

# PERSHING STANDARD FILE LAYOUTS

## FILE LAYOUT FOR: RETIREMENT PLAN FEE SYSTEM

### GENERAL INFORMATION

File Frequency: Monthly  
 Record Size: 132 characters  
 Form Name: RPFS

### DESCRIPTION:

The Retirement Plan Fee System file (RPFS) contains information regarding an annual maintenance fee, for an Individual Retirement Account. This information may be used to determine the amount an account is to be invoiced or to identify accounts meeting criteria for various fee programs. This information includes plan and account type, value of total assets, information about any fee exemptions, year to date maintenance fee payments and invoices.

**NOTE:** This file is sent either on the 15th of every month or the following business day. This is not dependent on the 15th being a business day.

### FILE LAYOUT SPECIFICATIONS

#### HEADER RECORD

POSITION	PICTURE	TYPE	DESCRIPTION
001-018	X(18)	AN	Literally "BOF <b>B B B B B B B</b> PERSHING <b>B</b> " (beginning of Pershing file)
019-036	X(18)	AN	Literally "IRA <b>B</b> RELATED <b>B</b> FEES <b>B B</b> "
037-046	X(10)	AN	Literally " <b>B</b> DATA <b>B</b> OF <b>B B</b> "
047-056	X(10)	AN	DATE OF DATA = "MM/DD/CCYY"
057-067	X(11)	AN	Literally " <b>B</b> TO <b>B</b> REMOTE <b>B</b> "
068-071	X(04)	AN	REMOTE ID = "XXXX"
072-085	X(14)	AN	Literally " <b>B</b> BEGINS <b>B</b> HERE <b>B B</b> "
086-095	X(10)	AN	RUN DATE = "MM/DD/CCYY"
096-096	X(01)	AN	Not Used
097-104	X(08)	AN	RUN TIME = "HH:MM:SS"
105-131	X(27)	AN	Not Used
132-132	X(01)	AN	Literally "A"; indicates the end of the header record

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## DETAIL RECORD A

POSITION	PICTURE	TYPE	DESCRIPTION
001-002	X(02)	AN	TRANSACTION CODE = "IF"
003-003	X(01)	AN	RECORD INDICATOR VALUE = "A"
004-009	9(06)	N	RECORD ID SEQUENCE NUMBER; begins with "000001" – recycles back to "000001" when IBD or office number changes
010-018	X(09)	AN	ACCOUNT NUMBER INCLUDING OFFICE (3); BASE ACCOUNT (5); CHECK DIGIT (1)
019-022	X(04)	AN	FEE TYPE; values include: "MF <b>bb</b> " = Maintenance Fee "TF <b>bb</b> " = Termination Fee "SPF <b>b</b> " = Special Products Fee "990T" = 990-T Filing Fee "1099" = 1099 Filing Fee
023-024	X(02)	AN	CUSTODIAN CODE; values include: "A <b>b</b> " = Pershing LLC "B <b>b</b> " = MetLife Trust Company "C <b>b</b> " = Northwestern "D <b>b</b> " = M&T Bank "E <b>b</b> " = Bank of the West "F <b>b</b> " = First Hawaiian Bank "G <b>b</b> " = BNY Mellon NA "H <b>b</b> " = TIAA-CREF "I <b>b</b> " = Private Trust Company (LPL) "J <b>b</b> " = Fiduciary Trust Company, to be renamed UMB Bank, N.A., late February, 2017 "K <b>b</b> " = First Command Bank "L <b>b</b> " = Bank One NA "M <b>b</b> " = M&T Bank "N <b>b</b> " = SunAmerica Trust Company "O <b>b</b> " = Wingspan "P <b>b</b> " = Cetera Investment Services "Q <b>b</b> " = SSB&T Custodian "R <b>b</b> " = BNY Mellon "S <b>b</b> " = Citi Global Markets "T <b>b</b> " = The Bank of Tampa "U <b>b</b> " = The GMS Group "V <b>b</b> " = Vanguard "W <b>b</b> " = Fiduciary Trust Company (cont.)

