

The South Carolina
Deferred Compensation Program

Plan Service Center Guide

Your Resource for Plan Administration

Details on how to process your payroll with the South Carolina Deferred Compensation Program's record keeper, Great-West Financial®

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Great-West Financial®, as the contracted vendor to provide third-party recordkeeping and administrative services for the South Carolina Deferred Compensation Program (SCDCP or Program), places high importance on continuous improvement, customer care and collaboration. We’re always looking for ways to make day-to-day tasks easier for plan sponsors and third-party administrators (TPAs). More than a source of information, the Plan Service Center underscores the commitment to empower our partners—and the role of accurate and current information in maintaining our partnership.

Overview and Support

Explore the Plan Service Center

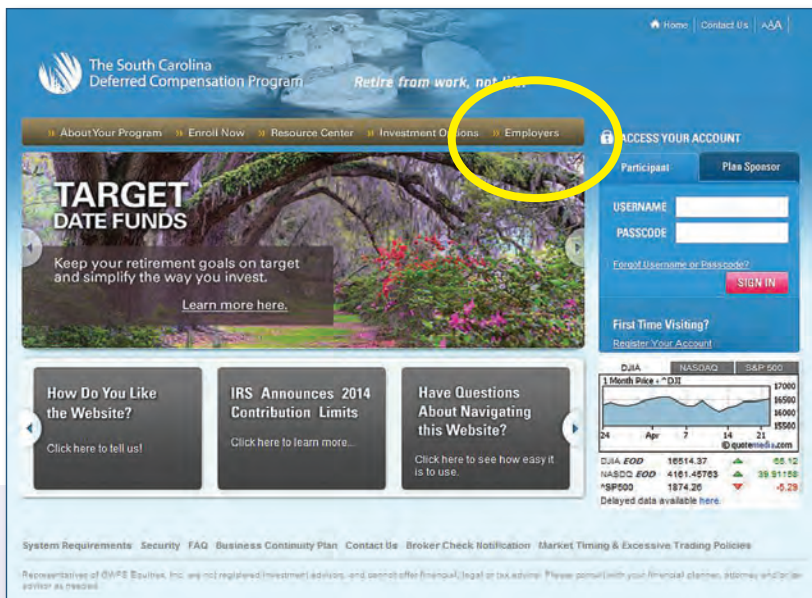
The Plan Service Center (PSC) is a website designed to help plan sponsors with plan administration needs. The PSC offers a unique combination of simplicity, sophistication and performance. The newly redesigned site provides a single partner or plan sponsor URL that is an access point to the participant site and the PSC, a more intuitive Web experience, and new features and functionality that will continue to evolve as your needs change.

The PSC supports your day-to-day tasks such as accessing plan information, updating employee information, and processing plan contributions. Ongoing responsibilities, such as year-end reporting and compliance reporting, are simplified. The site remains content-rich, and the new tabs-based navigation makes it easier to find the information you're seeking. Highlights include the redesigned

Reports tab—with newly categorized reports, improved descriptions, and accompanying report examples—and the newly created Resource Center tab. As you navigate the website, you'll occasionally see a question mark or "tool tip" next to a field. Simply hover over the question mark to access more information about the field or tool. The Employee Information tab provides an overview of employee and participant information. The To Do List allows plan administrators to approve and/or provide missing information requests electronically for distribution and loan requests. Navigation and content for each category was developed with your workflow top of mind. It is our goal to make the administration of your plan seamless.

Plan Service Center

- Plan Information
- Employee Information
- Contribution Processing
- Compliance Services
- Reporting
- Resource Center



FOR ILLUSTRATIVE PURPOSES ONLY

Questions?

Please contact Plan Technical Support at **(800) 695-4952**
or visit **www.southcarolinadcp.com** and click on the "Employer" tab.¹

Processing Payroll

GETTING STARTED

Welcome to the PSC, our Internet-based application for administering the Program. The PSC offers you instant access to your Program information and employs a point-and-click interface that makes the application easy and convenient to use. Through the PSC, you will have easy access to Program and participant information, payroll processing, reports and participant forms.

