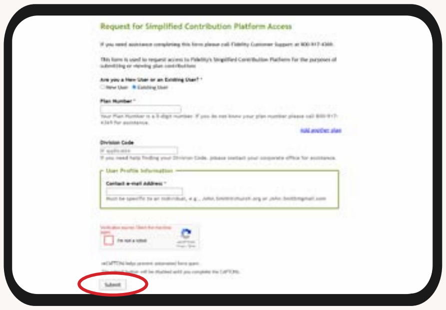



## Existing Users

- Enter the plan number(s) and division (if any) you wish you add.
- Enter your existing email address that you use to log-in to SCP. Your username is typically the email address provided during registration and case sensitive.
- Click *Submit.*



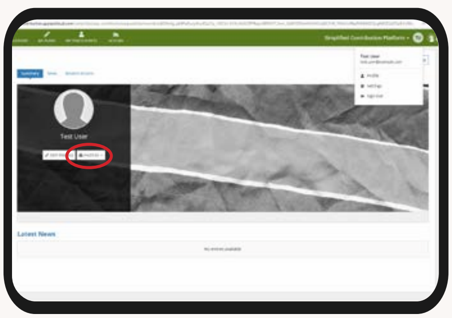

After submitting your application, you will see a confirmation page. Please note that approvals can take up to 10 business days by your main office. Once access is approved, the user will receive a welcome email with instructions for log-in. See instructions for returning users under *Log-in*.

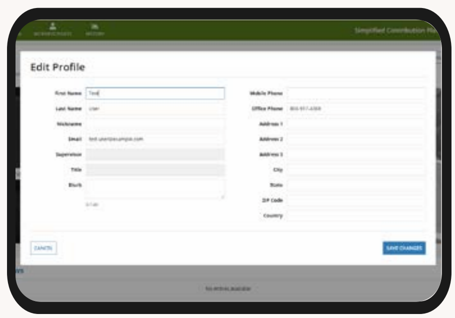
## STEP 2: ACCOUNT MAINTENANCE: PASSWORDS, CONTACT INFORMATION, AND REMINDERS

The default page is *My Requests* but you will also see at the top of the page from left to right: My Organization, My Plans, My Participants, and History. On the left, you will see *Simplified Contribution Platform* and your initials. This is where you will maintain the account.

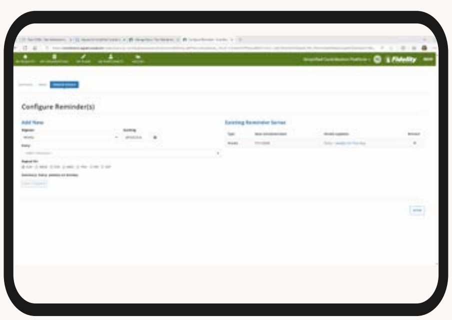
1. Click on your initials next to the Fidelity logo and choose *Profile.*
2. Click on *Edit Profile* on the next page to update your name, email, and phone number. **Please note:** if you change your email, this update will be a communication preferences update. Your log-in email that is your username will remain the same.

Go to: **https://contribution.appiancloud.com/suite/** and click *I AGREE* to move to the login page.

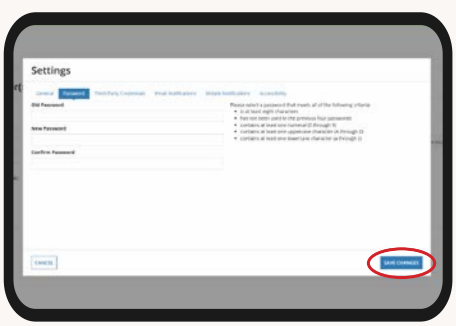





3. To select or update contribution reminders, choose *Configure Reminders* in the upper right-hand corner. You can choose to add as many reminders as you would like or remove existing reminders. Please note that these reminders are based on individual user preferences and not shared with others in your organization.



4. Choosing *Settings* will allow you to change your password easily. Enter your old password, enter your new password and confirm. Then, click *save changes*.



USER GUIDE
# Simplified Contribution Platform

## STEP 3: FUNDING OPTIONS, ADDING AND REVIEWING BANK INFORMATION

### There Are Two Funding Options: Auto Debit and Wires.

**Option 1:** **Authorize Fidelity to Withdraw the Required Funds from Your Account (Auto Debit)**

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.

