EMMA Dataport Manual and Specifications for 529 Savings Plans/ABLE Programs Data (Form G-45) Submissions

Version 3.1, Effective August 2020
# Revision History

<table>
<thead>
<tr>
<th>Version</th>
<th>Date</th>
<th>Description of Changes</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.1</td>
<td>June 2015</td>
<td>Updated manual to reflect the addition of preview feature.</td>
</tr>
<tr>
<td>1.2</td>
<td>July 2015</td>
<td>Updated manual to reflect ability to save data for multiple plans.</td>
</tr>
<tr>
<td>1.3</td>
<td>August 2015</td>
<td>Updated the Resources and Support section to reflect the change in hours of operation for Email Support.</td>
</tr>
<tr>
<td>1.4</td>
<td>June 2016</td>
<td>Updated to reflect the user navigation changes to the <a href="http://www.MSRB.org">www.MSRB.org</a> homepage, MSRB Gateway Login and Main Menu landing pages.</td>
</tr>
<tr>
<td>2.0</td>
<td>June 2018</td>
<td>Updated to reflect the addition of ABLE submissions and inclusion of Plan Service and Transaction and Service Fee tabs (See MSRB Notice 2017-24) and updated references to College Savings Plans Network Disclosure Principles Statement No. 6. Other enhancements to Form G-45 include data quality check for Aggregate Plan Information entered and data quality check for Asset Class and Underlying Investment. Updated the automated computer-to-computer submission (B2B) to incorporate the enhancements made to Form G-45. Also, removed the word “College” from 529 savings plans to reflect the Tax Cuts and Jobs Act of 2017.</td>
</tr>
</tbody>
</table>
| 2.1     | November 2018;   | Updated to reflect the addition of two new data elements to the investment option submission:  
1. “Closed to new investors”  
2. “Closed to current investors”  
Updated to reflect investment performance changes:  
1. Benchmark Three-Year Performance is no longer applicable on new submissions  
2. Annualized Three-Year Return is no longer applicable on new submissions  
Updated to reflect that the Investment Option information subsection “Program Management Fee” requires that an underwriter report the amount of the program management fee assessed by the 529 savings plan. |
<p>|         | Effective June 30, 2019 |                                                                                                                                                                                                 2019 |</p>
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<tr>
<td>3.0</td>
<td>August 2019</td>
<td>Updated to reflect EMMA Dataport user interface changes.</td>
</tr>
<tr>
<td>3.1</td>
<td>August 2020</td>
<td>Updated to reflect URL changes due to the MSRB’s cloud migration and reorganize and consolidate information on related rules and resources.</td>
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</table>
Resources and Support

Contact the MSRB
MSRB Support
Phone: 202-838-1330
Email: MSRBsupport@msrb.org.
Live support: 7:30 a.m. – 6:30 p.m. ET.
E-mail support: 7:00 a.m. – 7:00 p.m. ET.

Municipal Securities Rulemaking Board
1300 I Street NW, Suite 1000
Washington, DC 20005
Phone: 202-838-1500
MSRB Website: www.msrb.org
EMMA Website: emma.msrb.org

Core Operational Hours
7:00 a.m. to 7:00 p.m. ET on business days*
*Excludes weekends and holidays identified on the MSRB System Holiday Schedule and planned or unplanned outages as communicated on the MSRB Systems Status webpage.

Related MSRB Rules and Resources

• Rule G-45: Reporting of Information on Municipal Fund Securities
Overview

About the MSRB
The MSRB protects investors, state and local governments and other municipal entities, and the public interest by promoting a fair and efficient municipal securities market. The MSRB fulfills this mission by regulating the municipal securities firms, banks and municipal advisors that engage in municipal securities and advisory activities. To further protect market participants, the MSRB provides market transparency through its Electronic Municipal Market Access (EMMA®) website, the free, official repository for information on all municipal bonds. The MSRB also serves as an objective resource on the municipal market and provides extensive education and outreach to market stakeholders. The MSRB is a self-regulatory organization governed by a board of directors that has a majority of public members, in addition to representatives of regulated entities. The MSRB is overseen by the Securities and Exchange Commission and Congress.

About this Manual
The EMMA 529 savings plans/ABLE programs data submission service receives submissions of Form G-45 from dealers acting in the capacity of an underwriter for a 529 savings plan or ABLE program pursuant to MSRB Rule G-45.

Rule G-45 requires dealers, when acting in the capacity of an underwriter for a 529 savings plan or an ABLE program, to submit information on a semiannual or, in the case of performance data, annual basis, to the MSRB.

This manual provides instructions and specifications for submitting Form G-45 to the EMMA system and is presented in two parts:

- **Part One** provides instructions for submitting Form G-45 via EMMA Dataport.
- **Part Two** provides instructions, figures, and specifications for submitting Form G-45 via an automated computer-to-computer (B2B) interface.

Form G-45, a collection of data elements provided in electronic format pursuant to Rule G-45, can be found in the appendix of this manual. The appendix also includes descriptions of the data elements required by Form G-45.

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This symbol appears within this manual to call out important information or directions.

*This resource is for informational purposes only and should be considered in conjunction with*
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PART 1: Submitting Form G-45 (529 Savings Plans/ABLE Programs) via EMMA Dataport

Access to EMMA Dataport

EMMA Dataport is the application through which submissions of primary market, continuing disclosure documents and other information are made to the MSRB.

A Gateway account is required to make submissions to the EMMA system. MSRB Gateway serves as a secure access point for all MSRB systems. Dealers and municipal advisors are required to register with the MSRB via the online registration process in Gateway before an MSRB Gateway account is created. See the MSRB Registration Manual for guidance on how to register with the MSRB and establish an MSRB Gateway account.

Submissions of Form G-45 by underwriters under Rule G-45, and their designated agents, can only be made by users who have EMMA Form G-45 Submissions access rights assigned to them by their organization’s Master Account Administrator. See the MSRB Gateway User Manual for Dealers and Municipal Advisors for guidance on how to create and manage a user account.

Logging in to EMMA Dataport to make a Form G-45 submission can be done from the EMMA homepage at emma.msrb.org or the MSRB website homepage at www.msrb.org.

The beta version of EMMA Dataport for making test Form G-45 submissions is available at emmabeta.msrb.org.

Log in from the EMMA Homepage
1. From the EMMA homepage at [https://emma.msrb.org](https://emma.msrb.org) the EMMA Dataport tab.
2. Then click the **Log in to MSRB Gateway** button.

3. From the MSRB Gateway landing page, enter your User ID and Password, and click Login.
Create a New Form G-45 Submission

The EMMA Dataport Submission Portal displays buttons that represent the submission types you are authorized to make within the EMMA system. To create a new submission of Form G-45:

1. click the 529 Savings Plans/ABLE Programs (Rule G-45) button.

2. From the dropdown menu, select the state of the 529 savings plans/ABLE programs for which you are creating a new submission. A list of all available 529 savings plans or ABLE programs will appear for the selected state, with the MSRB-assigned plan ID.

If a state has not previously submitted a plan disclosure document to EMMA, a message will indicate that no plans were found. Refer to the EMMA Dataport Manual for 529 Savings Plans/ABLE Programs Disclosure Submissions Manual for guidance on how to submit new 529 savings plans or ABLE programs and related disclosure documents to the EMMA system.
3. Click **Create New** next to the plan for which you are making a Form G-45 submission.

Form G-45 requires the submission of information falling into four main categories, described below: Plan Descriptive Information, Aggregate Plan Information, Plan Service and Transaction Fees, and Investment Option Information.

A complete listing of the Form G-45 data elements and their descriptions are provided in the appendix of this manual.
4. To begin, use the dropdown menu to select the reporting period covered by the submission.

Plan Descriptive Information

Rule G-45 requires underwriters to report to the MSRB the following information:

- The name of the state;
- The name of the plan;
- The name of the underwriter and their contact information;
• The name of other underwriters on whose behalf the underwriter is submitting information;
• The name of the program manager and their contact information; and
• The plan website address and type of marketing channel (whether a “direct-sold” or “advisor-sold” plan).

5. Enter the appropriate information into each of the fields on the Plan Descriptive Information subpage.

Aggregate Plan Information
Under Rule G-45, underwriters must report to the MSRB, for the most recent semi-annual reporting period, the total plan assets, total contributions and total distributions.

6. Enter the appropriate values into each of the fields on the Aggregate Plan Information screen.
Plan Service and Transaction Fees

7. Complete the Plan Service and Transaction Fees section, as applicable.
Investment Option Information

For each investment option offered by the plan, Rule G-45 requires underwriters to provide the MSRB with the following information:

- The name and type of investment option;
- The inception date of the investment option;
- Total assets, contributions and distributions in the investment option as of the end of the most recent semi-annual period;
- The plan service and transaction fee in effect as of the most recent semi-annual reporting period;
- The asset classes in the investment option;
- The actual asset class allocation of the investment option as of the end of the most recent semi-annual period;
- The name and allocation percentage of each underlying investment in each investment option, as of the end of the most recent semi-annual period;
- The investment option’s performance for the most recent calendar year, as well as any benchmark and its performance for the most recent calendar year;
- Total contributions to and distributions from the investment option for the most recent semi-annual reporting period; and
- The fee and expense structure at the investment option level in effect as of the end of the most recent semi-annual reporting period.
8. Click the **Investment Option Information** tab and then click the **Add Investment Option/Share Class** link to provide the required information listed above.

You are directed to the **Investment Option Information** screen.

The **Investment Option ID** must be a unique identifier of each investment option and can include up to nine alphanumeric characters.

9. Click the **Add Asset Class** link to add asset classes in the investment option, as well as the allocation percentage. Or, click the **Add Underlying Investment** link to provide the name and allocation percentage of all underlying investments in each investment option.
A data quality check is provided under **Asset Class** and **Underlying Investment** to display the total percentage entered. Numerals in decimals up to three digits can be entered.

10. Provide the investment option’s performance data, as well as any benchmark and its performance for the most recent calendar year.

11. Click the **Add Note** link under the Investment Performance table to [optionally] add explanatory text or footnotes explaining principles followed, and any additional information that may enhance a reviewer’s understanding of the direct-sold or advisor-sold plan’s performance.

   Investment performance, as well as any benchmark information, is required for annual submissions only.
12. Complete the Fees and Expenses section, then click the **Save Investment Option** button at the bottom of the Investment Option screen.
To add more investment options, click the **Add Investment Option/Share Class** link that appears under the list of investment options you have previously added.

From this screen, you can also edit any of the investment option information you previously provided by clicking the **Edit** link next to the investment option.

13. Once you have populated all the required fields, review your submission for accuracy and completeness.
Preview and Submit Form G-45

To review your submission before submitting, click the Preview button.

Clicking the Save button will save the data you have entered before submitting.

Users can save data but cannot save a plan from a different reporting period at the same time.

Clicking the Exit button closes the EMMA Dataport Submission Portal without saving any work. You will also lose all work if your computer is inactive and “times out” after 20 minutes of inactivity. If you must leave your computer after entering data, but before being able to submit, it is recommended that you click Save.

In the course of making a submission, the Submission Status field at the top of each EMMA Dataport screen displays either Not Submitted or Submitted. This indicates whether any information has been submitted. To meet obligations under Rule G-45, you must have a “Submitted” status for each plan included in Form G-45.
1. Review the information on the Preview or Print Preview screens to check for accuracy and completeness. If revisions are needed, click the Edit button.

