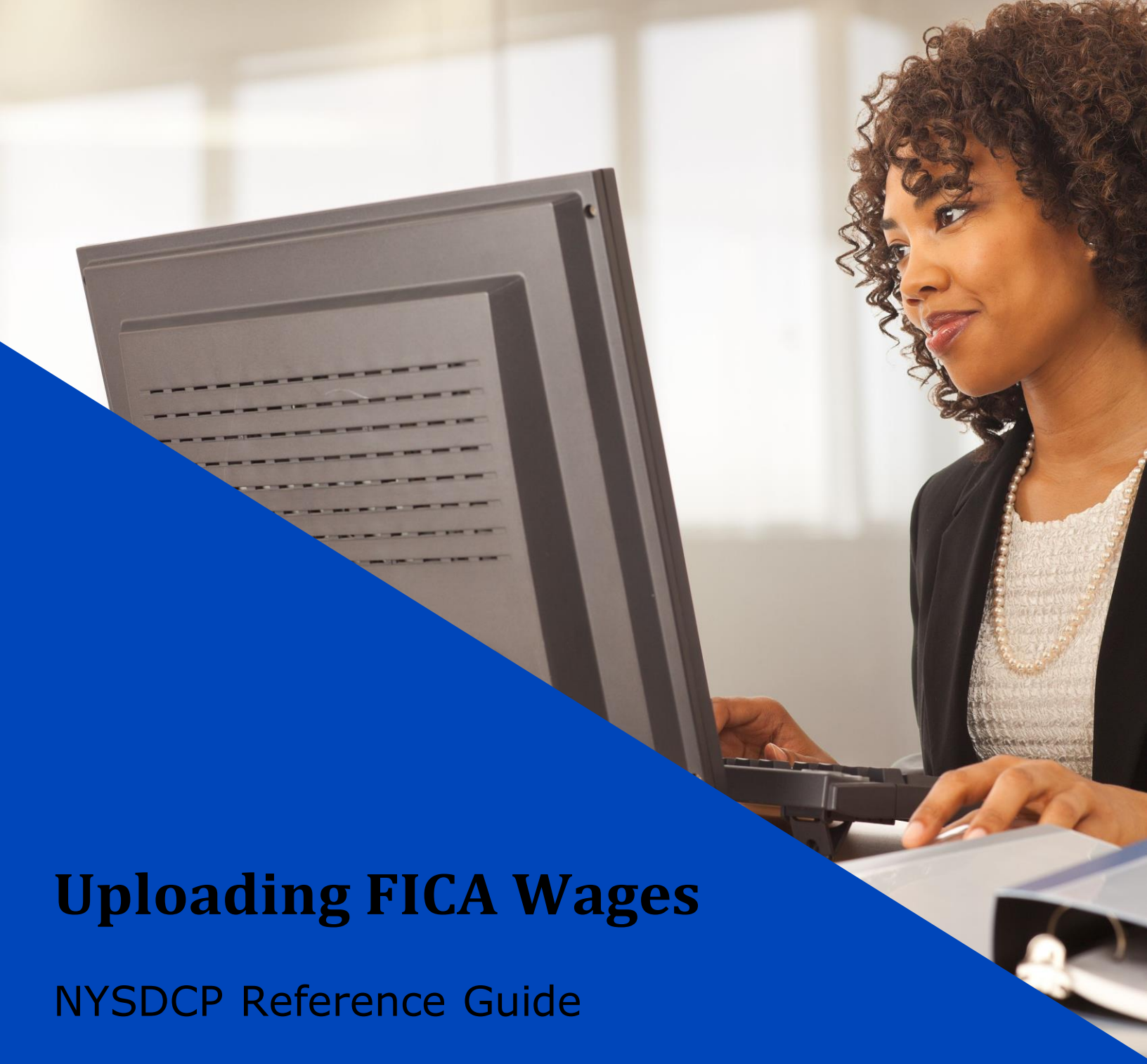


Uploading FICA Wages

NYSDCP Reference Guide

The Nationwide Group Retirement Series includes unregistered group fixed and variable annuities and trust programs. The unregistered group fixed and variable annuities are issued by Nationwide Life Insurance Company, Columbus, Ohio. Trust programs and trust services are offered by Nationwide Trust Company, FSB. Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

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Why Upload FICA Wage Information?

Section 603 of the SECURE 2.0 Act

Section 603 of the SECURE Act 2.0 changes how some older workers can save additional money for retirement. This provision only impacts participants who:

- Are 50 or older
- Earned more than $150,000 from their employer in the previous year
- Plan to make catch-up contributions to their retirement savings

For impacted participants, catch-up contributions must be after-tax ROTH contributions instead of pre-tax ones. To help plan sponsors monitor compliance with this provision, we've added a field that can be submitted to identify impacted participants. This enables Nationwide to generate a report plan sponsors can use for ongoing oversight. Plan sponsors remain responsible for ensuring contributions comply with the regulation.



In addition to providing FICA wage information, your plan will also need to allow catch-up contributions and ROTH contributions to permit older workers to take advantage of this benefit.

Plan sponsors will be able to upload or add FICA wage information for 2025 beginning January 1, 2026. An updated file will be needed annually and should be submitted more frequently if new enrollees in the Plan would have been on the list based on their prior year's wages.

