



January 16, 2018

Dear Valued Client:

Part of our commitment to keeping your 403(b) or 457(b) plan in compliance is conducting annual contribution limits testing. Throughout the year, we monitor your employees' contribution totals to ensure they are not exceeding the limits, but we have found that year-end payroll reconciliations are necessary to guarantee the accuracy of the final testing results.

We ask that you complete the following no later than February 16, 2018:

- Confirm the 2017 contribution totals.
- Provide 2017 gross compensation amounts for participating employees.
- Complete the questionnaire found on the Forms & Tools page at <http://www.envoyplanservices.com/tools.asp>.

This can be accomplished through one of two methods:

1. First, we have uploaded a summary of your 2017 contribution totals according to our records for you to download from our secure website (<http://envoyplanservices.com/>). Please compare our report to your payroll records and notify us of any differences. **Also, we ask that you provide compensation figures, which are needed to determine the limits for individual employees.**
2. Alternatively, you can provide us with your payroll or W-2 data in an electronic format and we will perform the reconciliation. We have provided an Excel template for your convenience at <http://www.envoyplanservices.com/tools.asp>, *2017 Testing Data Requirements*, but we can accommodate multiple electronic formats.

We ask you to either confirm the payroll information we uploaded or provide data from your payroll system, along with answering the questionnaire, by February 16, 2018.

- Please log in at <http://envoyplanservices.com/> to upload the data on our secure website
- Name the file as *Employer Name 2017 Testing Data* for easy identification (the file name must be 55 characters or less with no special characters)
- Click on the File Upload link in the Popular Tools menu
- Choose File Type – Other
- Browse for your file and click Upload to send

Thank you for your assistance with the 2017 limits testing. If you have any questions, please contact us at YearEndInfo@midamerica.biz or (800) 248-8858.

Sincerely,

Your TPA Services Team
Envoy Plan Services