An error message will display if the information provided at the Aggregate Plan Information level does not match the combined Total Assets, Total Contributions or Total Distributions provided at each Investment Option Information level.
a. If you click Yes: Continue, you will be navigated to the Preview page.

b. If you click **No: Edit**, you will be navigated to the Aggregate Plan Information level page, which will display the combined sum of all Investment Options in addition to the Aggregate Plan Information total. When you are done making changes, click **Preview**. If you choose not to make any changes, continue to preview the submission.
2. The Preview page will appear and you will be able to review your submission.

![EMMA Dataport - 529 Savings Plans]

Form G-45 Submission Preview (Reporting Period: 2017, Ending June 30)

PLAN DESCRIPTIVE INFORMATION

Plan Information

Plan Name: VA STATE COLLEGE SAVINGS PLAN(State:VA)
Plan ID: VA-0001
Plan Website URL: http://collegesavingsplan4.com
Marketing Channel: AdvisorSold

Program Manager Information

Organization Name: Program Manager Org Name
Primary Contact First: John
Primary Contact Last: Smith
Address: 1300 1st NW
City: Washington
State: DC
Zip: 20005
Phone Number: 703-4576741
Email Address: j Concentrate@programmanagerorgname.com

Underwriter Information

Organization Name: Program Manager Org Name 2
Primary Contact First: John
Primary Contact Last: Smith
Address: 1300 1st NW
City: Washington
State: DC
Zip: 20005
Phone Number: 7034561231
Email Address: j Order@programmanagerorgname.com

AGGREGATE PLAN INFORMATION

Total Assets: $ 67
Total Contributions: $ 67
Total Distributions: $ 765

3. Once you are satisfied with your submission information, click the Submit button. A confirmation screen will appear. When you are ready to submit the form to the MSRB, click Yes: Submit.
After submitting, a confirmation screen containing the following information will appear:

- A submission ID (EA0000000000005 in the example below), which is a unique identifier of the submission;
- A link to print your submission confirmation, which provides you with a printer-friendly version of your completed Form G-45, along with the date and time of submission to EMMA, for recordkeeping purposes;
- A link to start a new submission or modify your existing submission; and
- A link to send your submission confirmation to a secondary email address.

Upon successful submission, the EMMA system sends an electronic receipt to the submitter. The receipt includes the submitted information and a link to EMMA Dataport to view or modify the submission.
Modify Submitted Form G-45

To make changes to information previously submitted in Form G-45:
1. click the View Existing link next to the plan for which you have previously made Form G-45 submissions.
A list of previous Form G-45 submissions, labeled by reporting period, will appear on the 529 savings plans/ABLE programs (Rule G-45) screen.

2. Click the Modify link next to the submission which you wish to modify.

The screenshot below shows details of the submission.
3. Verify or modify the information previously submitted in Form G-45 and click Submit to resubmit the form.

Form G-45 Submission Preview (Reporting Period: 2017, Ending June 30)

**PLAN DESCRIPTIVE INFORMATION**

<table>
<thead>
<tr>
<th>Plan Information</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Name: VA STATE COLLEGE SAVINGS PLAN (State: VA)</td>
<td></td>
</tr>
<tr>
<td>Plan ID: VA-6001</td>
<td></td>
</tr>
<tr>
<td>Plan Website URL: <a href="http://college">http://college</a> savingsplan4.com</td>
<td></td>
</tr>
<tr>
<td>Marketing Channel Advisor Sold</td>
<td></td>
</tr>
</tbody>
</table>

**Program Manager Information**

| Last Name: Smith |  |
| Address: 1300 1st NW |  |
| City: Washington |  |
| State: DC |  |
| Zip: 20035 |  |
| Phone Number: 703-4578741 |  |
| Email Address: jdoe@programmanagerorgname.com |  |

**Underwriter Information**

| Last Name: Smith |  |
| Address: 1300 1st NW |  |
| City: Washington |  |
| State: DC |  |
| Zip: 20035 |  |
| Phone Number: 709-561231 |  |
| Email Address: jdoe@programmanagerorgname.com |  |

**AGGREGATE PLAN INFORMATION**

- **Total Assets:** $67
- **Total Contributions:** $3 67
- **Total Distributions:** $7 65

**Plan Service and Transaction Fees (As applicable)**

| Account Opening Fee ($) | 23 |
| Investment Administration Fee ($) | 534 |
| Cancellation/Withdrawal Fee ($) | 2 |
| Change in Account Owner Fee ($) | 34 |
| Change in Investment Option/Transfer Fee ($) | 566 |
| Rollover Fee ($) | 43 |
| Returned Excess Aggregate Contributions Fee ($) | 23 |
| Rejected ACH or EFT Fee ($) | 457 |
| Overnight Delivery Fee ($) |  |
| In-Network ATM Fee ($) |  |
| Out-of-Network ATM Fee ($) |  |
| ATM Mini Statement Fee ($) |  |
| International POS/ATM Transaction Fee ($) |  |
| Foreign Transaction Fee ($) |  |
| Overdraft Fee ($) | 334 |
| Copy of Check or Statement Fee (per request) ($) | 35 |
| Copy of Check Images Mailed with Monthly Statement Fee ($) | 232 |
| Check Fee ($) | 232 |
| Returned Check Fee ($) | 100 |
| Checking Account Option Fee ($) | 10 |
| Reissue of Disbursement Check Fee ($) | 442 |
| Stop Payment Fee ($) |  |
| Debit Card Fee ($) |  |
| Debit Card Replacement Fee ($) |  |
| Outgoing Wire Fee ($) |  |
| Expedited Debit Card Rush Delivery Fee ($) |  |
| Paper Fee ($) |  |
| Miscellaneous Fee ($) |  |
A confirmation screen containing a submission ID and link to print the submission for recordkeeping purposes will appear. Submitters will receive an electronic receipt upon successful submission.
Pre-populate a New Submission with Existing Data

Form G-45 allows submitters to pre-populate many of the required data elements with information from a prior submission. This function allows submitters to make a submission without having to re-enter data elements that typically do not change from one submission to the next.

To create a new Form G-45 submission using the pre-populated function:
1. Click the Create New link next to the plan for which you wish to submit Form G-45.
2. Click the Pre-Populated Form option from the pop-up box.

A pre-populated form with the following data elements from the most recent submission will appear.
Plan Descriptive Information:

- Plan Name
- Plan ID
- Plan Website URL
- Marketing Channel

Program Manager Information and Underwriter Information:

- Organization Name
- Primary Contact
- Address
- City
- State
- Zip
- Phone Number
- Email Address

Plan Service and Transaction Fees:

- Account Opening Fee
- Investment Administration Fee
- Cancellation/Withdrawal Fee
- Change in Account Owner Fee
- Change in Investment Option/Transfer Fee
- Rollover Fee
- Returned Excess Aggregate Contributions Fee
- Rejected ACH or EFT Fee
- Overnight Delivery Fee
- In-Network ATM Fee
- Out of Network ATM Fee
- ATM Mini Statement Fee
- International POS/ATM Transaction Fee
- Foreign Transaction Fee
- Overdraft Fee
- Copy of Check or Statement Fee (per request)
- Copy of Check Images Mailed with Monthly Statement Fee
- Check Fee
- Returned Check Fee
- Checking Account Option Fee
- Re-Issue of Disbursement Check Fee
- Stop Payment Fee
- Debit Card Fee
- Debit Card Replacement Fee
- Outgoing Wire Fee
- Expedited Debt Card Rush Delivery Fee
- Paper Fee
- Miscellaneous Fee

Investment Option Information:
- Investment option ID
- Investment option name and type
- Inception date
- Asset classes in the investment option
- Name of each underlying investment option
- Benchmark name, if any
- Fees and expenses

Enter the appropriate information for the data elements that are not pre-populated and make any necessary corrections to the pre-populated data elements. Click the **Submit** button to complete the submission.

**Recordkeeping**

Underwriters are required to retain electronic copies of Form G-45 and related XML data files they submit to the EMMA system. Upon successful submission of Form G-45, the submitter has an opportunity to print a confirmation of the submission. In addition, EMMA sends an email to the submitter after a completed submission.

**PART 2: Automated Submission of Form G-45**

The EMMA Form G-45 Submission Service includes an automated computer-to-computer submission interface as an alternative to the web interface submission process described in part one of this manual. The EMMA Dataport web user interface is designed to accept input for a single submission at a time, while the computer-to-computer interface supports input of multiple submissions.
While the specifications are intended for technical specialists, non-technical submitters may note these features.

**Preparing for Computer-to-Computer Submission**

The main steps in preparing to use the computer-to-computer interface are to:

- Review the schema, which defines the structure and content of submission data messages (data messages consist of required Form G-45 information);
- Identify within your organization the sources of data to be submitted within the schema;
- Set up a client proxy using commercially available tools (some examples are Java or .NET);
- Establish a connection between your firm’s client proxy and the EMMA web service interface;
- Set up test cases;
- Communicate with the MSRB to arrange to test interoperability of your client proxy and EMMA; and
- Conduct systems testing.

**Using the Computer-to-Computer Interface**

- The EMMA Dataport web interface (sometimes called the “web form”) is the portion of the EMMA system tailored for individual users to manually submit Form G-45 and other disclosure information. Submissions made through the computer-to-computer interface may be viewed and updated by the submitter on the web form. Generally, the submission appears immediately on the web form after receipt through the computer-to-computer interface.

- Each message that reaches EMMA will be followed immediately by a response message to the submitter’s computer.

- Response messages will include the Submission ID, Submission Status and Message Return Code. Subsequent updates must use the Submission ID, Plan Reference ID along with the Reporting Year and Reporting Period as submission update identifiers.
• Response messages will be returned to the submitter system when certain types of conditions exist with respect to the data submitted. Response messages are classified as Error or Information depending on the nature and severity of the exception:

  o An error message indicates termination of message processing with failure of the intended action. The submitter should take appropriate corrective action and re-submit as needed.

  o An information message indicates certain action taken by EMMA that does not materially affect completeness of the submission but of which the submitter should be aware.

**Web Service Interface Specifications**

The MSRB exposes a web service interface allowing for the submission of SOAP (Simple Object Access Protocol) standard XML (extensible markup language) messages using secure, computer-to-computer communications. This interface is remotely consumed by applications written by or for submitters in a wide variety of programming languages and running on a wide variety of platforms.

Submitters using the automated submission interface connect to the web service (production) interface using the following URL:

https://services.emma.msrb.org/DisclosureServices/G45Disclosure.svc

**Test Web Service Interface**

The beta version of the automated submission interface serves as a platform for submitters to conduct tests and ensure proper programming and configuration of their applications for making Form G-45 submissions to the EMMA system.

The URL for the beta version of the web service interface for making automated Form G-45 submissions is:

https://servicesbeta.emma.msrb.org/DisclosureServices/G45Disclosure.svc

Data submitted to this site is not made available to the public.
Message Processing, Schemas, Data Tags and Required Elements

Data is submitted through the automated submission interface as Simple Object Access Protocol (SOAP) messages. Data elements submitted in a data message for Form G-45 submissions are organized in a hierarchical relationship into the following categories: (i) submission data; (ii) submitter data; (iii) plan data; (iv) program manager and underwriter contact data; (v) option data; (vi) asset class data; (vii) underlying investments data; (viii) investment performance data; (ix) benchmark performance data; and (x) fees and expenses data. These categories and the available data tags applicable to each category shall, as applicable, be included in the XML message payload. Each message must also include a header containing an authentication token and web services protocol support as detailed in the XML Message Schemas section of this manual. Below are the typical data elements provided in a data message, together with the value to be selected or entered. Sample XML messages representing a standard submission are also provided below.