This guide will provide you with details about the PSC. After reading through the included materials, we will need your assistance in completing several forms that will enable us to set you up as a participating employer on our system:

- **Payroll Data Survey**—This document will provide us with a contact name, address and phone number
- **Plan Service Center (PSC) Authorization Form**—This document will provide your authorized personnel with access to the PSC
- **Automated Clearing House (ACH) Authorization**—This document will provide banking information for the ACH of contributions
- **All of these forms** can be obtained from the Employer website at www.southcarolinadcp.com > Employer.

In addition, if you will be uploading a payroll file, we will

need a sample Payroll Data Interchange (PDI) file that we will use to map your payroll information to our system. If you have fewer than 50 participants and are not able to create a PDI file, you will still be able to process your payroll through the PSC with an ACH debit.

If we have any questions once we receive the requested information, we will contact the person indicated on the Payroll Data Survey. After we have reviewed the completed materials, we will contact you directly to go over any questions that you may have and also to set up a time and date for the remittance of your first payroll to Great-West Financial through the PSC.

IF YOU WOULD LIKE TO SEE AN ONLINE DEMO OF THE PSC:

1. Go to www.southcarolinadcp.com and click on the Employer tab. Click on “Fiduciary Best Practices” and select either *Plan Service Center Webinar (WebEx®)* or *Plan Service Center Webinar (Windows® Media Player)*.



FOR ILLUSTRATIVE PURPOSES ONLY

Home / Participating Employer / Fiduciary Best Practices

Fiduciary Responsibilities
Fiduciary Responsibility Webinar
Plan Service Center Webinar (WebEx)
Plan Service Center Webinar (Windows Media Player)
401(k) Plan Document
457 Plan Document



Payroll Data Interchange (PDI)

WHY PDI? QUITE SIMPLY, IT CAN SIMPLIFY YOUR LIFE.

Payroll Data Interchange (PDI) dramatically increases the efficiency of the PSC and PartnerLink®. PDI simplifies plan administration, increases the accuracy of plan and participant data, and helps ensure the secure exchange of information. PDI is a comprehensive file of your plan's employee information, which is updated in conjunction with your payroll. This information allows you to complete the following tasks:

- Simplified contribution processing
- Streamlining the year-end census collection process
- Online enrollment
- Deferral recordkeeping
- Automatic enrollment
- Managed accounts
- Full vesting services
- Eligibility tracking
- Loan administration
- Distributions
- Targeted participant marketing campaigns
- Retirement income gap analysis

THE PDI FILE INCLUDES THE FOLLOWING PARTICIPANT INFORMATION:

- **Basic information:** Social Security number, name, complete address, birth date, gender, marital status, income, state of residency
- **Employment information:** Hire date, termination date, rehire date
- **Contribution information:** Employee contribution, employer contribution, loan repayment, Roth contributions
- **Year-to-date information:** For hours and compensation



PDI? QUITE SIMPLY, IT CAN SIMPLIFY YOUR LIFE.

Payroll Data Interchange (PDI)

How to get started

IS PDI RIGHT FOR MY PLAN?

Plan sponsors have several options for providing employee information to Great-West Financial. Your relationship manager will work with you to determine suitability.

- Plans may submit a PDI data file in either a comma delimited or space delimited format to upload through the PSC. This file may be created using an in-house payroll program.
- Plans with less than 50 employees may prefer to enter employee updates directly on the PSC.

If you are using an outside payroll vendor, Great-West Financial may be able to receive the file directly from your vendor. Your relationship manager can provide a list of approved vendors currently participating in the Payroll Bridge program. Payroll Bridge will help ensure a full PDI file if you've provided complete payroll information to your vendor. PDI keeps your payroll and retirement plan in sync.

How do I implement PDI?