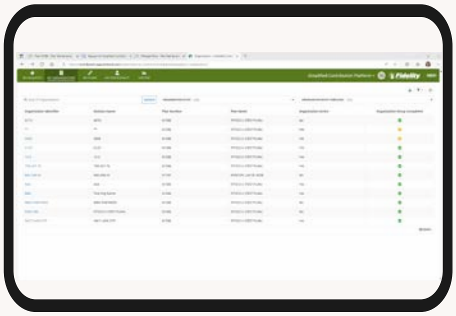
- This option has no fee.
- The correct amounts always post to participant accounts.
- You are assured efficient and easy funding.

**Option 2:** **Work With My Bank to Wire/ACH the Required Funds to Fidelity**

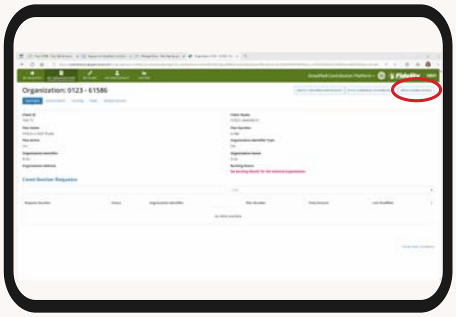
The alternative funding option is to work with your bank to send a FedWire transfer or send the funds via ACH (Automated Clearing House) to Fidelity. This guide includes instructions to use FedWire or ACH for your contribution requests. This option allows you to determine when and how much to send to Fidelity each time you fund contributions.

### Bank Information Should Be Verified or Added to SCP When Accessing the Account.

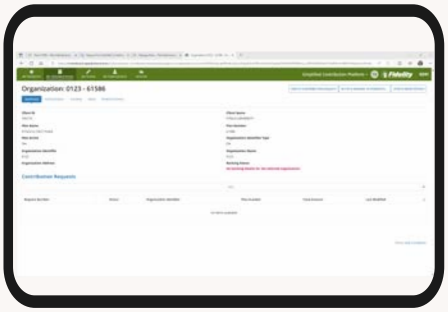
1. Click the *My Organizations* tab.
2. Choose the organization that you wish to update. If you have multiple organizations or plans listed, please note that bank information must be added or updated per plan and organization.

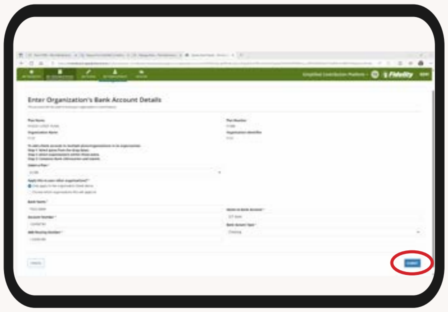


3. Your banks status with Fidelity will display under *Banking Status*—if there are no banking details for the selected organization, click *Update Bank Details* in the upper right-hand corner.

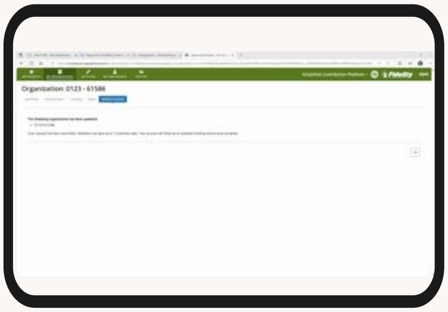


**4** On the following page, please review and re-enter your bank details, review carefully, and click *Submit* which will take you to a confirmation page.

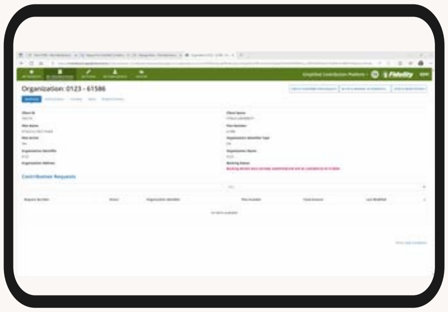




**5** Click *OK* to return to the My Organizations Page.



**6** You will see the organization has been updated with bank information with an availability date.



Please note bank verification takes 12 business days for approval. You may begin your contribution requests the day after your bank information is verified. Bank details display as a part of each contribution request, so please verify that your bank details are correct each time you submit a request.