- **submission data**
  i. submission status (select Publish)
  ii. submission id (only for update scenario)

- **submitter data**
  i. managing MSRB ID (enter MSRB ID)

- **plan data**
  i. plan reference ID (enter plan reference identifier). [Click here for a list of G-45 plan reference IDs](#)
  ii. reporting year (enter calendar year)
  iii. reporting period (select value: ending June 30 or ending December 31)
  iv. plan information website (enter value)
  v. marketing channel (select value: direct sold or advisor sold)
  vi. total aggregate assets (enter value)
  vii. total aggregate contributions (enter value)
  viii. total aggregate distributions (enter value)

- **program manager data**
  i. organization name (enter full organization name)
  ii. contact first name (enter name)
  iii. contact last name (enter name)
  iv. address (enter address)
  v. city (enter city)
  vi. state (enter state code)
  vii. zip code (enter zip code)
  viii. phone number (enter phone number)
  ix. phone extension (enter phone extension)
  x. email address (enter email address)
**underwriter data**

i. organization name (enter full organization name)

ii. contact first name (enter name)

iii. contact last name (enter name)

iv. address (enter address)

v. city (enter city)

vi. state (enter state code)

vii. zip code (enter zip code)

viii. phone number (enter phone number)

ix. phone extension (enter phone extension)

x. email address (enter email address)

**plan service and transaction fees** (enter values)

i. account opening fee

ii. investment administration fee

iii. cancellation withdrawal fee

iv. change in account owner fee

v. change in investment option transfer fee

vi. rollover fee

vii. returned excess aggregate contributions fee

viii. rejected ACH or EFT fee

ix. overnight delivery fee

x. in network ATM fee

xi. out of network ATM fee

xii. international POS/ATM transaction fee

xiii. foreign transaction fee

xiv. overdraft fee

xv. copy of check or statement fee, per request

xvi. copy of check images mailed with monthly statement fee

xvii. ATM mini statement fee

xviii. check fee

xix. returned check fee

xx. checking account option fee

xxi. reissue of disbursement checks fee

xxii. stop payment fee

xxiii. debit card fee

xxiv. debit card replacement fee

xxv. outgoing wire fee

xxvi. expedited debit card rush delivery fee

xxvii. paper fee

xxviii. miscellaneous fee

xxix. note

**Investment option data**

i. closed to new investors (enter value)
ii. closed to current investors (enter value)
iii. investment option external ID (enter value)
iv. name (enter name of investment option)
v. inception date (enter date)
vi. investment type (select value: age based or year of enrollment, individual or stand alone, static or fixed)
vii. total assets (enter value)
viii. total contributions (enter value)
ix. total distributions (enter value)

• asset class data
  i. asset class (select value: domestic equities, international equities, fixed income products, commodities, insurance products, bank products, cash and cash equivalents or other products)
  ii. allocation percent (enter value)
• underlying investments data
  i. name (enter name)
  ii. allocation percent (enter value)
• investment performance data
  i. total annual return percent including sales charges (enter values for YTD, 1 Year, 5 Year, 10 Year and Since Inception)
  ii. total annual return percent excluding sales charges (enter values for YTD, 1 Year, 5 Year, 10 Year and Since Inception)
  iii. note (enter text)
• benchmark performance data
  i. benchmark name (enter name)
  ii. benchmark annual return percent (enter value for YTD, 1 Year and Since Inception)
• fees and expenses data (enter values)
  i. estimated underlying fund expenses
  ii. program management fee
  iii. state fee
  iv. miscellaneous fee
  v. annual distribution/service/sales fee
  vi. total annual asset-based fees
  vii. additional investor expenses
  viii. maximum initial sales charge
  ix. maximum deferred sales charge
  x. audit fee
  xi. annual account maintenance fee (in state and/or out of state)
  xii. bank administration fee
Figure 1: Message Processing Overview

Submitter

EMMA G45 Disclosure Services

Response Messages

Response Messages

(Data Message)

Submitter

EMMA Web Service

Header Validation

Is Header Valid?

YES

NO

Does Message Pass Authentication & Authorization?

YES

NO

Perform Required Field Validation

YES

NO

Physical Message Processed Successful?

YES

NO

Business Validation Successful?

YES

NO

Add / Update Offering Submission

DataBase

Response Messages

(Confirmation - Success Error, Warning, Info)

SOAP (Simple Object Access Protocol)

MTOM (SOAP Message Transmission Optimization Mechanism)

SOAP (Foundation layer of the web services protocol stack)

MTOM (Method of efficiently sending binary data to and from web services)

(eMail - (notice of publish))
Figure 2: Form G-45 Data Tag Structure

Form G-45 Data Message

DATA Message Type

(SOAP Envelope)

(Body)

(Header)

Submission

Submitter

Plan

Underwriter Information

Program Manager Information

Plan Service and Transaction Fees

Investment Options

Option

Asset Class Allocation

Underlying Investments

Investment Performance

Benchmark Performance

Fees and Expenses

SubmissionIdentifier

SubmissionStatus

ManagingMSRBID

PlanReferenceID

ReportingYear

ReportingPeriod

PlanInformationWebsite

MarketingChannel

TotalAggregateAssets

TotalAggregateContributions

TotalAggregateDistributions

OrganizationName

ContactFirstName

ContactLastName

Address

City

State

ZipCode

PhoneNumber

PhoneExtension

EmailAddress

InvestmentOptionExternalID

Name

InceptionDate

InvestmentType

TotalAssets

TotalContributions

TotalDistributions

ClosedToNewInvestorsFlag

ClosedToCurrentInvestorsFlag

Fees

Note

InvestmentOptionExternalID

Name

InceptionDate

InvestmentType

TotalAssets

TotalContributions

TotalDistributions

ClosedToNewInvestorsFlag

ClosedToCurrentInvestorsFlag

Fees

Note

AssetClass

AllocationPercent

Name

AllocationPercent

IncludingSalesCharges (AnnualReturnPercent)

ExcludingSalesCharges (AnnualReturnPercent)

Note

BenchmarkName

BenchmarkAnnualReturnPercent

Fees

Note

SOAP (Simple Object Access Protocol) - foundation layer of the web services protocol stack

MTOM (SOAP Message Transmission Optimization Mechanism) - a method of efficiently sending binary data to and from web services
Data Tags and Requirements for Form G-45 Disclosure

Table 1: Message Data Tag Glossary

Below is a list of data tags to be used for submitting Form G-45 data messages using the EMMA website’s automated (computer-to-computer) submission interface. These data elements are organized in a hierarchical data relationship. This glossary includes each data element’s XML container, data tag, data specifications, listing of enumerated values, and an example of the data format where the submitter is to enter a value.

A complete listing of the Form G-45 data elements and their descriptions are provided in the appendix of this manual.

<table>
<thead>
<tr>
<th>Submission Data Tags</th>
<th>Description and Specification</th>
</tr>
</thead>
<tbody>
<tr>
<td>Form G-45 Submissions</td>
<td>EMMA G-45 Disclosure Service Message</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>XML Container</th>
<th>Data Tag</th>
<th>Data Specification</th>
</tr>
</thead>
<tbody>
<tr>
<td>Submission</td>
<td>Submission Status</td>
<td>SubmissionStatusType</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Enumerated Value:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Publish</td>
</tr>
<tr>
<td></td>
<td>Submission Identifier</td>
<td>Max15Text</td>
</tr>
<tr>
<td></td>
<td></td>
<td>ex: EA0000000000063</td>
</tr>
<tr>
<td>Submitter</td>
<td>Managing MSRBID</td>
<td>Max15Text</td>
</tr>
<tr>
<td></td>
<td></td>
<td>ex: A12345</td>
</tr>
<tr>
<td>Plan</td>
<td>Plan Reference ID</td>
<td>String (Max10Text)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>ex: AK-000001</td>
</tr>
<tr>
<td></td>
<td>Reporting Year</td>
<td>YearType</td>
</tr>
<tr>
<td></td>
<td></td>
<td>ex: 2015</td>
</tr>
<tr>
<td></td>
<td>Reporting Period</td>
<td>ReportingPeriodType</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Enumerated Value:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• EndingJune30</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• EndingDecember31</td>
</tr>
<tr>
<td></td>
<td>Plan Information Website</td>
<td>String (Max150Text)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>ex: <a href="http://www.plan.com">www.plan.com</a></td>
</tr>
<tr>
<td></td>
<td>Marketing Channel</td>
<td>MarketingChannelType</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Enumerated Value:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• AdvisorSold</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• DirectSold</td>
</tr>
<tr>
<td>XML Container</td>
<td>Data Tag</td>
<td>Data Specification</td>
</tr>
<tr>
<td>------------------------</td>
<td>---------------------------</td>
<td>-----------------------------------------</td>
</tr>
<tr>
<td>Program Manager</td>
<td>Total Aggregate Assets</td>
<td>MoneyType{Max15Numbers} ex:1000000</td>
</tr>
<tr>
<td>Information</td>
<td>Total Aggregate Contributions</td>
<td>MoneyType{Max15Numbers} ex:1000000</td>
</tr>
<tr>
<td></td>
<td>Total Aggregate Distributions</td>
<td>MoneyType{Max15Numbers} ex:1000000</td>
</tr>
<tr>
<td></td>
<td>Organization Name</td>
<td>String {Max250Text} ex: 529 Underwriter</td>
</tr>
<tr>
<td></td>
<td>Contact First Name</td>
<td>String {Max50Text} ex: Emma</td>
</tr>
<tr>
<td></td>
<td>Contact Last Name</td>
<td>String {Max50Text} ex: Jones</td>
</tr>
<tr>
<td></td>
<td>Address</td>
<td>String {Max250Text} ex: 123 Security Road</td>
</tr>
<tr>
<td></td>
<td>City</td>
<td>String {Max50Text} ex: Alexandria</td>
</tr>
<tr>
<td></td>
<td>State</td>
<td>String; StateCode;2 ex: VA</td>
</tr>
<tr>
<td></td>
<td>Zip Code</td>
<td>ZipType ex: 22301-5555</td>
</tr>
<tr>
<td></td>
<td>Phone Number</td>
<td>PhoneType ex: 703-555-2222</td>
</tr>
<tr>
<td></td>
<td>Phone Extension</td>
<td>PhoneExtType ex: 12345</td>
</tr>
<tr>
<td></td>
<td>Email Address</td>
<td>EmailType ex: <a href="mailto:ejones@underwriter.com">ejones@underwriter.com</a></td>
</tr>
<tr>
<td></td>
<td>Underwriter Information</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Organization Name</td>
<td>String {Max250Text} ex: ABLE Underwriter</td>
</tr>
<tr>
<td></td>
<td>Contact First Name</td>
<td>String {Max50Text} ex: Emma</td>
</tr>
<tr>
<td></td>
<td>Contact Last Name</td>
<td>String {Max50Text} ex: Jones</td>
</tr>
<tr>
<td></td>
<td>Address</td>
<td>String {Max250Text} ex: 123 Security Road</td>
</tr>
<tr>
<td></td>
<td>City</td>
<td>String {Max50Text} ex: Alexandria</td>
</tr>
<tr>
<td></td>
<td>State</td>
<td>String; StateCode;2 ex: VA</td>
</tr>
</tbody>
</table>
### Submission Data Tags
#### Description and Specification

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<thead>
<tr>
<th>XML Container</th>
<th>Data Tag</th>
<th>Data Specification</th>
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<tbody>
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<td></td>
<td>Zip Code</td>
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<tr>
<td></td>
<td>Phone Number</td>
<td>PhoneType ex: 703-555-2222</td>
</tr>
<tr>
<td></td>
<td>Phone Extension</td>
<td>PhoneExtType ex: 12345</td>
</tr>
<tr>
<td></td>
<td>Email Address</td>
<td>EmailType ex: <a href="mailto:ejones@underwriter.com">ejones@underwriter.com</a></td>
</tr>
</tbody>
</table>

