

QUICK NOTES

- 1) YOU MUST HAVE EXCEL 97 OR GREATER. The program has not been tested with earlier versions of Excel.
- 2) All fields/columns in "blue" text or shaded areas indicates user entry fields.
- 3) Ensure there are no blank rows in between records. This may cause the macros not to work properly.
Use "Add Employee" button to add new employees. New employees will be added to the top of the spreadsheet.
- 4) Use the "Sort by SSN" and "Sort by Name" buttons to sort data.
Before you sort: If a person's name has changed as a result of a marriage or divorce, please be certain to update the name. (This might also be an opportunity for updating beneficiary information).
- 5) Enter new employee name in all caps and in **LAST NAME, FIRST NAME** format. Do **NOT** use hyphens when entering Social Security Numbers.
- 6) In order for the Add Employee and Sort Employee functions to work correctly, Excel's macro security should be set to 'Low'.
To set the Macro Security Setting to Low:
 - 1 Select Tools
 - 2 Select Macro
 - 3 Select Security
 - 4 Check 'Low'
- 7) Once the file is saved, you will need to transmit the file to ADP. Files should be transmitted no later than 12:55 P.M. EST because the file sweep runs daily at 1:00 P.M. EST.

Instructions for completing billing spreadsheet

Remember the importance of timely submissions for your retirement plan contributions. This will allow your money to be invested faster and build that "nest egg" for retirement. With that in mind, make it your goal to have your money to Fifth Third Bank and your billing spreadsheet to the plan administrator by the 15th of every month for contributions from the prior month. This is particularly important if you have life insurance coverage (supplemental death benefit) through the retirement plan. You do not want to have a lapse in insurance coverage. Additionally, if your agency has loan payments you will want to make timely loan payments.

The purpose of the attached billing spreadsheet is to allow you the opportunity and flexibility to submit accurate contributions based on actual payroll withholding from employees. However, if you are an Employer-Pay-All Plan and have no withholding from employees, you should continue to pay contributions based on actual pay.

Use the pink envelope to mail your check directly to the bank. Be certain to make your check payable to The Housing-Renewal and Local Agency Retirement Plan, or HRLARP. If you are interested in sending a direct wire transfer, please call us at (800) 798-2044 for further instructions

Once the billing worksheet has been completed, transmit the file using the Plan Sponsor Website to the following address:
nas_benefits_hrlarp@adp.com.

General Instructions:

Only insert your changes in the columns marked in "blue" or the shaded areas.

Balance the totals at the top of each column to your payroll register.

The amount of your check or wire should match the amount shown on the total line in column (23) "Adjusted Total".

Make sure to balance this with your payroll records.

- Step 1. Go to the "**Agency Info**" tab. Insert the number of pays per year and the number of pay periods for the submitting month. The "Contributions for the Month of:" field must have a valid date from dropdown menu and should be updated with each file transmission. Make sure this date is for the month you are reporting contributions. For example, if you are reporting activity for June 06, select June 06 (even if you are preparing this sheet in July 06).
- Step 2. Please make certain the enclosed spreadsheet contains all eligible employees. We have included full-time employees and part-time employees who regularly work at least 20 hours a week for at least 5 months a year unless the joinder agreement specifies otherwise. If you are uncertain of your eligibility period, please refer to the joinder agreement. If you are adding a new employee to this current bill, be certain that you have submitted an enrollment form for that participant. You may fax the enrollment form to (502) 429-5972. However, the original must be mailed to the Plan Administrator.
- Step 3. Go to the "**HRLARP**" tab. Please review and verify the accuracy of the annual salary. If you find any discrepancies, you should insert the corrected annual salary in column 3. This will recalculate the entire monthly contributions. Carefully check the totals line at the top of the spreadsheet against your payroll records for this column, and all others detailing contributions.
- Step 4. There is an "**Add Employee**" button to add new employees to the top of your worksheet. Click on the button and enter the new employee's name. Next enter the social security number under column (1). Next scroll over to column (3) and enter the annual salary. As noted in Step 3 above, this will recalculate the entire monthly contributions. After entering all data, you can select the "**Sort by Name**" button to list employees in alphabetical order.
- Step 5. For anyone who has terminated for which you are submitting no contributions, please enter zero as the salary in column (3). Enter the termination date under column (2) in the format of mm/dd/yyyy. You should also enter an N in column (21) if this employee previously had a loan.
- Step 6. For anyone who has terminated for which you are making a partial month of contributions, you should enter the person's actual monthly earnings in the calculated earnings column (**Column (5) - Calc'd Earnings**). The Excel formulas will automatically calculate the revised contributions.
- Step 7. Once the billing worksheet has been completed, select the "**Save**" button to save the file to the **C:\Contributions** directory. The file will be saved with the name of **HRLARP598 ??? .xls** where **???** is your Agency number. When exiting the billing worksheet you may save it with name and location of your choice.