Your relationship manager will review data requirements for your file, based on your business needs. He or she will help you prepare your file, contact Plan Technical Support (PTS), and provide a test file to upload through the Plan Sponsor website. PTS builds a template to ensure that the content from your file populates the appropriate fields in Great-West Financial's recordkeeping system. This process, known as mapping, takes two business days from the time we receive a good test file.

PTS will contact you when we are ready to process your first file, and will work with you to resolve any issues and ensure that you're ready when it's time to process your first contributions with Great-West Financial. The PDI file is sent every payroll cycle by uploading the file with complete data to the PSC.



Benefits of PDI

- The data required for PDI is information that plan sponsors already gather for payroll administration.
- By uploading your PDI file, the need for duplicate data entry updates to the Great-West Financial system is eliminated.
- Great-West Financial's recordkeeping system is populated with the information contained in the file, which in turn provides accurate information on the website or voice response system for plan participants.
- PDI with participant birth dates can help plans administer a Qualified Default Investment Alternative (QDIA) when age-based funds are used.

Your plan has access to the full range of Great-West Financial products and services, including automatic enrollment, online enrollment and vesting. The PDI file feed ensures that hours worked are captured every pay period. This, along with employment dates provides the data we need to offer these products. Compliance information can be sent through PDI so Great-West Financial will have the majority of the information needed to perform your year-end testing. Simply stated, Great-West Financial will have accurate data with which to administer your plan.

PSC—Manual Method

If you have fewer than 50 participants and are not able to create a PDI file, you can still process your payroll through the PSC with an ACH debit. During your first payroll call, a PSC Technician will walk you through the process of adding your employees and contribution amounts through the PSC. For subsequent payroll transmissions, you will be able to “copy” your previous remittance. You are then able to make changes, additions or deletions before validating your remittance.

Once you have completed the PSC Authorization Request form, you will receive your login ID along with dial-in instructions for calling Great-West Financial to process your first payroll with a PSC Technician. If you have any questions during this process, call the Plan Technical Support staff at (800) 695-4952 and choose the Website Support option.

During the first-cash process, a PSC Technician will guide you through the payroll process. After this initial tutorial, you may want to refer to the following instructions:

1. Go to **www.southcarolinadcp.com**.
2. Click on the “Plan Sponsor” tab found on the right side of the home page under Access Your Account.
3. In the dropdown menu under Access Plan Service Center, select Public/Non-Profit, then click on “Go.”
4. Enter your Username and Password and click the Login button.
5. Under Search Plan, select the plan number for which you’d like to process payroll and click the “Go” button.
6. Click on the Contributions tab located at the top of the screen and select “New Contributions” from the submenu.
7. Enter the Payroll Date (check date). Select your Division. Enter the exact amount of your total contributions in the Estimated Contribution Total box. This total is used for reconciliation purposes once the process is complete. Click “Continue.”
8. Select your Remit Method. If this is the first time you are submitting contributions, select “Enter Data Online.” For future remittances, you will be able to use the “Copy from Previous Remit” feature.
9. Choose the Money Source(s) you will be processing by clicking the box located next to the Money Source code. Once all money types have been selected, click the “Continue” button.
10. You will now be on the Remit Details screen. Input the

amount, and then click “Save Changes/Update Totals.” For future remittances, when you use “Copy from Previous Remit,” your list of employees will automatically be displayed for you. You will be able to add new employees and/or update contribution amounts.

11. Once your data input is complete, click “Continue to Final Confirmation.” Once the validation is complete, a “Continue” button will appear. Click “Continue.”
12. Select the check box next to each money source description to verify that each money source total is correct. Prior to completing the transactions, verify that the estimated totals and the actual totals match. The estimated total is the amount entered at the beginning of the remittance, and the actual total is the accumulated total of all the amounts entered in the previous step. In the bottom left corner of your web page, acknowledge any warnings on the page by clicking the box next to the message “I have read and accept all warnings and notices on this page.” Once these boxes are checked, click on the “Complete Transaction” button.
13. Once the transaction is complete a “Continue” button will appear. Click “Continue.” A final confirmation screen will appear that you can print for your records.