### Plan Service and Transaction Fees

<table>
<thead>
<tr>
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<th>Data Specification</th>
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<tbody>
<tr>
<td></td>
<td>Account Opening Fee</td>
<td>MoneyType ex: 100</td>
</tr>
<tr>
<td></td>
<td>Investment Administration Fee</td>
<td>MoneyType ex: 100 MoneyType ex: 100</td>
</tr>
<tr>
<td></td>
<td>Cancellation Withdrawal Fee</td>
<td>MoneyType ex: 100</td>
</tr>
<tr>
<td></td>
<td>Change in Account Owner Fee</td>
<td>MoneyType ex: 100</td>
</tr>
<tr>
<td></td>
<td>Change in Investment Option Transfer Fee</td>
<td>MoneyType ex: 100</td>
</tr>
<tr>
<td></td>
<td>Rollover Fee</td>
<td>MoneyType ex: 100</td>
</tr>
<tr>
<td></td>
<td>Returned Excess Aggregate Contributions Fee</td>
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</tr>
<tr>
<td></td>
<td>Rejected ACH or EFT Fee</td>
<td>MoneyType ex: 100</td>
</tr>
<tr>
<td></td>
<td>Overnight Delivery Fee</td>
<td>MoneyType ex: 100</td>
</tr>
<tr>
<td></td>
<td>In Network ATM Fee</td>
<td>MoneyType ex: 100</td>
</tr>
<tr>
<td></td>
<td>Out of Network ATM Fee</td>
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</tr>
<tr>
<td></td>
<td>ATM Mini Statement Fee</td>
<td>MoneyType ex: 100</td>
</tr>
<tr>
<td></td>
<td>International POS ATM Transaction Fee</td>
<td>DecimalType {+/###.###} ex: 0.125</td>
</tr>
<tr>
<td></td>
<td>Foreign Transaction Fee</td>
<td>DecimalType {+/###.###} ex: 0.125</td>
</tr>
<tr>
<td></td>
<td>Overdraft Fee</td>
<td>MoneyType ex: 100</td>
</tr>
<tr>
<td></td>
<td>Copy of Check or Statement Fee Per Request</td>
<td>MoneyType ex: 100</td>
</tr>
<tr>
<td></td>
<td>Copy of Check Images Mailed with Monthly Statement Fee</td>
<td>MoneyType ex: 100</td>
</tr>
<tr>
<td></td>
<td>Check Fee</td>
<td>MoneyType ex: 100</td>
</tr>
<tr>
<td>XML Container</td>
<td>Data Tag</td>
<td>Data Specification</td>
</tr>
<tr>
<td>---------------</td>
<td>----------</td>
<td>--------------------</td>
</tr>
<tr>
<td></td>
<td>Returned Check Fee</td>
<td>MoneyType ex: 100</td>
</tr>
<tr>
<td></td>
<td>Checking Account Option Fee</td>
<td>MoneyType ex: 100</td>
</tr>
<tr>
<td></td>
<td>Reissue of Disbursement Checks Fee</td>
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</tr>
<tr>
<td></td>
<td>Stop Payment Fee</td>
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</tr>
<tr>
<td></td>
<td>Debit Card Fee</td>
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<tr>
<td></td>
<td>Debit Card Replacement Fee</td>
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<td>Outgoing Wire Fee</td>
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<td>Expedited Debit Card Rush Delivery Fee</td>
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<td></td>
<td>Paper Fee</td>
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<tr>
<td></td>
<td>Miscellaneous Fee</td>
<td>MoneyType ex: 100</td>
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<tr>
<td></td>
<td>Note</td>
<td>Text</td>
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<table>
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<th>Data Specification</th>
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<tbody>
<tr>
<td></td>
<td>Closed to New Investors Flag</td>
<td>BooleanType ex: Yes/No</td>
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<tr>
<td></td>
<td>Closed to Current Investors Flag</td>
<td>BooleanType ex: Yes/No</td>
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<tr>
<td></td>
<td>Investment Option External ID</td>
<td>InvestmentOptionIdType ex: 1258888B4</td>
</tr>
<tr>
<td></td>
<td>Name</td>
<td>String [Max250Text] ex: Jones River Progressive Fund</td>
</tr>
<tr>
<td></td>
<td>Inception Date</td>
<td>ISODate Ex : 2012-05-20</td>
</tr>
<tr>
<td></td>
<td>Investment Type</td>
<td>Enumerated Value: • AgeBasedOrYearOfEnrollment • StaticOrFixed • IndividualOrStandAlone</td>
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<tr>
<td></td>
<td>Total Assets</td>
<td>MoneyType[Max15Numbers] ex: 1500000</td>
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<td>Total Contributions</td>
<td>MoneyType[Max15Numbers] ex: 1500000</td>
</tr>
<tr>
<td></td>
<td>Total Distributions</td>
<td>MoneyType[Max15Numbers] ex: 1500000</td>
</tr>
</tbody>
</table>
## Submission Data Tags
### Description and Specification

**Form G-45 Submissions**

**EMMA G-45 Disclosure Service Message**

<table>
<thead>
<tr>
<th>XML Container</th>
<th>Data Tag</th>
<th>Data Specification</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Asset Class</td>
<td>AssetClassType</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Enumerated Value:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- DomesticEquities</td>
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<td></td>
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<td>- InternationalEquities</td>
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<td>- FixedIncomeProducts</td>
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<td>- Commodities</td>
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<td></td>
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<td>- InsuranceProducts</td>
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<tr>
<td></td>
<td></td>
<td>- BankProducts</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- CashOrCashEquivalents</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- OtherProductTypes</td>
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<tr>
<td>Asset Class Allocation</td>
<td>Allocation Percent</td>
<td>DecimalType {+/- ###.###}</td>
</tr>
<tr>
<td></td>
<td>ex: 5.50</td>
<td></td>
</tr>
<tr>
<td>Underlying Investments</td>
<td>Name</td>
<td>String{Max250Text}</td>
</tr>
<tr>
<td></td>
<td>ex: Total Stock Market Index</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Allocation Percent</td>
<td>DecimalType {+/- ###.###}</td>
</tr>
<tr>
<td></td>
<td>ex: 5.50</td>
<td></td>
</tr>
<tr>
<td>Investment Option</td>
<td>Including Sales Charges (Annual Return</td>
<td>DecimalType {+/- ###.###}</td>
</tr>
<tr>
<td>Performance</td>
<td>Percent)</td>
<td>ex: 4.25</td>
</tr>
<tr>
<td></td>
<td>Excluding Sales Charges (Annual Return</td>
<td>DecimalType {+/- ###.###}</td>
</tr>
<tr>
<td></td>
<td>Percent)</td>
<td>ex: 4.30</td>
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<td>Note</td>
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<tr>
<td></td>
<td>ex: performance free text note</td>
<td></td>
</tr>
<tr>
<td>Benchmark Performance</td>
<td>Benchmark Name</td>
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<tr>
<td></td>
<td>ex: Benchmark Name</td>
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<td></td>
<td>Benchmark (Annual Return Percent)</td>
<td>DecimalType {+/- ###.###}</td>
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<tr>
<td></td>
<td>ex: 15.50</td>
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</tr>
<tr>
<td>Fees and Expenses</td>
<td>Estimated Underlying Fund Expenses</td>
<td>DecimalType {+/- ###.###}</td>
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<tr>
<td></td>
<td>ex: 0.125</td>
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<tr>
<td></td>
<td>Program Management Fee</td>
<td>DecimalType {+/- ###.###}</td>
</tr>
<tr>
<td></td>
<td>ex: 0.125</td>
<td></td>
</tr>
<tr>
<td></td>
<td>State Fee</td>
<td>DecimalType {+/- ###.###}</td>
</tr>
<tr>
<td></td>
<td>ex: 0.125</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Miscellaneous Fees</td>
<td>DecimalType {+/- ###.###}</td>
</tr>
<tr>
<td></td>
<td>ex: 0.125</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Annual Distribution Service Sales Fee</td>
<td>DecimalType {+/- ###.###}</td>
</tr>
<tr>
<td></td>
<td>ex: 0.125</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total Annual Asset Based Fees</td>
<td>DecimalType {+/- ###.###}</td>
</tr>
<tr>
<td></td>
<td>ex: 0.125</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Maximum Initial Sales Charge</td>
<td>DecimalType {+/- ###.###}</td>
</tr>
<tr>
<td></td>
<td>ex: 0.125</td>
<td></td>
</tr>
</tbody>
</table>
## Submission Data Tags
### Description and Specification

**Form G-45 Submissions**  
**EMMA G-45 Disclosure Service Message**

<table>
<thead>
<tr>
<th>XML Container</th>
<th>Data Tag</th>
<th>Data Specification</th>
</tr>
</thead>
</table>
| Maximum Deferred Sales Charge | DecimalType {+/- ###.###}  
ex: 0.125 |                                                          |
| Annual Account Maintenance Fee (In-State/Out-of-State) | MoneyType  
ex: 100 |                                                          |
| Audit Fee | DecimalType {+/- ###.###}  
ex: 0.125 |                                                          |
| Bank Administration Fee | MoneyType  
ex: 100 |                                                          |
| Note | Text |                                                          |
Table 2: Required Message Tags

Below is a list of the data tags required for submission data messages. The data elements are organized in a hierarchical data relationship. This specification sets out each data element’s XML container, data tag and if the tag value is required, optional, as applicable or not applicable, and possible qualifying conditions.

<table>
<thead>
<tr>
<th>XML Container</th>
<th>Data Tag</th>
<th>Required Indicator</th>
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<tbody>
<tr>
<td>Submission</td>
<td>Submission Status</td>
<td>R</td>
</tr>
<tr>
<td></td>
<td>Submission Identifier</td>
<td>R (Only when updating existing submissions)</td>
</tr>
<tr>
<td>Submitter</td>
<td>Managing MSRBID</td>
<td>R</td>
</tr>
<tr>
<td>Plan</td>
<td>Plan Reference ID</td>
<td>R</td>
</tr>
<tr>
<td></td>
<td>Reporting Year</td>
<td>R</td>
</tr>
<tr>
<td></td>
<td>Reporting Period</td>
<td>R</td>
</tr>
<tr>
<td></td>
<td>Plan Information Website</td>
<td>R</td>
</tr>
<tr>
<td></td>
<td>Marketing Channel</td>
<td>R</td>
</tr>
<tr>
<td></td>
<td>Total Aggregate Assets</td>
<td>R</td>
</tr>
<tr>
<td></td>
<td>Total Aggregate Contributions</td>
<td>R</td>
</tr>
<tr>
<td></td>
<td>Total Aggregate Distributions</td>
<td>R</td>
</tr>
<tr>
<td>Program Manager Information and Underwriter Information</td>
<td>Organization Name</td>
<td>R</td>
</tr>
<tr>
<td></td>
<td>Contact First Name</td>
<td>R</td>
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<td></td>
<td>Contact Last Name</td>
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<td>Zip Code</td>
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<td></td>
<td>Phone Number</td>
<td>R</td>
</tr>
<tr>
<td></td>
<td>Phone Extension</td>
<td>AA</td>
</tr>
<tr>
<td></td>
<td>Email Address</td>
<td>R</td>
</tr>
</tbody>
</table>
## Submission Message Tags