Column Definitions

Column (1) - Social Security No.

Verify that all social security numbers are accurate. If any social security numbers are in error, enter the corrected social security number and contact the plan Administrator.

Column (2) - Date of Termination

Insert date of termination for anyone who has terminated during that month. If you omitted inserting a termination date for a prior month please enter this date.

Column (3) - Annual Salary

Verify that all annual salary amounts are correct. Do not adjust annual salary to accommodate for rounding errors in other columns.

Column (5) - Calc'd Earnings

Use this column for one-time partial month's salary adjustments such as a leave of absence or retroactive salary adjustment.

Column (7) - Contr to SDB

This column should be only the **current** month's cost of insurance (if applicable). There is no reason to pay life insurance for prior months.

Column (9) - Adj. EE Mand. Contrib

If you have any adjustments due to rounding errors in column (10), you must use the shaded adjustment (Adj) columns to make the correction.

For example:	Contr to SDB - column (7)	\$34.17
	Adj. EE Mand Contrib - column (9)	\$11.67
	Total EE Mand. Contrib - column (10)	\$45.84

But, you withheld 45.86

The correction must be made using column (9), such that:

Contr to SDB - column (7)	\$34.17
Adj. EE Mand Contrib - column (9)	\$11.69
Total EE Mand. Contrib - column (10)	\$45.86

Column (10) - Total EE Mand. Contrib

Will recalculate off the change made to column (9).

Column (11) - % EE Vol Cnt %

This column represents any employee who elected a percent of pay to be contributed voluntarily. For example, if the employee elects a 3% voluntary contribution, insert the percent. This contribution will then be displayed in column (12).

Column (13) - Adj EE Vol Cont Amt

If you need to adjust the voluntary contribution based on percent for rounding, list your corrected withheld amount in this column. This adjusted total will be displayed in column (15).

Column (14) - Fixed \$ EE Vol Cnt \$

This column represents any employee who elected a flat dollar amount to be contributed voluntarily. Please insert that amount in column (14). This total amount will be displayed in column (15).

Column (17) - Adj ER 100% Vested

Use this column to adjust the "ER 100% Vested" contribution shown in column (16) for rounding.

Column (19) - Adj ER Deferred

Use this column to adjust the "ER Deferred" contribution shown in column (18) for rounding.

Column (20) - Loan Repay

Loan repayment amounts are fixed data. You must pay the entire amount or none at all. No partial payments are accepted.

Changes in this column should occur only to:

- 1) Start new loan payment**
- 2) Stop payment on matured loan**

Column (21) - Loan Repay (Y/N)

You will list a Y for "yes" that you are submitting the entire loan repayment, or an N for "no" that you are not submitting a loan

The Housing-Renewal and Local Agency Retirement Plan

Waterton Housing and Redevelopment Commission

Withholding Report

HRLARP - 091

Prepared by:

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(605) 886-2867

Date:

2/29/2008

Plan Information	
EE Mand:	
ER Vested:	
ER Defer:	1.000%
Insurance:	
Rate:	0.230

Contributions for the month of:

February-08

Pays/Year: 12

Pays for mo 1

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
Participant Name	Agency Number	Social Security No.	Annual Salary	Monthly Earnings	Calc'd Earnings	Supp. Death Benefit	Contr to SDB	EE Mand. Contrib	Adj. EE Mand. Contrib	Total EE Mand. Contrib	% EE Vol Cnt%	% EE Vol Cont Amt	Adj EE Vol Cont Amt	Fixed\$ EE Vol Cnt\$	Total EE Vol Cnt\$	ER 100% Vested	Adj ER 100% Vested	ER Deferred	Adj ER Deferred	Loan Repay	Loan Repay (Y/N)	Loan Repay	Adjusted Total
Totals	091		197,009.76	19,181.77	18,949.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	189.50	189.50	0.00	N	0.00	189.50
DAVID BUBLITZ	091	504749653	17,784.00	1,720.88	1,708.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17.09	17.09	0.00	N	0.00	17.09
GOLDADE, MARY	091	504929412	24,793.60	2,190.80	2,243.78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22.44	22.44	0.00	N	0.00	22.44
MARSO, MITZI LYNN	091	504689892	21,112.00	1,968.80	1,985.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19.86	19.86	0.00	N	0.00	19.86
MEIDINGER, NANCY J	091	504546218	37,908.48	4,028.04	3,934.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39.34	39.34	0.00	N	0.00	39.34
PROKOP, JOHN	091	472026616	30,014.40	3,245.63	3,088.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30.89	30.89	0.00	N	0.00	30.89
SAYLOR, DENISE	091	360482161	20,238.40	1,919.38	1,886.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18.86	18.86	0.00	N	0.00	18.86
SHRIVER, LYNDA DAE	091	503545518	45,158.88	4,108.24	4,102.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41.03	41.03	0.00	N	0.00	41.03