PSC—Additional Features

TERMINATION DATES

In order for Great-West Financial to provide distribution services to your employees, it is highly recommended that you add participant termination dates to the system through the PSC. Once you have received your PSC login ID and password, log in to the PSC, then follow the steps listed below.

1. Click on the Employees tab located at the top of the screen and select “Search Employee” from the submenu.
2. Search for the Employee and when their name is displayed, click on the SSN.
3. From the Overview tab located in the middle of your screen, scroll down to Employment Information. Click on “Edit.”
4. Enter the participant termination date.
5. Click the “Save” button.

Note: You may also obtain a paper Termination form from the Employer page (at www.southcarolinadcp.com) to submit via mail or fax.

Deferral Recordkeeping



Electronic deferral record keeping allows participants to make deferral changes through the automated voice response system, the website or a Great-West Financial representative. Deferral changes are subsequently submitted to the participating employer for updating the payroll system via a deferral feed file or report that is placed in the participating employer's PSC directory. This provides a convenient way for participants to make changes to their deferral election, and it also provides a quick and easy method for your payroll department to collect deferral change information, as paper deferral changes will no longer be needed.

There are two types of reporting that can be generated for you. One is a file that can be directly uploaded into your payroll system. If you do not have the capability to upload the electronic file, a report version of the deferral file is available to print off the PSC and can be manually entered into your payroll system. With either method, you will receive an e-mail informing you that a file or report has been deposited into your PSC directory.

All deferral changes are made through Great-West Financial and fed to the participating employer. In emergency situations, a deferral change can be made directly to the payroll system. However, if this happens, you will also need to make the change through the PSC in order to keep both systems in sync.

The deferral file will be generated and deposited to your PSC directory weekly on Friday for the 401(k) plan and the first business day of each month for the 457 plan. The file will include new and changed deferrals since the previous report. If the file production date falls on a holiday or weekend, you will receive the file on the business day before it was scheduled to run.

Roth Record Keeping

If you allow Roth contributions, indicate this on the data survey enclosed.

Loan Record Keeping

New loans will be transmitted to the participating employer for updating the payroll system via a loan feed file or report that is placed in the participating employer's PSC directory. This provides a convenient, quick and easy method for your payroll department to collect loan information.

There are two types of reporting that can be generated for you. One is a file that can be directly uploaded to your payroll system. If you do not have the capability to upload the electronic file, a report version of the file is available to print off the PSC and can be manually entered into your payroll system. With either method, you will receive an e-mail informing you that a file or report has been deposited into your PSC directory.

File Feed Frequencies

Below is a typical schedule of file feeds, though set-ups may vary:

Type	Frequency	Day
401(k) Deferral File Feed	Weekly	Friday
401(k) Loan File Feed	Weekly	Friday
457 Deferral File Feed	Monthly	First business day of each month
457 Loan File Feed	Monthly	First business day of each month

DATA ENCRYPTION

The PSC system employs standard RSA 40-bit encryption on all information transmitted between the client browser and the PSC Web server. Data encryption of up to 128 bits can be supported by the PSC system if the client's PC is employing the use of a 128-bit encrypted browser. User login ID and password information is encrypted using Secured Socket Layer (SSL) protection, and any data files or reports that are uploaded or downloaded are done so with SSL protection.

USER LOGIN IDS AND PASSWORDS

Each user receives a unique login ID and password. Upon the initial login, the password will expire and the user will be prompted to enter a new one. Strict password rules are employed on the PSC system to prevent users from using common words or phrases when they change their password. Passwords must be between six and eight characters in length with no spaces allowed, and must be a combination of alphabetic letters and numbers. Passwords are also case-sensitive and must be entered exactly as set each time they are requested.

Login IDs are assigned to authorized users in accordance with the information received on the PSC Authorization form. Only those individuals identified on the application will be given a login ID. It is strongly encouraged that authorized users do not share their ID or password with others.