### Form G-45 Submissions

**EMMA G45 Disclosure Service Message**

<table>
<thead>
<tr>
<th>XML Container</th>
<th>Data Tag</th>
<th>Required Indicator</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Service and Transaction Fees</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><code>&lt;Fee Name=&quot;AccountOpeningFee&quot;&gt;</code></td>
<td></td>
</tr>
<tr>
<td></td>
<td><code>&lt;Fee Name=&quot;InvestmentAdministrationFee&quot;&gt;</code></td>
<td></td>
</tr>
<tr>
<td></td>
<td><code>&lt;Fee Name=&quot;CancellationWithdrawalFee&quot;&gt;</code></td>
<td></td>
</tr>
<tr>
<td></td>
<td><code>&lt;Fee Name=&quot;ChangeInAccountOwnerFee&quot;&gt;</code></td>
<td></td>
</tr>
<tr>
<td></td>
<td><code>&lt;Fee Name=&quot;ChangeInInvestmentOptionTransferFee&quot;&gt;</code></td>
<td></td>
</tr>
<tr>
<td></td>
<td><code>&lt;Fee Name=&quot;RolloverFee&quot;&gt;</code></td>
<td></td>
</tr>
<tr>
<td></td>
<td><code>&lt;Fee Name=&quot;ReturnedExcessAggregateContributionsFee&quot;&gt;</code></td>
<td></td>
</tr>
<tr>
<td></td>
<td><code>&lt;Fee Name=&quot;RejectedACHorEFTFee&quot;&gt;</code></td>
<td></td>
</tr>
<tr>
<td></td>
<td><code>&lt;Fee Name=&quot;OvernightDeliveryFee&quot;&gt;</code></td>
<td></td>
</tr>
<tr>
<td></td>
<td><code>&lt;Fee Name=&quot;InNetworkATMFees&quot;&gt;</code></td>
<td></td>
</tr>
<tr>
<td></td>
<td><code>&lt;Fee Name=&quot;OutofNetworkATMFees&quot;&gt;</code></td>
<td></td>
</tr>
<tr>
<td></td>
<td><code>&lt;Fee Name=&quot;ATMMiniStatementFee&quot;&gt;</code></td>
<td></td>
</tr>
<tr>
<td></td>
<td><code>&lt;Fee Name=&quot;InternationalPOSATMTransactionFee&quot;&gt;</code></td>
<td></td>
</tr>
<tr>
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<td><code>&lt;Fee Name=&quot;ForeignTransactionFee&quot;&gt;</code></td>
<td></td>
</tr>
<tr>
<td></td>
<td><code>&lt;Fee Name=&quot;OverdraftFee&quot;&gt;</code></td>
<td>AA</td>
</tr>
<tr>
<td></td>
<td><code>&lt;Fee Name=&quot;CopyofCheckorStatementFee&quot;&gt;</code></td>
<td></td>
</tr>
<tr>
<td></td>
<td><code>&lt;Fee Name=&quot;CopyofCheckImagesMailedWithMonthlyStatementFee&quot;&gt;</code></td>
<td></td>
</tr>
<tr>
<td></td>
<td><code>&lt;Fee Name=&quot;CheckFee&quot;&gt;</code></td>
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<td></td>
<td><code>&lt;Fee Name=&quot;ReturnedCheckFee&quot;&gt;</code></td>
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</tr>
<tr>
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<td><code>&lt;Fee Name=&quot;CheckingAccountOptionFee&quot;&gt;</code></td>
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<tr>
<td></td>
<td><code>&lt;Fee Name=&quot;ReissueofDisbursementChecksFee&quot;&gt;</code></td>
<td></td>
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<tr>
<td></td>
<td><code>&lt;Fee Name=&quot;StopPaymentFee&quot;&gt;</code></td>
<td></td>
</tr>
<tr>
<td></td>
<td><code>&lt;Fee Name=&quot;DebitCardFee&quot;&gt;</code></td>
<td></td>
</tr>
<tr>
<td></td>
<td><code>&lt;Fee Name=&quot;DebitCardReplacementFee&quot;&gt;</code></td>
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<tr>
<td></td>
<td><code>&lt;Fee Name=&quot;OutgoingWireFee&quot;&gt;</code></td>
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<tr>
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<td><code>&lt;Fee Name=&quot;ExpeditedDebitCardRushDeliveryFee&quot;&gt;</code></td>
<td></td>
</tr>
<tr>
<td></td>
<td><code>&lt;Fee Name=&quot;PaperFee&quot;&gt;</code></td>
<td></td>
</tr>
<tr>
<td></td>
<td><code>&lt;Fee Name=&quot;MiscellaneousFees&quot;&gt;</code></td>
<td></td>
</tr>
<tr>
<td>Note</td>
<td></td>
<td>O</td>
</tr>
<tr>
<td>Investment Option</td>
<td>Closed to Current Investors Flag</td>
<td>O</td>
</tr>
<tr>
<td></td>
<td>Closed to New Investors Flag</td>
<td>O</td>
</tr>
<tr>
<td></td>
<td>Investment Option External ID</td>
<td>R</td>
</tr>
<tr>
<td></td>
<td>Name</td>
<td>R</td>
</tr>
<tr>
<td></td>
<td>Inception Date</td>
<td>R</td>
</tr>
<tr>
<td></td>
<td>Investment Type</td>
<td>R</td>
</tr>
<tr>
<td></td>
<td>Total Assets</td>
<td>R</td>
</tr>
<tr>
<td></td>
<td>Total Contributions</td>
<td>R</td>
</tr>
<tr>
<td></td>
<td>Total Distributions</td>
<td>R</td>
</tr>
</tbody>
</table>

**Note: O = Optional, R = Required**
## Submission Message Tags

**Form G-45 Submissions**  
**EMMA G45 Disclosure Service Message**

<table>
<thead>
<tr>
<th>XML Container</th>
<th>Data Tag</th>
<th>Required Indicator</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asset Class Allocation</td>
<td>Asset Class</td>
<td>R</td>
</tr>
<tr>
<td></td>
<td>Allocation Percent</td>
<td>R</td>
</tr>
<tr>
<td>Underlying Investments</td>
<td>Name</td>
<td>R</td>
</tr>
<tr>
<td></td>
<td>Allocation Percent</td>
<td>R</td>
</tr>
<tr>
<td>Investment Performance</td>
<td>Total annual return percent including Sales Charges</td>
<td>At least one field is required if the reporting period is Ending December 31.</td>
</tr>
<tr>
<td></td>
<td>Total annual return percent excluding Sales Charges</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Note</td>
<td>O</td>
</tr>
<tr>
<td>Benchmark Performance</td>
<td>Benchmark Name</td>
<td>If benchmark tag exists, then:</td>
</tr>
<tr>
<td></td>
<td>Benchmark Annual Return Percentages</td>
<td>R</td>
</tr>
<tr>
<td></td>
<td>Note</td>
<td>If benchmark tag exists, then:</td>
</tr>
<tr>
<td>Fees and Expenses</td>
<td>&lt;Fee Name=&quot;EstimatedUnderlyingFundExpenses&quot; &gt;</td>
<td>R</td>
</tr>
<tr>
<td></td>
<td>&lt;Fee Name=&quot;ProgramManagementFee&quot; &gt;</td>
<td></td>
</tr>
<tr>
<td></td>
<td>&lt;Fee Name=&quot;StateFee&quot; &gt;</td>
<td></td>
</tr>
<tr>
<td></td>
<td>&lt;Fee Name=&quot;OtherMiscFees&quot; &gt;</td>
<td></td>
</tr>
<tr>
<td></td>
<td>&lt;Fee Name=&quot;AnnualDistributionServiceSalesFee&quot; &gt;</td>
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</tr>
<tr>
<td></td>
<td>&lt;Fee Name=&quot;TotalAnnualAssetBasedFee&quot; &gt;</td>
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</tr>
<tr>
<td></td>
<td>&lt;Fee Name=&quot;MaximumInitialSalesCharge&quot; &gt;</td>
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<td>&lt;Fee Name=&quot;MaximumDeferredSalesCharge&quot; &gt;</td>
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<td>&lt;Fee Name=&quot;AuditFee&quot; &gt;</td>
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<td>&lt;Fee Name=&quot;AnnualAccountMaintenanceFee&quot; &gt;</td>
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<tr>
<td></td>
<td>&lt;Fee Name=&quot;BankAdministrationFee&quot; &gt;</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Note</td>
<td>R</td>
</tr>
</tbody>
</table>

**Footnotes:**  

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>R</td>
<td>Required for a complete data submission</td>
</tr>
<tr>
<td>O</td>
<td>Optional</td>
</tr>
<tr>
<td>AA</td>
<td>As Applicable</td>
</tr>
<tr>
<td>N/A</td>
<td>Not Applicable – signifies that no data is to be provided for a data element because such data is not needed for such submission.</td>
</tr>
</tbody>
</table>
XML Message Schemas

Detailed below are the relevant schemas applicable to Form G-45 XML submission messages.

G45DisclosureService_0.xsd

```xml
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema"
           xmlns:tns="https://emma.msrb.org/schemas/disclosuremessages/G45DisclosureService"
           elementFormDefault="qualified" targetNamespace="https://emma.msrb.org/schemas/disclosuremessages/G45DisclosureService">
  <xs:import schemaLocation="G45Disclosure_1.xsd" namespace="https://emma.msrb.org/schemas/G45DisclosureService" />
  <xs:element name="G45DisclosureServiceRequest">
    <xs:complexType>
      <xs:sequence>
        <xs:element xmlns:q1="https://emma.msrb.org/schemas/G45DisclosureService" minOccurs="0" maxOccurs="1"
                    ref="q1:G45Message" />
      </xs:sequence>
    </xs:complexType>
  </xs:element>
</xs:schema>
```

G45DisclosureService_1.xsd

```xml
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema"
           xmlns:tns="https://emma.msrb.org/schemas/G45DisclosureService"
           elementFormDefault="qualified" targetNamespace="https://emma.msrb.org/schemas/G45DisclosureService">
  <xs:import schemaLocation="G45Disclosure_2.xsd" namespace="https://emma.msrb.org/schemas/disclosuremessages/G45Disclosure/types" />
  <xs:element xmlns:q1="https://emma.msrb.org/schemas/disclosuremessages/G45Disclosure/types" name="G45Message" type="q1:G45Message" />
</xs:schema>
```