You may see one of 5 bank statuses. Red means that action is required: please review and re-enter your bank details. Green means that your bank information is good. If you do not see bank details but your bank status is green, please call or email the Client Service Team.

1. No banking details for the selected organization.
2. Banking details are ready for use in contribution requests.
3. Banking details have been imported through the Fidelity system and are ready for use in contribution requests.
4. Banking details were already submitted and will be available by (Date).
5. Banking details were already submitted but haven't been approved after the allocated timelines.

USER GUIDE
# Simplified Contribution Platform

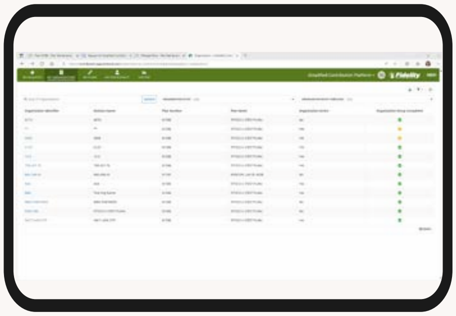
## STEP 4: CREATING THE FIRST CONTRIBUTION FOR A NEW PLAN OR DIVISION

Please follow the instructions below for the first contribution to your plan or division. You will not see where to begin or your listed participants under the *My Participants* tab until you have started the first request. This is the same for a new plan or division that has not had a single request made by any user in SCP.

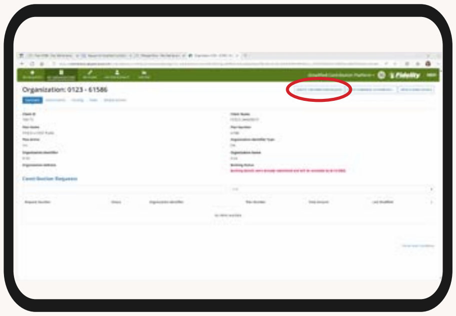
**Please note:** Automatic contribution requests are unavailable in SCP. While each request must be submitted individually, multiple contribution files can be scheduled to post on future dates. If a participant leaves your organization or the amounts change, scheduled contributions must be voided.

1 Log-in to SCP at **https://contribution.appiancloud.com/suite/**

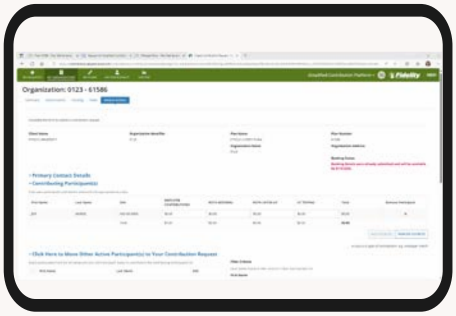
2 Begin under the *My Organizations* tab and select the organization where you would like to start your first contribution request.



3 On the next page in the upper right-hand corner select *Create Contribution Request*.




4 The next page will show the details of your organization, your bank's status, and the contributing participants. Enter the monetary values in the appropriate boxes for each participant. Values must be in dollars and cents format. For values under a dollar, please use 0.00 format.

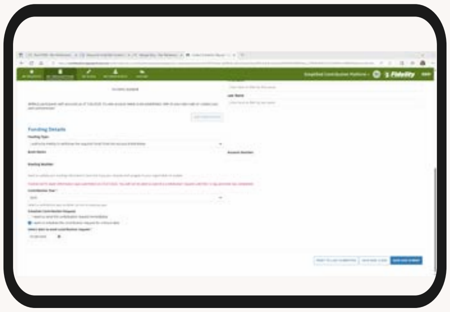


USER GUIDE
# Simplified Contribution Platform

## STEP 4 (CONTINUED)

**5** Scroll down and verify your bank details. Please note the bank status will display on this page to help you know when your bank information is good, will become available, or needs updating. *Organizations have the option to choose to send a wire in the drop-down menu rather than using bank information. Please choose the funding option required by your organization.*

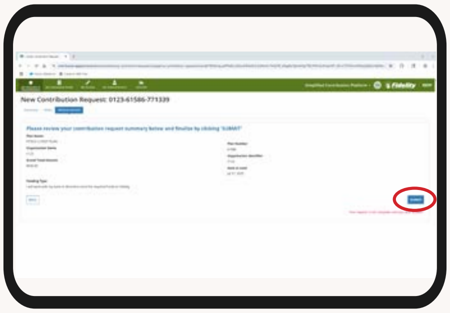
**6** Verify that the contribution year is correct in the drop-down menu. SCP will allow contributions to be logged for the prior year. The following year becomes available sometime in December for future requests.

