



How to create a contribution file

Complete and accurate employee data is crucial to the successful launch and administration of your retirement plan. Below you'll find detailed instructions on how to successfully download your contribution file template, populate it with your contribution data, save the file, and submit it to John Hancock.

If you choose to create your own file rather than use the contribution file template, please start by downloading your prepopulated template for reference (see step 1 below). Formatting is important—please be sure to use the file specifications included in this guide.

And if you have any questions about our online submission tools or process, just contact your John Hancock client account representative.

Step 1: Download the prepopulated contribution file template

Download the template from the “Tools” page of the plan sponsor website and save it to your hard drive.¹

- 1 Log in to the plan sponsor website.
- 2 Select “Tools” from the “Your resources” tab.
- 3 Select the contribution file template icon or link.
- 4 Select “Open” to view your file in Excel.
- 5 Adjust the columns, so you can view all the contribution data.
- 6 **Save** the file to your preferred location.

Step 2: Update your participant contribution information in the template you've downloaded and saved

Your template will be prepopulated with contribution information for all participants we currently have on file.

- 1 Note all the required data fields, which are included in the spreadsheet's column headers.
Be careful not to change or delete the header row, header labels, or first column. If any of this data is altered, your file can't be processed.
- 2 Review all information in the spreadsheet carefully to be sure it's accurate.

Step 3: Save the contribution file and send it to John Hancock

- 1 Once your file is updated, select the drive and/or directory you wish to save it to.
- 2 Change the date in the filename: for instance, “contribution template for contract [your contract #] for [payroll date].csv”; make sure your file is saved in CSV format.
- 3 Click the **Save** button, then click **Yes** to keep the workbook in the appropriate format.
- 4 You're now ready to send your file to John Hancock; log in to the plan sponsor website and submit your file by selecting the **Upload a contribution file** link on the “Submission history” page.

Contribution file specifications

Field	Header field	Data field description	Max field length	Description
1	Trans#	Transaction code	8	Transaction number = 505. Required for file processing. Don't delete this column.
2	Cont#	Contract number	6	Your John Hancock contract number.
3	SSN#	Social Security number	9	Social Security number for each employee. If using hypens (-) with your SSN#, the maximum length is 11 characters. Note: Employee SSNs can't be changed electronically. Please contact your John Hancock client account representative or submit the Employee Data Change Form – GP 1534 for employee SSN changes.
4	Participant name	Last name, first name	32	The employee's last name, first name. "Lastname, Firstname"
5	Date	Payroll date	8	Payroll period ending date (mmddyyyy) Valid formats are mm/dd/yyyy, mmddyyyy, mm/dd/yy, and yyyy/mm/dd.
6-47	MoneyTypes ²	Contribution amounts	9	Enter contribution amounts for each money type header.
6-47	LoanID	Loan identifier	5	Enter John Hancock loan ID number.
6-47	LoanAmt	Loan repayment amount	9	Enter loan repayment amount (if applicable).
				LoanID and LoanAmt are paired columns. Additional LoanID and LoanAmt columns can be added to reflect multiple loan repayments.

Money type² short code descriptions

Employee money type	Code
Employee elective deferral contributions	EEDEF
Designated Roth 401(k) contributions	EEROT
Employee voluntary nondeductible contributions	EEVND
Employee voluntary deductible contributions	EEVD
Employee mandatory contributions	EEMAN
401(a) employee rollover contributions	EERC

Employee money type	Code
Employer matching contributions	ERMAT
Qualified matching contributions	QMAC
Safe harbor matching	SHMAC
Qualified nonelective contributions	QNEC
Safe harbor nonelective contributions	SHNEC
Employer profit-sharing contributions	ERPS
Employer matching contributions	ERMC3
Safe-harbor-graded contributions	S/HGR
Employer contributions	ERCON
Employer money purchase contributions	ERMP



- 1** Plan sponsor website users with limited access will receive a blank template for use in uploading contribution information.
- 2** Money types are listed based on information on file at John Hancock and are for illustrative purposes only. To add a money type or to clarify money types currently available to your plan, speak to your client account representative.

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