G45DisclosureService_2.xsd

```xml
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema"
           xmlns:tns="https://emma.msrb.org/schemas/disclosuremessages/G45Disclosure/types"
           elementFormDefault="qualified" targetNamespace="https://emma.msrb.org/schemas/disclosuremessages/G45Disclosure/types">
  <xs:complexType name="G45Message">
    <xs:sequence>
      <xs:element minOccurs="1" maxOccurs="1" name="Submission" type="tns:SubmissionDetailsType" />
      <xs:element minOccurs="1" maxOccurs="1" name="Plan" type="tns:G45PlanDetailsType" />
      <xs:element minOccurs="1" maxOccurs="1" name="Submitter" type="tns:SubmitterDetailsType" />
    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="SubmissionDetailsType">
    <xs:attribute name="SubmissionIdentifier" type="tns:Max15Text"/>
    <xs:attribute name="SubmissionStatus" type="tns:SubmissionStatusType"/>
  </xs:complexType>
  <xs:simpleType name="SubmissionStatusType">
    <xs:restriction base="xs:string">
      <xs:enumeration value="Publish"/>
      <xs:enumeration value="Test"/>
    </xs:restriction>
  </xs:simpleType>
  <xs:complexType name="G45PlanDetailsType">
    <xs:sequence>
    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="SubmitterDetailsType">
    <xs:attribute name="SubmissionIdentifier" type="tns:Max15Text"/>
    <xs:attribute name="SubmissionStatus" type="tns:SubmissionStatusType"/>
  </xs:complexType>
</xs:schema>
```
<xs:element minOccurs="1" maxOccurs="1" name="ProgramManagerInformation" type="tns:ManagementInformationType" />
<xs:element minOccurs="1" maxOccurs="1" name="UnderwriterInformation" type="tns:ArrayOfManagementInformationType" />
<xs:element minOccurs="0" maxOccurs="1" name="PlanServiceAndTransactionFees" type="tns:G45FeesAndExpensesType" />
<xs:element minOccurs="1" maxOccurs="1" name="InvestmentOptions" type="tns:ArrayOfG45OptionDetailsType" />
</xs:sequence>
<xs:attribute name="PlanReferenceID" type="tns:Max10Text" use="required" />
<xs:attribute name="ReportingYear" type="tns:YearType" use="required" />
<xs:attribute name="ReportingPeriod" type="tns:ReportingPeriodType" />
<xs:attribute name="PlanInformationWebsite" type="tns:Max150Text" use="required" />
<xs:attribute name="MarketingChannel" type="tns:MarketingChannelType" />
<xs:attribute name="TotalAggregateAssets" type="tns:MoneyType" />
<xs:attribute name="TotalAggregateContributions" type="tns:MoneyType" />
<xs:attribute name="TotalAggregateDistributions" type="tns:MoneyType" />
</xs:complexType>
<xs:complexType name="ManagementInformationType">
<xs:attribute name="OrganizationName" type="tns:Max250Text" use="required" />
<xs:attribute name="ContactFirstName" type="tns:Max50Text" use="required" />
<xs:attribute name="ContactLastName" type="tns:Max50Text" use="required" />
<xs:attribute name="Address" type="tns:Max250Text" use="required" />
<xs:attribute name="City" type="tns:Max50Text" use="required" />
<xs:attribute name="State" type="tns:StateCode" use="required" />
<xs:attribute name="ZipCode" type="tns:ZipType" use="required" />
<xs:attribute name="PhoneNumber" type="tns:PhoneType" use="required" />
<xs:attribute name="PhoneExtension" type="tns:PhoneExtType" />
<xs:attribute name="EMailAddress" type="tns:EmailType" use="required" />
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<xs:complexType name="ArrayOfManagementInformationType">
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<xs:element minOccurs="1" maxOccurs="unbounded" name="Underwriter" type="tns:ManagementInformationType" />
</xs:sequence>
</xs:complexType>
<xs:complexType name="ArrayOfG45OptionDetailsType">
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<xs:element minOccurs="1" maxOccurs="unbounded" name="Option" type="tns:G45OptionDetailsType" />
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<xs:complexType name="G45OptionDetailsType">
<xs:sequence>
<xs:element minOccurs="1" maxOccurs="1" name="AssetClassAllocation" type="tns:ArrayOfClassAllocationType" />
<xs:element minOccurs="1" maxOccurs="1" name="UnderlyingInvestments" type="tns:ArrayOfUnderlyingInvestmentType" />
<xs:element minOccurs="0" maxOccurs="1" name="InvestmentPerformance" type="tns:InvestmentPerformanceType" />
<xs:element minOccurs="0" maxOccurs="1" name="BenchmarkPerformance" type="tns:ArrayOfBenchmarkType" />
<xs:element minOccurs="1" maxOccurs="1" name="FeesAndExpenses" type="tns:G45FeesAndExpensesType" />
</xs:sequence>
<xs:attribute name="InvestmentOptionExternalID" type="tns:InvestmentOptionIdType" use="required" />
<xs:attribute name="Name" type="tns:Max250Text" use="required" />
<xs:attribute name="InceptionDate" type="tns:ISODate" />
<xs:attribute name="InvestmentType" type="tns:InvestmentType" />
<xs:attribute name="TotalAssets" type="tns:MoneyType" />
<xs:attribute name="TotalContributions" type="tns:MoneyType" />
<xs:attribute name="TotalDistributions" type="tns:MoneyType" />
<xs:attribute name="ClosedToNewInvestorsFlag" type="tns:BooleanType" use="optional" />
<xs:attribute name="ClosedToCurrentInvestorsFlag" type="tns:BooleanType" use="optional" />
</xs:complexType>
<xs:complexType name="G45FeesAndExpensesType">
  <xs:sequence>
    <xs:element minOccurs="0" maxOccurs="1" name="Fees" type="tns:ArrayOfG45Fees" />
    <xs:attribute name="Note" type="tns:Max3500Text" />
  </xs:sequence>
</xs:complexType>

<xs:complexType name="ArrayOfG45Fees">
  <xs:sequence>
    <xs:element minOccurs="1" maxOccurs="unbounded" name="Fee" type="tns:G45Fee" />
  </xs:sequence>
</xs:complexType>

<xs:complexType name="G45Fee">
  <xs:sequence>
    <xs:element minOccurs="1" maxOccurs="1" name="FeeTypes" type="tns:ArrayOfG45FeeTypes" />
  </xs:sequence>
  <xs:attribute name="Name" type="xs:string" use="required" />
</xs:complexType>

<xs:complexType name="ArrayOfG45FeeTypes">
  <xs:sequence>
    <xs:element minOccurs="0" maxOccurs="unbounded" name="FeeType" nillable="true" type="tns:G45FeeType" />
  </xs:sequence>
</xs:complexType>

<xs:complexType name="G45FeeType">
  <xs:attribute name="Name" type="xs:string" use="required" />
  <xs:attribute name="Amount" type="xs:string" use="required" />
</xs:complexType>

<xs:complexType name="ArrayOfClassAllocationType">
  <xs:sequence>
    <xs:element minOccurs="1" maxOccurs="unbounded" name="Allocation" type="tns:ClassAllocationType" />
  </xs:sequence>
</xs:complexType>

<xs:complexType name="ClassAllocationType">
  <xs:attribute name="AssetClass" type="tns:AssetClassType" />
  <xs:attribute name="AllocationPercent" type="tns:DecimalType" />
</xs:complexType>

<xs:simpleType name="AssetClassType">
  <xs:restriction base="xs:string">
    <xs:enumeration value="DomesticEquities" />
    <xs:enumeration value="InternationalEquities" />
    <xs:enumeration value="FixedIncomeProducts" />
    <xs:enumeration value="Commodities" />
    <xs:enumeration value="InsuranceProducts" />
    <xs:enumeration value="BankProducts" />
    <xs:enumeration value="CashOrCashEquivalents" />
    <xs:enumeration value="OtherProductTypes" />
  </xs:restriction>
</xs:simpleType>

<xs:complexType name="ArrayOfUnderlyingInvestmentType">
  <xs:sequence>
    <xs:element minOccurs="1" maxOccurs="unbounded" name="Investment" type="tns:UnderlyingInvestmentType" />
  </xs:sequence>
</xs:complexType>

<xs:complexType name="UnderlyingInvestmentType">
  <xs:attribute name="Name" type="tns:Max250Text" use="required" />
  <xs:attribute name="AllocationPercent" type="tns:DecimalType" />
</xs:complexType>

<xs:complexType name="InvestmentPerformanceType">
  <xs:sequence>
  </xs:sequence>
</xs:complexType>
<xs:element minOccurs="0" maxOccurs="1" name="IncludingSalesCharges" type="tns:AnnualReturnType" />
<xs:element minOccurs="0" maxOccurs="1" name="ExcludingSalesCharges" type="tns:AnnualReturnType" />
</xs:sequence>
<xs:attribute name="Note" type="tns:Max3500Text" />
</xs:complexType>
<xs:complexType name="AnnualReturnType">
<xs:attribute name="AnnualReturnPercent_YearToDate" type="tns:DecimalType" />
<xs:attribute name="AnnualReturnPercent_1Year" type="tns:DecimalType" />
<xs:attribute name="AnnualReturnPercent_3Year" type="tns:DecimalType" />
<xs:attribute name="AnnualReturnPercent_5Year" type="tns:DecimalType" />
<xs:attribute name="AnnualReturnPercent_10Year" type="tns:DecimalType" />
<xs:attribute name="AnnualReturnPercent_SinceInception" type="tns:DecimalType" />
</xs:complexType>
<xs:complexType name="ArrayOfBenchmarkType">
<xs:sequence>
<xs:element minOccurs="1" maxOccurs="unbounded" name="Benchmark" type="tns:BenchmarkType" />
</xs:sequence>
</xs:complexType>
<xs:complexType name="BenchmarkType">
<xs:attribute name="BenchmarkName" type="tns:Max250Text" use="required"/>
<xs:attribute name="BenchmarkAnnualReturnPercent_YearToDate" type="tns:DecimalType" />
<xs:attribute name="BenchmarkAnnualReturnPercent_1Year" type="tns:DecimalType" />
<xs:attribute name="BenchmarkAnnualReturnPercent_3Year" type="tns:DecimalType" />
<xs:attribute name="BenchmarkAnnualReturnPercent_SinceInception" type="tns:DecimalType" />
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<xs:simpleType name="InvestmentType">
<xs:restriction base="xs:string">
<xs:enumeration value="AgeBasedOrYearOfEnrollment"/>
<xs:enumeration value="StaticOrFixed"/>
<xs:enumeration value="IndividualOrStandAlone"/>
</xs:restriction>
</xs:simpleType>
<xs:simpleType name="ReportingPeriodType">
<xs:restriction base="xs:string">
<xs:enumeration value="EndingJune30"/>
<xs:enumeration value="EndingDecember31"/>
</xs:restriction>
</xs:simpleType>
<xs:simpleType name="MarketingChannelType">
<xs:restriction base="xs:string">
<xs:enumeration value="AdvisorSold"/>
<xs:enumeration value="DirectSold"/>
</xs:restriction>
</xs:simpleType>
<xs:complexType name="SubmitterDetailsType">
<xs:attribute name="ManagingMSRBID" type="tns:Max15Text" use="required"/>
</xs:complexType>
<xs:simpleType name="StateCode">
<xs:restriction base="xs:string">
<xs:pattern value="[A-Z]{2,2}"/>
</xs:restriction>
</xs:simpleType>
<xs:simpleType name="ISODate">
<xs:restriction base="xs:date"/>
</xs:simpleType>
<xs:pattern value="[0-9]{4,4}"/>
</xs:restriction>
</xs:simpleType>

<xs:simpleType name="InvestmentOptionIdType">
  <xs:restriction base="xs:string">
    <xs:minLength value="9"/>
    <xs:modelLength value="9"/>
    <xs:pattern value=".*,.*"/>
  </xs:restriction>
</xs:simpleType>

<xs:simpleType name="DecimalType">
  <xs:restriction base="xs:decimal">
    <xs:pattern value="^[+-]?[0-9]{1,3}(?:\.[0-9]{1,3})?$"/>
  </xs:restriction>
</xs:simpleType>

<xs:simpleType name="FeeDecimalType">
  <xs:restriction base="xs:decimal">
    <xs:pattern value="^[+-]?[0-9]{1,3}(?:\.[0-9]{1,5})?$"/>
  </xs:restriction>
</xs:simpleType>

<xs:simpleType name="MoneyType">
  <xs:restriction base="xs:decimal">
    <xs:pattern value="[0-9]{1,15}"/>
  </xs:restriction>
</xs:simpleType>

<xs:simpleType name="ZipType">
  <xs:restriction base="xs:string">
    <xs:maxLength value="15"/>
    <xs:pattern value="^[\d]{5}(?:\-[\d]{4})?$"/>
  </xs:restriction>
</xs:simpleType>

<xs:simpleType name="PhoneType">
  <xs:restriction base="xs:string">
    <xs:maxLength value="15"/>
    <xs:pattern value="^[\(\(0-9{3}\)[\-\ .]\(0-9{3}\)[\-\ .]\(0-9{4}\)\]$"/>
  </xs:restriction>
</xs:simpleType>