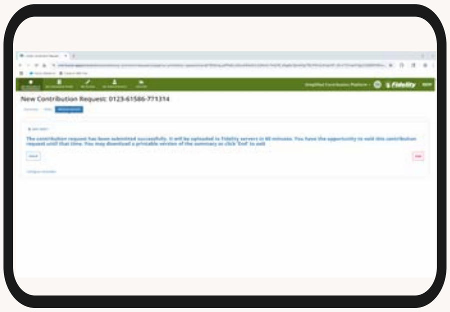


**7** Choose if you want to send the contribution immediately or schedule the contributions for a future date using the calendar provided.

**8** Once you have completed your entries, you have three options:

- If you would like to cancel, choose *reset to Last Submitted*.
- *Save and Close* will save your work for later so that you can resume later.
- If you are ready to submit your request, choose *Save and Submit* in the lower right-hand corner. Review and confirm on the next page to send the contribution file to processing. You will receive a confirmation page to print, as well as confirmation email. Click *END* to return to a review of the submitted contribution request. You will have 60 minutes to cancel this contribution in SCP if changes are needed. See *Step 8: Voiding Contributions*.



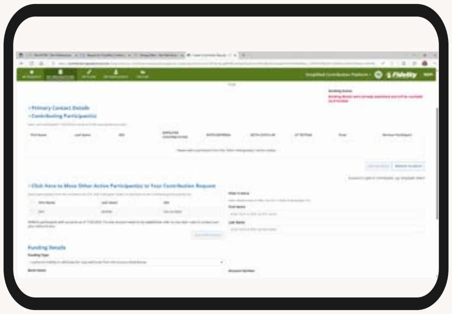


**9** The file will be processed at the next market close. Funds will transfer from your bank and post to participant accounts within 2-3 business days when using your bank on file.

## STEP 5: ADDING AND REMOVING PARTICIPANT/SOURCES

**Moving participants:** If you need to remove or add a participant in the grid, open a new contribution request. Select the red X in the grid to move the participant to *Other Active Participants*. You can add participants from the other Active participant to your contribution request.

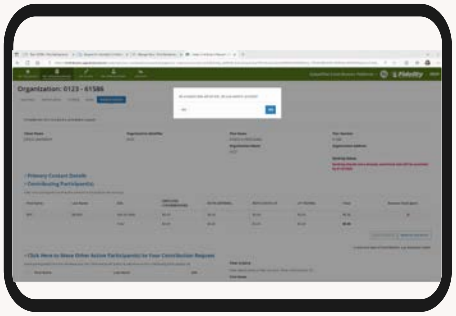
This action will not change the status of the participants or remove them from SCP. For more information or help with status updates, please refer to your employer's or plan sponsor's procedures.



**Add/Remove Sources:** To add or remove a source, open a new contribution request. Select *Remove Sources* or *Add Sources* as desired and click *Yes*.

Here you can check which sources you would like to remove from contribution availability. You can add them again later if there are any changes needed. Click *Remove* and to return to the contribution request page. Continue to enter the monetary values as needed.