Whenever the PSC user connects to and logs on to the PSC system, he or she is prompted to enter the login ID and current password. A query to the Great-West Financial database will determine if the user ID and password are valid. In the event that the query fails, an error message will be displayed on the user's PC and he or she will be prompted to re-enter the ID and/or password before gaining access to the system.

DIFFERENT LEVELS OF SECURITY

The PSC security area sets up the login IDs based on the accessibility that the user requires. Typically, this means that a specific login ID will be allowed access to its authorized group accounts only. As an additional level of security, an ID can be set up to access one or more separate divisions or participating employers associated with the group account(s). In the event that divisional security applies, the user will not be able to inquire or update information on individuals in a division for which he or she does not have access. Functionality built into the PSC security system enables us to modify or delete user access to the system at any time.

FULL VS. INQUIRY-ONLY ACCESS

Each user ID can be set up for either full or inquiry-only access. By default, when an ID is set up, it is granted full access to the group account(s) and division(s) identified on the PSC Authorization form. Full access enables the user to view or update all of the information on his or her Program, including the ability to add new employees to the Program, change existing employee information, and process Program payroll data. In contrast, inquiry access enables the user to view information on the Program as necessary; however, making changes to the data is not allowed.

SECURITY CALLS TO THE ISIS DATABASE

The ISIS database is the recordkeeping system Great-West Financial uses to store your Program information. A stored procedure on the ISIS database is called whenever the user logs on to the system. This procedure will verify the group account, division and security level (full or inquiry) for which the user is set up. Our procedure prevents the user from gaining access to a group account or division that he or she is not authorized to access. The module is called whenever a group account or division is selected from any of the PSC forms. If the procedure fails, an appropriate error or warning message will be displayed and the user will be prevented from continuing until the error condition has been corrected (e.g., entering a valid group account).

Frequently Asked Questions



GENERAL

Q. What are the advantages of using the PSC?

- A.** When employers send sensitive participant information through the mail, they are increasing employee risk of identity theft.

Using the PSC to remit employee data is much more secure. Also, changes to address, termination dates and other important information are effective immediately.

SECURITY

Q. Is Internet access really secure?

- A.** Most certainly. We've secured our database and systems against all Internet security risks through a specialized firewall. In addition, all data transmissions are encrypted in both directions between our location and your browser.

Q. Are different levels of security available based upon different users' needs?

- A.** The PSC security area sets up the login IDs based on the accessibility that the user requires. Typically, this means that a specific login ID will have access to certain authorized group accounts only. As an additional level of security, an ID can be set up to access one or more separate divisions or participating employers associated with the group account(s). In the event that divisional security applies, the user will not be able to inquire or update information on individuals in a division for which he or she do not have access. Functionality built into the PSC security system enables us to modify or delete user access to the system at any time.

Q. Is technical support available?

- A.** Yes, it is. We have a highly trained staff of professional telephone representatives who monitor our toll-free lines five days a week. They are available to answer all of your questions and can provide assistance with any ongoing support questions that you may have. This service is provided at no additional cost. Plan Technical Support Staff are available Monday through Friday, 8:30 a.m. to 7:00 p.m. Eastern Time, at (800) 695-4952, option 1.

COST

Q. Is using the PSC expensive?

- A.** Not at all. You may use the PSC without any additional cost.

Q. Will I realize a cost savings by using the PSC?

- A.** Yes! In at least two different ways you can lower the cost of administering the Program. The following can reduce your costs:
- No long-distance telephone expenses to the record keeper because everything can be done online or through a 1-800 number
 - Elimination of mailing charges for correspondence and reports

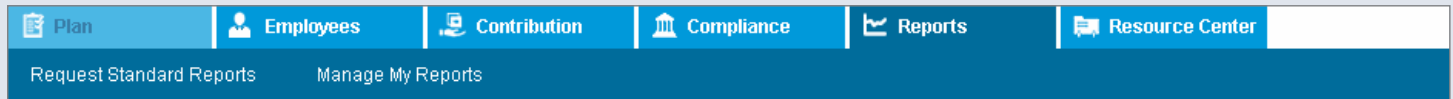
EFFICIENCY

Q. Will the participants' monies get into their accounts faster?

- A.** Yes. When an employer remits electronically through ACH or wire, contributions will generally be in participants' accounts by the next business day. This is much more effective and secure than sending in a check through the mail.