<xs:simpleType name="PhoneExtType">
  <xs:restriction base="xs:string">
    <xs:maxLength value="10"/>
    <xs:pattern value="^[0-9]+$"/>
  </xs:restriction>
</xs:simpleType>

<xs:simpleType name="EmailType">
  <xs:restriction base="xs:string">
    <xs:maxLength value="140"/>
    <xs:pattern value="^[a-zA-Z0-9-\._]+@[a-zA-Z0-9-\._]+\.[a-zA-Z]{2,5}$"/>
  </xs:restriction>
</xs:simpleType>
G45Disclosure_3.xsd
<xs:element name="DisclosureMessageResponse">
  <xs:complexType>
    <xs:sequence>
      <xs:element minOccurs="0" maxOccurs="1" ref="q1:DisclosureResponseDetails" />
    </xs:sequence>
  </xs:complexType>
</xs:element>
</xs:schema>

G45Disclosure_4.xsd
<xs:element name="DisclosureResponseDetails" type="tns:DisclosureMessageResponseType" />
<xs:complexType name="DisclosureMessageResponseType">
  <xs:sequence>
    <xs:element minOccurs="0" maxOccurs="1" name="Submission" type="tns:SubmissionStructureType" />
    <xs:element minOccurs="0" maxOccurs="unbounded" name="Message" type="tns:MessageStructureType" />
  </xs:sequence>
</xs:complexType>
<xs:complexType name="SubmissionStructureType">
  <xs:attribute name="SubmissionID" type="xs:string" />
  <xs:attribute name="SubmissionState" type="tns:SubmissionProcessingStateType" />
  <xs:attribute name="SubmissionStatus" type="tns:SubmissionProcessingStatusType" use="required" />
</xs:complexType>
<xs:simpleType name="SubmissionProcessingStateType">
  <xs:restriction base="xs:string">
    <xs:enumeration value="Published" />
    <xs:enumeration value="InWorkspace" />
  </xs:restriction>
</xs:simpleType>
<xs:simpleType name="SubmissionProcessingStatusType">
  <xs:restriction base="xs:string">
    <xs:enumeration value="Added" />
    <xs:enumeration value="Updated" />
    <xs:enumeration value="Rejected" />
    <xs:enumeration value="Deleted" />
    <xs:enumeration value="Failure" />
  </xs:restriction>
</xs:simpleType>
<xs:simpleType>
<xs:complexType name="MessageStructureType">
  <xs:attribute name="MessageReturnCode" type="tns:MessageReturnCodeType" />
  <xs:attribute name="MessageContent" type="xs:string" />
</xs:complexType>
<xs:simpleType name="MessageReturnCodeType">
  <xs:restriction base="xs:string">
    <xs:enumeration value="Error" />
    <xs:enumeration value="Warning" />
    <xs:enumeration value="Information" />
  </xs:restriction>
</xs:simpleType>
</xs:schema>
Sample XML Header Trace Files

Data Message – Sample Header + Message Trace File

```xml
  <s:Header>
    <o:Security s:mustUnderstand="1" xmlns:o="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-sec:1.0.xsd">
      <u:Timestamp u:id="_0">
        <u:Created>2008-08-21T19:58:44.296Z</u:Created>
        <u:Expires>2008-08-21T20:03:44.296Z</u:Expires>
      </u:Timestamp>
      <o:UsernameToken u:Id="uuid-99a8d3c0-8044-4572-a189-2af1f3a246e8-1">
        <o:Username><--Removed--></o:Username>
        <o:Password><--Removed--></o:Password>
      </o:UsernameToken>
    </o:Security>
  </s:Header>
    <G45Message>
      <Submission SubmissionIdentifier="SUBMISSION_ID_0001" SubmissionStatus="Publish"/>
      <Plan PlanReferenceID="HI-0002" ReportingYear="2014" ReportingPeriod="EndingDecember31"
        MarketingChannel="AdvisorSold" PlanInformationWebsite="http://www.Google2.com"
        TotalAggregateAssets="55000000000" TotalAggregateContributions="250000000" TotalAggregateDistributions="5000000"
        ProgramManagerInformation OrganizationName="Top College Funds" ContactFirstName="Program"
        ContactLastName="Manager" PhoneNumber="888-567-0540" Address="123 529 Road" City="Alex" State="VA"
        ZipCode="22222-5555" EMailAddress="pm@2.com"/>
      <UnderwriterInformation>
        <Underwriter OrganizationName="Underwriter_1" ContactFirstName="Under" ContactLastName="Writer1"
          PhoneNumber="888-567-0540" Address="123 529 Road" City="Alex" State="VA" ZipCode="22222-5555"
          EMailAddress="uw@1.com"/>
        <Underwriter OrganizationName="Underwriter_2" ContactFirstName="Under" ContactLastName="Writer2"
          PhoneNumber="888-567-0540" Address="123 529 Road" City="Alex" State="VA" ZipCode="22222-5555"
          EMailAddress="uw@2.com"/>
      </UnderwriterInformation>
      <PlanServiceAndTransactionFees Note="Enter note for Plan-level service and transaction fees."/>
      <Fee Name="AccountOpeningFee"/>
      <Fee Name="InvestmentAdministrationFee"/>
      <Fee Name="CancellationWithdrawalFee"/>
    </G45Message>
</s:Body>
</s:Envelope>
```
<Fee Name="ChangeInAccountOwnerFee">
    <FeeTypes>
        <FeeType Name="General" Amount="0.25" />
    </FeeTypes>
</Fee>

<Fee Name="ChangeInInvestmentOptionTransferFee">
    <FeeTypes>
        <FeeType Name="General" Amount="0.25" />
    </FeeTypes>
</Fee>

<Fee Name="RolloverFee">
    <FeeTypes>
        <FeeType Name="General" Amount="0.25" />
    </FeeTypes>
</Fee>

<Fee Name="ReturnedExcessAggregateContributionsFee">
    <FeeTypes>
        <FeeType Name="General" Amount="0.25" />
    </FeeTypes>
</Fee>

<Fee Name="RejectedACHorEFTFee">
    <FeeTypes>
        <FeeType Name="General" Amount="0.25" />
    </FeeTypes>
</Fee>

<Fee Name="OvernightDeliveryFee">
    <FeeTypes>
        <FeeType Name="General" Amount="0.25" />
    </FeeTypes>
</Fee>

<Fee Name="InNetworkATMFees">
    <FeeTypes>
        <FeeType Name="General" Amount="0.25" />
    </FeeTypes>
</Fee>

<Fee Name="OutofNetworkATMFees">
    <FeeTypes>
        <FeeType Name="General" Amount="0.25" />
    </FeeTypes>
</Fee>

<Fee Name="ATMMiniStatementFee">
    <FeeTypes>
        <FeeType Name="General" Amount="0.25" />
    </FeeTypes>
</Fee>

<Fee Name="InternationalPOSATMTransactionFee">
    <FeeTypes>
        <FeeType Name="General" Amount="0.25" />
    </FeeTypes>
</Fee>

<Fee Name="ForeignTransactionFee">
    <FeeTypes>
        <FeeType Name="General" Amount="0.25" />
    </FeeTypes>
</Fee>

<Fee Name="OverdraftFee">
    <FeeTypes>
        <FeeType Name="General" Amount="0.25" />
    </FeeTypes>
</Fee>
<FeeTypes>
  <Fee Name="CopyofCheckStatementFee" >
    <FeeTypes>
      <FeeType Name="General" Amount="0.25" />
    </FeeTypes>
  </Fee>
  <Fee Name="CopyofCheckImagesMailedWithMonthlyStatementFee" >
    <FeeTypes>
      <FeeType Name="General" Amount="0.25" />
    </FeeTypes>
  </Fee>
  <Fee Name="CheckFee" >
    <FeeTypes>
      <FeeType Name="General" Amount="0.25" />
    </FeeTypes>
  </Fee>
  <Fee Name="ReturnedCheckFee" >
    <FeeTypes>
      <FeeType Name="General" Amount="0.25" />
    </FeeTypes>
  </Fee>
  <Fee Name="CheckingAccountOptionFee" >
    <FeeTypes>
      <FeeType Name="General" Amount="0.25" />
    </FeeTypes>
  </Fee>
  <Fee Name="ReissueofDisbursementChecksFee" >
    <FeeTypes>
      <FeeType Name="General" Amount="0.25" />
    </FeeTypes>
  </Fee>
  <Fee Name="StopPaymentFee" >
    <FeeTypes>
      <FeeType Name="General" Amount="0.25" />
    </FeeTypes>
  </Fee>
  <Fee Name="DebitCardFee" >
    <FeeTypes>
      <FeeType Name="General" Amount="0.25" />
    </FeeTypes>
  </Fee>
  <Fee Name="DebitCardReplacementFee" >
    <FeeTypes>
      <FeeType Name="General" Amount="0.25" />
    </FeeTypes>
  </Fee>
  <Fee Name="OutgoingWireFee" >
    <FeeTypes>
      <FeeType Name="General" Amount="0.25" />
    </FeeTypes>
  </Fee>
  <Fee Name="ExpeditedDebitCardRushDeliveryFee" >
    <FeeTypes>
      <FeeType Name="General" Amount="0.25" />
    </FeeTypes>
  </Fee>
  <Fee Name="PaperFee" ><FeeTypes>
</Fee>
<FeeTypes>
  <FeeType Name="General" Amount="0.25"/>
</FeeTypes>

</Fee>

<Fee Name="MiscellaneousFees">
  <FeeTypes>
    <FeeType Name="General" Amount="0.25"/>
  </FeeTypes>
</Fee>

</Fees>
</PlanServiceAndTransactionFees>
</InvestmentOptions>

<Option InvestmentOptionExternalID="123456789" Name="Age-Based 0-6 Years Portfolio"
   InceptionDate="2012-05-20" InvestmentType="AgeBasedOrYearOfEnrollment"
   TotalAssets="5000000"
   TotalContributions="5000000"
   TotalDistributions="5000000"
   ClosedToNewInvestorsFlag="Yes"
   ClosedToCurrentInvestorsFlag="No">
  <AssetClassAllocation>
    <Allocation AssetClass="DomesticEquities" AllocationPercent="12.5"/>
    <Allocation AssetClass="InternationalEquities" AllocationPercent="12.5"/>
    <Allocation AssetClass="FixedIncomeProducts" AllocationPercent="12.5"/>
    <Allocation AssetClass="Commodities" AllocationPercent="12.5"/>
    <Allocation AssetClass="InsuranceProducts" AllocationPercent="12.5"/>
    <Allocation AssetClass="BankProducts" AllocationPercent="12.5"/>
    <Allocation AssetClass="CashOrCashEquivalents" AllocationPercent="12.5"/>
    <Allocation AssetClass="OtherProductTypes" AllocationPercent="12.5"/>
  </AssetClassAllocation>
  <UnderlyingInvestments>
    <Investment Name="T. Rowe Price Large-Cap Growth Fund" AllocationPercent="17"/>
    <Investment Name="Artisan Value Fund Institutional Class" AllocationPercent="17"/>
    <Investment Name="William Blair Growth Fund Class I" AllocationPercent="13"/>
    <Investment Name="Dodge &amp; Cox International Stock Fund"
      AllocationPercent="25"/>
    <Investment Name="DFA U.S. Small Cap Portfolio International Class"
      AllocationPercent="13"/>
    <Investment Name="Dreyfus Bond Market Index Fund BASIC Class"
      AllocationPercent="10"/>
    <Investment Name="DFA Inflation-Protected Securities Portfolio Institutional Class"
      AllocationPercent="0"/>
    <Investment Name="Invesco Liquid Assets Portfolio Institutional Class"
      AllocationPercent="0"/>
  </UnderlyingInvestments>
  <InvestmentPerformance Note="Investment performance note.">
    <IncludingSalesCharges
      AnnualReturnPercent_YearToDate="24.65"
      AnnualReturnPercent_1Year="28.81"
      AnnualReturnPercent_3Year="14.31"
      AnnualReturnPercent_5Year="18.81"
      AnnualReturnPercent_10Year="7.95"
      AnnualReturnPercent_SinceInception="3.93"/>
    <ExcludingSalesCharges
      AnnualReturnPercent_YearToDate="24.15"
      AnnualReturnPercent_1Year="28.31"
      AnnualReturnPercent_3Year="14.26"
      AnnualReturnPercent_5Year="18.26"
      AnnualReturnPercent_10Year="7.45"
      AnnualReturnPercent_SinceInception="3.53"/>
  </InvestmentPerformance>
</Option>