1



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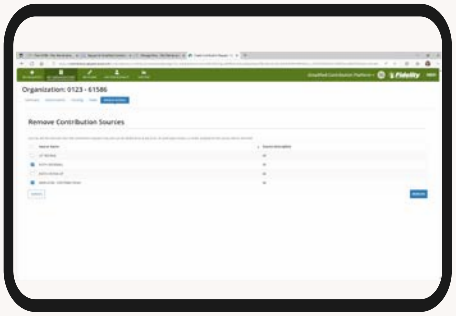
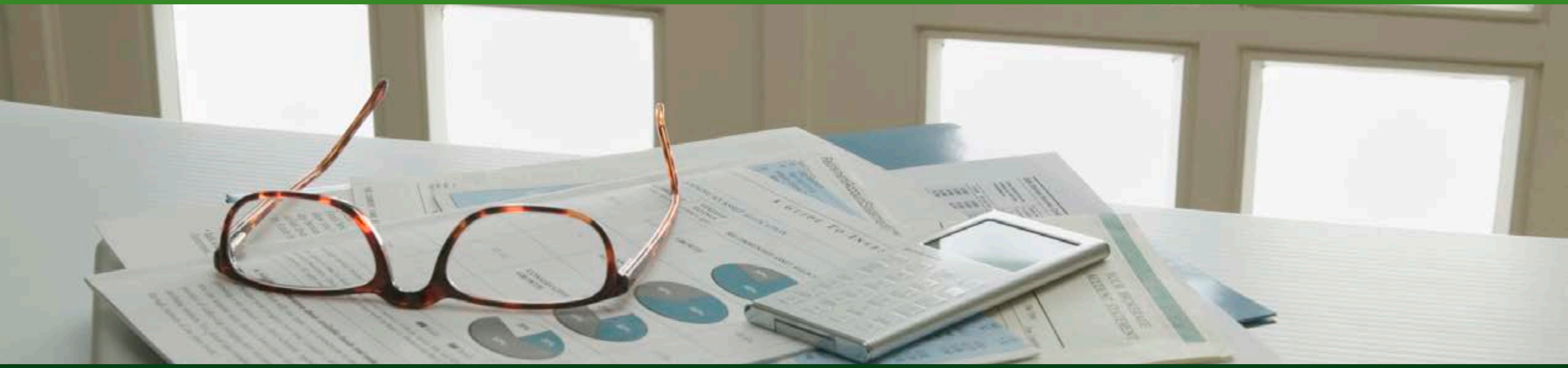


These updates will save without creating a new contribution request. If you have completed the updates to your participants and/or sources, you may close or navigate away from the page without submitting a new request.

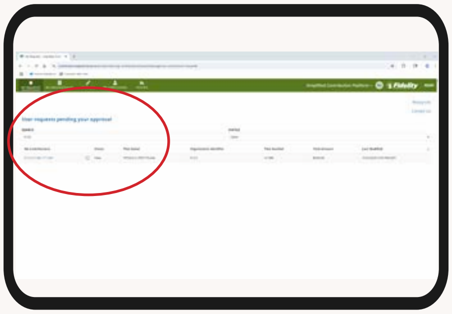


## STEP 6: CREATING A NEW CONTRIBUTION REQUEST

Users will find ease in creating contributions after the initial setup. You will notice that each *long blue number* is a link to view each contribution file, and the one with the status of *NEW* is the starting point for each new contribution request. It holds the data of the previous submission, so if nothing else has changed, you will simply review the information and submit the file, or you can make updates as necessary. The blue number contains your division, your plan number, and ends with a unique number that relates to the file.

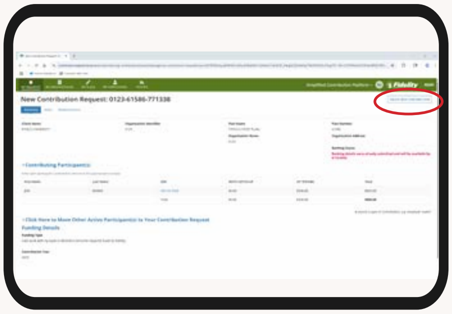
1. Log-in to SCP at **https://contribution.appiancloud.com/suite/**

2. Your home page will be *My Requests* and you will see one file marked *New* with a long blue number to the left.



3. Click on the long blue number to view the previous submission.

4. In the upper right-hand corner, click *Create New Contribution*.



5. On the next page, continue with the instructions in Part 4 of this guide, step 4.

## STEP 7: CONTRIBUTION REVIEW AND STATUSES

To view all past contributions, start at the *My Requests* page. You will see the *New* contribution file. Please choose STATUS *Any* from the drop-down menu to view all current and previous requests.

Contribution requests may have the following statuses:

**In progress** – The *Save and Close* button was selected on the contribution request. You can return to this file and click *Save and Submit* for processing.

**Submitted** - These are contributions have been sent to processing and have been completed.

**New** – This file was created as a result of the previous contribution request. The system has a new entry ready for your next contribution.