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POSITION	PICTURE	TYPE	DESCRIPTION
			“X <b>B</b> ” = HSBC Bank “Y <b>B</b> ” = BankOne NA “Z <b>B</b> ” = First Manhattan “1 <b>B</b> ” = AmSouth Securities “2 <b>B</b> ” = TRowe Price “3 <b>B</b> ” = E*Trade “4 <b>B</b> ” = Deutsche Bank “5 <b>B</b> ” = Mercer Trust Company “6 <b>B</b> ” = TCF Securities “7 <b>B</b> ” = Northern Trust “9 <b>B</b> ” = Pershing LLC (BNY)
025-032	9(08)	N	CUSTODIAN DATE, in CCYYMMDD format
033-040	9(08)	N	ACCOUNT OPEN DATE, in CCYYMMDD format
041-042	X(02)	AN	PLAN TYPE; values include: “1 <b>B</b> ” = IRA “2 <b>B</b> ” = SEP “4 <b>B</b> ” = Standard Profit Sharing “5 <b>B</b> ” = Non-standard Profit Sharing “6 <b>B</b> ” = Standard Target Benefit “7 <b>B</b> ” = Non-standard Target Benefit “8 <b>B</b> ” = Standard Money Purchase “9 <b>B</b> ” = Non-standard Money Purchase “A <b>B</b> ” = Salary Deferred SARSEP “B <b>B</b> ” = Standard 401(k) “C <b>B</b> ” = Non-standard 401(k) “D <b>B</b> ” = Age Weighted 401(k) “E <b>B</b> ” = Age Weighted Profit Sharing “F <b>B</b> ” = Simple Profit Sharing “G <b>B</b> ” = Simple Money Purchase “H <b>B</b> ” = 403(b)(7) non ERISA “I <b>B</b> ” = 403(b)(7) ERISA “J <b>B</b> ” = Prototype SEP “K <b>B</b> ” = Simple 401(k) “L <b>B</b> ” = Simple IRA “O <b>B</b> ” = Individual 401(k) “R <b>B</b> ” = Roth IRA “S <b>B</b> ” = Education Savings Account “T <b>B</b> ” = Roth Conversion

# PERSHING STANDARD FILE LAYOUTS

POSITION	PICTURE	TYPE	DESCRIPTION
043-044	X(02)	AN	TYPE OF RETIREMENT ACCOUNT; values include: “1 <b>B</b> ” = Participant “2 <b>B</b> ” = Spousal “3 <b>B</b> ” = Rollover “4 <b>B</b> ” = Inherited “5 <b>B</b> ” = Employer “6 <b>B</b> ” = Guardian “7 <b>B</b> ” = Omnibus “8 <b>B</b> ” = Inherited Individual “9 <b>B</b> ” = Inherited Estate “A <b>B</b> ” = Inherited Trust “B <b>B</b> ” = Inherited Charity “C <b>B</b> ” = Inherited Guardian “D <b>B</b> ” = Roth Participant “F <b>B</b> ” = Roth Guardian “G <b>B</b> ” = Roth Omnibus “H <b>B</b> ” = Roth Inherited Individual “I <b>B</b> ” = Roth Inherited Estate “J <b>B</b> ” = Roth Inherited Trust “K <b>B</b> ” = Roth Inherited Charity “L <b>B</b> ” = Roth Inherited Guardian
045-059	9(13)v99	N	TOTAL ASSETS; include account market value plus Money Fund balances
060-060	X(01)	AN	TOTAL ASSETS SIGN; values include: “-” = Negative value “+” = Positive value “ <b>B</b> ” = Zero value or not available
061-064	9(04)	N	SPECIAL PRODUCT HOLDING COUNT; field will populate with zero except when position 019-022 = “SPF”
065-073	X(09)	AN	IBD ACCOUNT; account that absorbs fees
074-074	X(01)	AN	FEE EXEMPTION INDICATOR; values include: “Y” = Account is exempt “N” = Account is not exempt
075-075	X(01)	AN	MAILING INDICATOR; values include: “Y” = Letter has been sent “N” = Letter has not been sent
076-083	9(08)	N	PAID FEE DATE, in CCYYMMDD format
084-090	9(05)v99	N	MAINTENANCE FEE AMOUNT
091-097	9(05)v99	N	YTD MAINTENANCE FEE PAID
098-104	9(05)v99	N	AMOUNT INVOICED; equal to fee due less maintenance

# PERSHING STANDARD FILE LAYOUTS

POSITION	PICTURE	TYPE	DESCRIPTION
105-111	X(07)	AN	Not Used
112-131	X(20)	AN	FREE-FORM MESSAGE
132-132	X(01)	AN	Literally "X"; indicates the end of detail record A

# PERSHING STANDARD FILE LAYOUTS

## TRAILER RECORD

POSITION	PICTURE	TYPE	DESCRIPTION
001-018	X(18)	AN	Literally "EOF <b>B B B B B B</b> PERSHING <b>B</b> " (end of Pershing file)
019-036	X(18)	AN	Literally "TRA <b>B</b> RELATED <b>B</b> FEES <b>B B</b> "
037-046	X(10)	AN	Literally " <b>B</b> DATA <b>B</b> OF <b>B B</b> "
047-056	X(10)	AN	DATE OF DATA = "MM/DD/CCYY"
057-067	X(11)	AN	Literally " <b>B</b> TO <b>B</b> REMOTE <b>B</b> "
068-071	X(04)	AN	REMOTE ID = "XXXX"
072-083	X(12)	AN	Literally " <b>B</b> ENDS <b>B</b> HERE <b>B B</b> "
084-105	X(22)	AN	Literally " <b>B</b> TOTAL <b>B</b> DETAIL <b>B</b> RECORDS: <b>B</b> "
106-115	9(10)	N	NUMBER OF DETAIL RECORDS
116-131	X(16)	AN	Not Used
500-500	X(01)	AN	Literally "Z"; indicates the end of the trailer record