

CONTRIBUTIONS

You have two options for submitting your payroll contributions: **File Upload** or **Direct Entry**.

File Upload

Submitting a payroll file is the most efficient and error-proof method of submitting contributions, especially if you receive your payroll file directly from your payroll company. Aspire has a sample template to assist with importing payroll contribution profiles.

Direct Entry

For smaller plans, contributions can be entered manually. There is also the ability to Store and Load files, in the case of repeatedly-used transactions.

Training and Resources

To learn about the InvestLink contributions process, we have made these resources available:

- **Webinar | Sponsor Navigation:** This weekly site navigation webinar covers the features and functions available to Plan Sponsors, including file submission. Register here: <https://attendee.gotowebinar.com/rt/4891892533044099844>

Available starting on Go Live! date and every time you access your account:

- **Online Course | Submitting a Payroll:** This course walks you step-by-step through the process of uploading a payroll file. Access to the course is through a button on the File Upload page.
- **Guide | How-To: Submitting Contributions:** This guide instructs you on how to submit payrolls both through File Upload and Direct Entry. This is available in your Document Library.
- **Online Content:** There are instructions on the File Upload and Contribution page.

Deadlines and Service Level Agreements (SLAs)

If your plan uses ACH to fund your contributions, payrolls submitted before **1:00 p.m. ET** will be pulled the same day. Contributions submitted after **1:00 p.m. ET** will be processed the next business day. The system does allow you to enter future ACH dates.

Once the funds (whether funded by ACH, check, etc.) have been received, the SLA is **1 – 2 days**.

DISTRIBUTIONS AND LOANS

Aspire will make the Distribution and Loan wizard available to your Participants. This self-guided system walks Participants through the process of requesting a withdrawal, showing only the options available based on plan parameters, account status, age, balance, etc. This system:

- Calculates federal and state withholding
- Generates a signature-ready confirmation
- Reduces requests that are Not In Good Order (NIGO), which may delay distributions
- Allows you and/or the TPA to approve distributions before they are processed

Deadlines and Service Level Agreements (SLAs)

If your plan utilizes the Distribution and Loan wizard, the SLA is the Next Business Day, if requested before **4:00 p.m. ET**.