**Void** – These are contribution files canceled by the SCP user within an hour of submission, or were canceled with recorded line direction before market close.

**Scheduled** – These are submitted contributions requests with a future date for submission. These can still be voided up to the day of processing.

**Pending Submission** – There are two types:

1. The User clicked Save and Submit and it has been less than one hour since submission.
2. It may also apply to a completed submission for which the user clicked the *Save and Close* button. It is a pending request waiting for the user to click *Save and Submit*.

**Pending Approval** – The plan or division has a user that is a designated "approver" on the account who must approve the transaction before it is considered submitted.

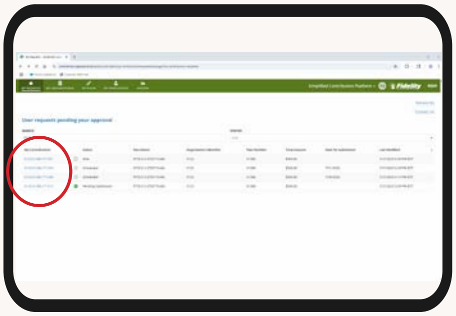
## STEP 8: VOIDING CONTRIBUTIONS

The simplified contribution platform will allow users to void or cancel a request within one hour of the submission. Scheduled contributions can be canceled any time up to the date of submission. The SCP Team can assist with a void after the initial hour if requested over the phone by an authorized SCP user and it is before market close, 4PM Eastern.

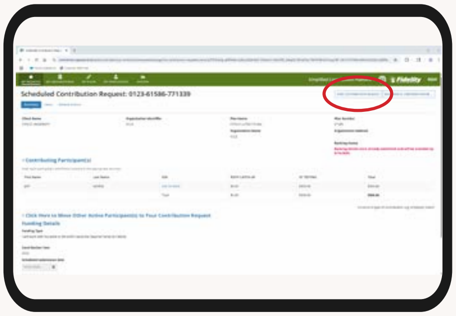
To void a contribution request within the first hour:

1. Go to the *My Requests* page and select *Any* from the STATUS drop-down menu.

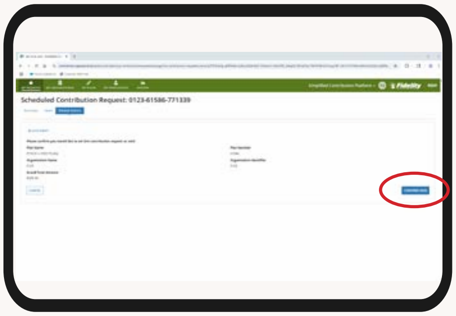
2. Click the long blue file number of the request that you want to void.



3. On the next page, confirm that is the contribution that you would like to void and click *Void Contribution Request* in the upper right-hand corner. Files that are submitted will not otherwise allow an update to the file.

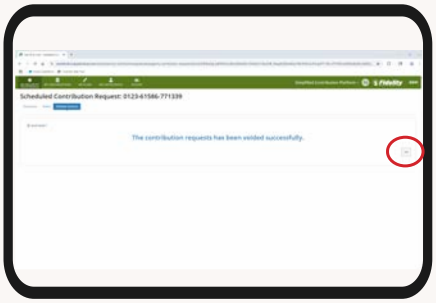


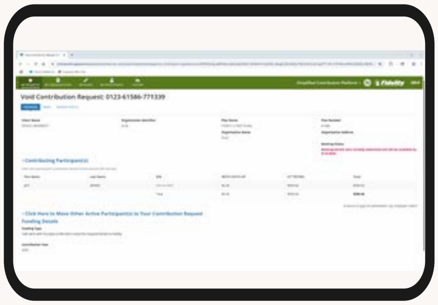
4. The following page will have you review and confirm the void. Click *Confirm Void* to continue.



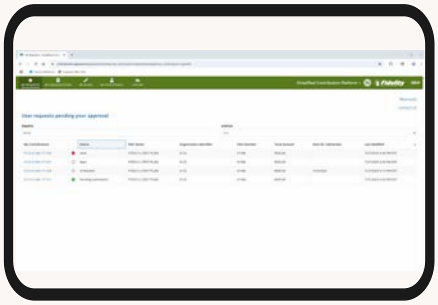
## STEP 8 (CONTINUED)

**5** The following page will confirm that your contribution request was voided. You will receive a confirmation email of the void. Click *OK* to continue and return to the voided file which will now be marked as a voided file.