While plan sponsors only need to upload information for impacted participants, they can upload information for all participants if they choose to do so.

How to Provide FICA Wage Information

Plan sponsors can provide information in two ways:

- Upload a file from the plan sponsor site
- Manually add individual participant information on the plan sponsor site

Plan sponsors will need the Plan ID, the Employee SSN, and the past year's FICA wage information or a determination of whether the participant is over the limit.

File Format for Upload

Plan sponsors can upload a CSV file with information for all participants at once. It must be saved as a CSV (Comma delimited) (*.csv) file with the file name nrs_fica_plan number.csv. It should include the following information:

- Transaction Type: List as FICA
- Plan Number: Enter 0045420001
- Year: The four-digit year the FICA wages are from
- Social Security Number: Full SSN can include dashes or not
- FICA Amount: Reported dollar amount of FICA wages
    - Max field length of 14 characters
    - Include decimal and cents if applicable, but not dollar sign or commas
    - This is required if the Over the Limit Indicator is not provided
- Over the Limit Indicator:
    - Indicate Y if participant is over the limit and N if participant is not
    - This is required if FICA Wages are not provided
- Pay Center/Employer Number: This is required

The file should be formatted as follows, but it should not include header rows:

Transaction Type	Plan Number	Year	SSN	FICA Amount	Over the Limit Indicator	Pay Center/Employer Number

Below are two spreadsheet examples:

FICA	0045420001	2025	123456789	213110.10		206000
FICA	0045420001	2025	987654321	74000		206000

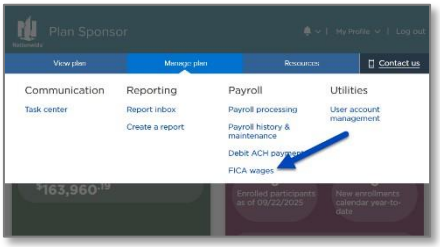
FICA	0045420001	2025	111-11-1111		N	206000
FICA	0045420001	2025	222-11-2222		Y	206000

While plan sponsors only need to upload information for impacted participants, they can upload information for all participants if they choose to do so. In addition, each participant should only be listed once in a file.

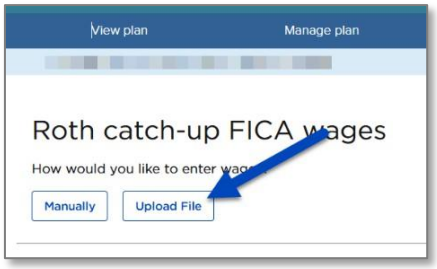
Upload a File from the Plan Sponsor Site

Ensure you have a properly formatted CSV file. For instructions on file format, see the following page, and then upload it according to the instructions below:

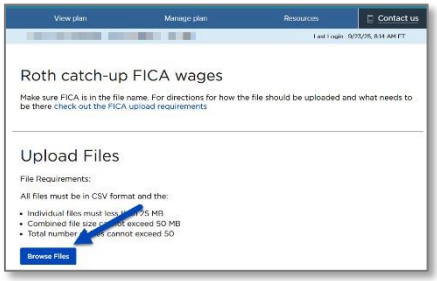
1. Log into the plan sponsor website. Select Manage Plan and then select FICA Wages.



2. Select Upload File.



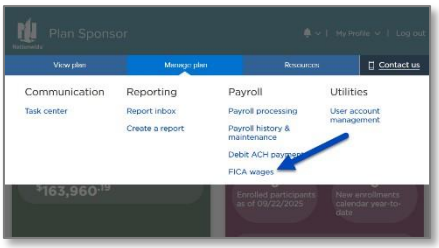
3. Select Browse Files and select the properly formatted CSV file.



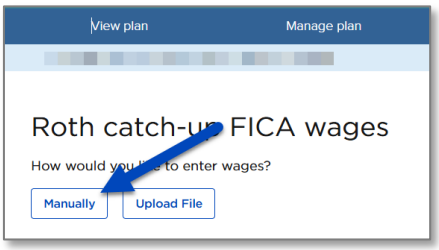
Manually Add Participant Information

Follow the instructions below to add participant information manually. While plan sponsors only need to upload information for impacted participants, they can upload information for all participants if they choose to do so. Note that you can also use this process to correct or update information for a single participant after uploading data.

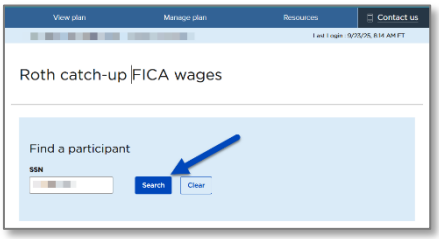
1. Log into the plan sponsor website. Select Manage Plan and then select FICA Wages.



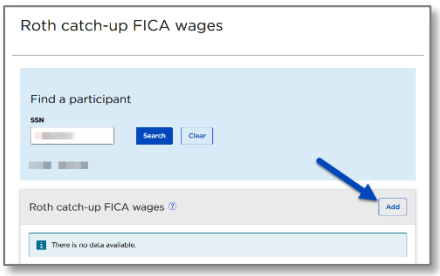
2. Select Manually enter information by participant.



3. Enter the participant's Social Security Number and select Search.



4. Select Add.



5. Enter the year the wages were from. Then either the FICA wage amount or indicate whether the participant is over the limit. Select Save.