PSC Reporting

The PSC features a comprehensive library of plan-related reports. The Reports tab has been redesigned to make it easier to locate and identify the correct report(s) to meet your specific needs.

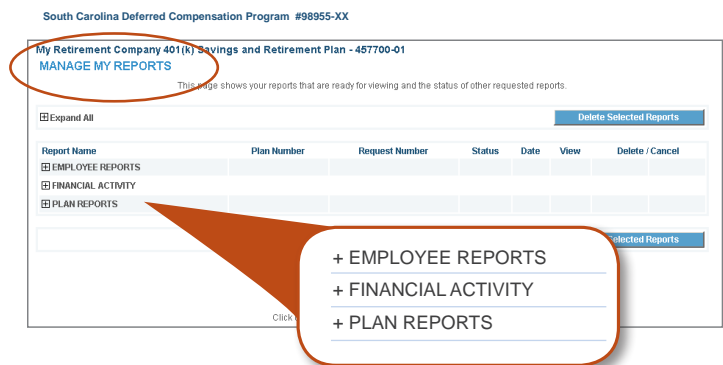


Select **REQUEST STANDARD REPORTS** to view individual reports. Standard reports are organized into key categories shown below:

Most Frequently Used	Assets & Investments	Contributions	Distributions & Loans	Participant/Employee Data	Plan Review	Cross Plan	Show All
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- Most Frequently Used
- Assets and Investments
- Contributions
- Distributions and Loans
- Participant/Employee Data
- Plan Review
- Cross Plan
- Show All

Within each category, a list of reports and corresponding descriptions are shown, as well as convenient links to samples and overview documents. The overview provides a brief description, available formats – including PDF and Microsoft® Excel® and Word – FAQs, data specifications, and output columns available in each format for every report.



Select **MANAGE MY REPORTS** to view the real-time status of all reporting requests that have been submitted.

Plan administrators may schedule delivery of reports to match their recurring deadlines. Specify the exact range of information to be covered, as well as the reporting time frame and other information, to correspond to your precise requirements. You will receive an email notification when a report is ready. Simply download the completed report through the secure environment of the PSC. All reports continue to enforce the plan and divisional-level security, allowing only users with access to view detail or summary data.

Payroll Remittance via Paper and Check

If you are unable to remit payroll electronically through the PSC and need to send your contributions using a report and check or wire, please contact Technical Support at (800) 695-4952.

RESOURCE CENTER

At Great-West Financial, we continually look for ways to improve service to our plan sponsors, advisors and TPAs. The Resource Center is a new feature of the PSC, offering helpful tools and educational materials.



Information about the Great-West Financial solution to fee disclosure regulations and the PSC training demonstration are posted under the **EDUCATIONAL RESOURCES** link.

Recordkeeping products and services information is available under the **PRODUCTS & SERVICES** tab. You'll find fliers and brochures to help you navigate the PSC and that provide information on Payroll Bridge, Speech-Recognition Interactive Voice Response (IVR), participant Web enhancements, and other recordkeeping features.

The Resource Center will continue to evolve and provide new resources to help you communicate and work with your plans.

The PSC is designed to create an intuitive Web experience for our plan sponsors, advisors and TPAs. It serves as a touch point that reinforces and strengthens your partnership with Great-West Financial. And through our continuous commitment to enhancing the features and functionality for using and navigating the website, you can be confident that the integrity of the data and accuracy of the real-time information provided on the PSC meet your ongoing needs.

The PSC was developed to streamline plan administration, placing retirement plan and participant information at your fingertips, while offering greater control and visibility of your information.

Contact Technical Support at (800) 695-4952 or select "Products & Services" under the Resource Center tab to access PSC product information.

1 Access to Plan Technical Support and/or any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

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