**6** Click on *My Requests* to return to your home page: select *Any* from the drop-down menu to review previously submitted requests or begin a new contribution request.



## CORRECTIONS AND REJECTIONS

The Simplified Contribution Platform is for making contribution requests only. For corrections to submitted contributions that could not be voided, please contact your employer or main office procedures. The main office will gather information from you about missed or incorrect contributions and provide next steps. A service request may be entered on your behalf to Fidelity to update the accounts. Please note that corrections will not display in SCP.

You may receive a notification that funding has been rejected on a contribution request. This can be due more commonly to incorrect bank information or insufficient funds. There are two steps necessary when funding is rejected on a contribution request:

- **Update your bank account information in SCP.** The bank verification process will take 12 business days, so updating this information in SCP as soon as possible will prevent delays for future contribution requests.
- **Send a wire for immediate funding.** Fidelity recommends sending a wire for prompt resolution of rejected funding. Please see the attached document for instructions on sending wires by clicking this link or in the Wiring Section on the next page.

**Important:** Please do not submit an additional contribution request in SCP as this will not fund the file where the funding was rejected. If you choose not to fund by wire, please wait for your newly added bank information to be verified, then contact your main office or our team to enter a service request to fund the file from your bank. Please email us at **SCPHelp@fmr.com** if you have any questions or would like to discuss these options further.

## WIRING INSTRUCTIONS

[Please see the information included for sending a wire to Fidelity.]

## FAQ

**Question:** Where can I see when the contributions that have been credited to the participants' accounts?

**Answer:** You can view contribution details by participant on the *History* tab. Participants can log-in to their individual Fidelity Netbenefits accounts to see the contributions that have posted to their accounts.

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**Question:** After clicking on the long number under *Name* I do not see *Edit Contribution Request* or SCP says this plan has been deactivated.

**Answer:** Email us at **SCPHelp@fmr.com**.

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**Question:** SCP will not allow me to enter my bank information. I see a little yellow triangle under *Organization Setup Completed*.

**Answer:** Email us at **SCPHelp@fmr.com**.

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**Question:** Why don't I see my former employee in SCP? I am also looking for a new employee.

**Answer:** Employees will show in SCP based on their enrollment in the plan and the division listed in their account (if any). Enrollment and term/retirement policies vary by plan. Please contact your plan sponsor or email us at **SCPHelp@fmr.com**.

- Enrollment timing:
  - If the participant enrolls by paper form, it will take 5 business days for the account creation.
  - If the participant enrolls online, the account setup is immediate.
  - If the plan sponsor requests enrollment data to be returned to the main office, timelines may vary.

Participant account data takes an overnight cycle to feed from the account into SCP. For divisional employees, an update to the division and an overnight cycle will toggle their names on or off SCP. If the participant is Terminated/Retired, it takes 13 months for their name to be removed from SCP.

If your participants would like to discuss their accounts, please refer them to Netbenefits or our participant services line for assistance **800-343-0860**.

# USER GUIDE
# Simplified Contribution Platform

## FAQ (CONTINUED)

**Question:** Why can't I create and export reports in SCP?

**Answer:** Reporting is located under the *History* tab in SCP. These are limited reports and will include only contributions made into SCP. The export feature is intended for corporate and non-divisional users and is unavailable for divisional users due to security settings. If you are a divisional user, please contact our team and we will run and export the report for you. For more detailed reports, correction review, and audits, please contact your main office or plan sponsor.

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**Question:** How can I contact Fidelity? What if I have more questions?

**Answer:** We are happy to provide you with a list of links and numbers to assist you and your employees with all things Fidelity. For more information, please contact us using the information below.

### QUESTIONS?

| For Employers: *Client Service Team - SCP* | For Employees: |
|---|---|
| SCPHelp@fmr.com | 800-343-0860 |
| https://contribution.appiancloud.com/suite/ | https://nb.fidelity.com/public/nbpreloginnav/spa/fidelitywork/core/home |
| | https://nb.fidelity.com/public/nbpreloginnav/spa/fidelitywork/core/forms |



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