</InvestmentOptions>
</InvestmentPerformance>
<Benchmark BenchmarkName="Russell 1000 Growth Index"
BenchmarkAnnualReturnPercent_YearToDates="3.5" BenchmarkAnnualReturnPercent_1Year="4.5"
BenchmarkAnnualReturnPercent_3Year="4.5" BenchmarkAnnualReturnPercent_SinceInception="4.5" />

<Benchmark BenchmarkName="Russell 1000 Value Index"
BenchmarkAnnualReturnPercent_YearToDates="3.5" BenchmarkAnnualReturnPercent_1Year="4.5"
BenchmarkAnnualReturnPercent_3Year="4.5" BenchmarkAnnualReturnPercent_SinceInception="4.5" />

<Benchmark BenchmarkName="Jones U.S. Total Stock Market Index"
BenchmarkAnnualReturnPercent_YearToDates="3.5" BenchmarkAnnualReturnPercent_1Year="4.5"
BenchmarkAnnualReturnPercent_3Year="4.5" BenchmarkAnnualReturnPercent_SinceInception="4.5" />

<Benchmark BenchmarkName="Russell 2000 Index"
BenchmarkAnnualReturnPercent_YearToDates="3.5" BenchmarkAnnualReturnPercent_1Year="4.5"
BenchmarkAnnualReturnPercent_3Year="4.5" BenchmarkAnnualReturnPercent_SinceInception="4.5" />

<Benchmark BenchmarkName="MSCI All Country World ex-U.S. Index"
BenchmarkAnnualReturnPercent_YearToDates="3.5" BenchmarkAnnualReturnPercent_1Year="4.5"
BenchmarkAnnualReturnPercent_3Year="4.5" BenchmarkAnnualReturnPercent_SinceInception="4.5" />

<Benchmark BenchmarkName="MSCI EAFE Index"
BenchmarkAnnualReturnPercent_YearToDates="3.5" BenchmarkAnnualReturnPercent_1Year="4.5"
BenchmarkAnnualReturnPercent_3Year="4.5" BenchmarkAnnualReturnPercent_SinceInception="4.5" />

<Benchmark BenchmarkName="S&amp;P 500 Index"
BenchmarkAnnualReturnPercent_YearToDates="3.5" BenchmarkAnnualReturnPercent_1Year="4.5"
BenchmarkAnnualReturnPercent_3Year="4.5" BenchmarkAnnualReturnPercent_SinceInception="4.5" />

<Benchmark BenchmarkName="All Country World ex-U.S. Index"
BenchmarkAnnualReturnPercent_YearToDates="3.5" BenchmarkAnnualReturnPercent_1Year="4.5"
BenchmarkAnnualReturnPercent_3Year="4.5" BenchmarkAnnualReturnPercent_SinceInception="4.5" />

<Benchmark BenchmarkName="Barclays U.S. Aggregate Bond"
BenchmarkAnnualReturnPercent_YearToDates="3.5" BenchmarkAnnualReturnPercent_1Year="4.5"
BenchmarkAnnualReturnPercent_3Year="4.5" BenchmarkAnnualReturnPercent_SinceInception="4.5" />

<Benchmark BenchmarkName="Barclays U.S. TIPS"
BenchmarkAnnualReturnPercent_YearToDates="3.5" BenchmarkAnnualReturnPercent_1Year="4.5"
BenchmarkAnnualReturnPercent_3Year="4.5" BenchmarkAnnualReturnPercent_SinceInception="4.5" />

<Benchmark BenchmarkName="Citigroup 1-Month Treasury Bill Index"
BenchmarkAnnualReturnPercent_YearToDates="3.5" BenchmarkAnnualReturnPercent_1Year="4.5"
BenchmarkAnnualReturnPercent_3Year="4.5" BenchmarkAnnualReturnPercent_SinceInception="4.5" />
</BenchmarkPerformance>

<FeesAndExpenses Note="Enter notes pertaining to Investment Option Fees and Expenses."
<Fees>

<Fee Name="EstimatedUnderlyingFundExpenses"
<FeeTypes>

<br />
</FeeTypes>
</Fee>

<Fee Name="ProgramManagementFee"
<FeeTypes>

<br />
</FeeTypes>
</Fee>

<Fee Name="StateFee"
<FeeTypes>

<br />
</FeeTypes>
</Fee>

<Fee Name="OtherMiscFees"
<FeeTypes>

<br />
</FeeTypes>
</Fee>

<Fee Name="AnnualDistributionServiceSalesFee"
<FeeTypes>

<br />
</FeeTypes>
</Fee>
</Fees>
<FeeType Name="General" Amount="0.25" />
</FeeTypes>
</Fee>
<Fee Name="TotalAnnualAssetBasedFee" >
<FeeTypes>
  <FeeType Name="General" Amount="0.259" />
</FeeTypes>
</Fee>
<Fee Name="MaximumInitialSalesCharge" >
<FeeTypes>
  <FeeType Name="General" Amount="0.25" />
</FeeTypes>
</Fee>
<Fee Name="MaximumDeferredSalesCharge" >
<FeeTypes>
  <FeeType Name="General" Amount="0.25" />
</FeeTypes>
</Fee>
<Fee Name="AuditFee" >
<FeeTypes>
  <FeeType Name="General" Amount="0.25" />
</FeeTypes>
</Fee>
<Fee Name="AnnualAccountMaintenanceFee" >
<FeeTypes>
  <FeeType Name="InState" Amount="5" />
  <FeeType Name="OutOfState" Amount="10" />
</FeeTypes>
</Fee>
<Fee Name="BankAdministrationFee" >
<FeeTypes>
  <FeeType Name="General" Amount="10" />
</FeeTypes>
</Fee>
</Fees>
</FeesAndExpenses>
</Option>
</InvestmentOptions>
</Plan>
<Submitter ManagingMSRBID="X099999"/>
</G45Message>
</s:Body>
</s:Envelope>
Message Validation

Figure 3: Validation Response Trace

As submission messages are processed by EMMA, the message content will be verified relative to business rules of expected data relationships. Exception response messages will be returned to the submitter system when certain types of conditions exist with respect to the data submitted. Response messages are classified as Error or Information depending on the nature and severity of the exception as follows:

- An error message indicates termination of message processing with failure of the intended action. The submitter should take appropriate corrective action and re-submit, as appropriate.
- An information message indicates certain action taken by the EMMA platform that does not materially affect completeness of the submission, but of which the submitter should be aware.

An abstract representation of a Response Message, shown below, will be returned to theSubmitter System with the Response Message Content, defined in the table below, contained in the body of the message.

<table>
<thead>
<tr>
<th>Response Message</th>
</tr>
</thead>
<tbody>
<tr>
<td>(SOAP Envelope )</td>
</tr>
<tr>
<td>(Header )</td>
</tr>
<tr>
<td>WebServices Protocol Support</td>
</tr>
<tr>
<td>(Body )</td>
</tr>
<tr>
<td>SubmissionID</td>
</tr>
<tr>
<td>SubmissionStatus (Accepted, Rejected, Updated, Added)</td>
</tr>
<tr>
<td>MessageReturnCode (Error, Information)</td>
</tr>
<tr>
<td>MessageContent [Data Tag, Description]</td>
</tr>
</tbody>
</table>
Below is a sample Response Message trace where a submission event has been confirmed as added successfully. This sample is intended to show the general structure of response messages.

Response Message – Sample Trace File

```xml
<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
  <s:Header>
  </s:Header>
    <DisclosureMessageResponse xmlns="https://emma.msrb.org/schemas/disclosuremessages">
      <DisclosureResponseDetails xmlns="https://emma.msrb.org/schemas/disclosureservice">
        <Submission SubmissionID="EA1734" SubmissionStatus="Added" xmlns="https://emma.msrb.org/schemas/disclosuremessages/types">
        </Submission>
        </Message>
      </DisclosureResponseDetails>
    </DisclosureMessageResponse>
  </s:Body>
</s:Envelope>
```
## Message Error Responses

### Table 3: Data Message Error/Information Messages

<table>
<thead>
<tr>
<th>XML Block</th>
<th>Data Tag</th>
<th>Message Return Code</th>
<th>Response Message Content</th>
</tr>
</thead>
<tbody>
<tr>
<td>Submission</td>
<td>Submission Identifier</td>
<td>Error</td>
<td>Required Field – Submission Identifier is a required field for updating existing submissions</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Information</td>
<td>Unnecessary Data Element - Submission should not be provided on an OPEN Submission.</td>
</tr>
<tr>
<td></td>
<td>Submission Status</td>
<td>Error</td>
<td>Required Field – Submission Status is a required field.</td>
</tr>
<tr>
<td>Submitter</td>
<td>Managing MSRBID</td>
<td>Error</td>
<td>Data Validation - You are not authorized to submit on behalf of the party indicated by the Managing MSRB ID.</td>
</tr>
<tr>
<td></td>
<td>Plan Reference ID</td>
<td>Error</td>
<td>Data Validation-Invalid Plan ID</td>
</tr>
<tr>
<td></td>
<td>Reporting Year</td>
<td>Error</td>
<td>Data Validation - Invalid Reporting Year.</td>
</tr>
<tr>
<td></td>
<td>Reporting Period</td>
<td>Error</td>
<td>Data Validation - Invalid Reporting Period.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Error</td>
<td>Form G-45 submission already exists for the specified reporting period.</td>
</tr>
<tr>
<td></td>
<td>Plan Information Website</td>
<td>Error</td>
<td>Required Field – Reporting Period is a required field.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Data Validation - Plan information website URL should start with 'http://' or 'https://'.</td>
</tr>
</tbody>
</table>
## XML Submission Validation - Response Messages

### Form G-45 (Data Message)

<table>
<thead>
<tr>
<th>XML Block</th>
<th>Data Tag</th>
<th>Message Return Code</th>
<th>Response Message Content</th>
</tr>
</thead>
<tbody>
<tr>
<td>State</td>
<td></td>
<td>Error</td>
<td>Data Validation - Invalid Plan Information Website.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Error</td>
<td>Data Validation - Invalid State in Program Manager Information.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Error</td>
<td>Data Validation - Invalid State in Underwriter Information.</td>
</tr>
<tr>
<td>Marketing Channel</td>
<td></td>
<td>Error</td>
<td>Required Field – Marketing Channel is a required field.</td>
</tr>
<tr>
<td>Total Aggregate Assets</td>
<td></td>
<td>Error</td>
<td>Required Field – Total Aggregate Assets is a required field.</td>
</tr>
<tr>
<td>Total Aggregate Contributions</td>
<td></td>
<td>Error</td>
<td>Required Field – Total Aggregate Contributions is a required field.</td>
</tr>
<tr>
<td>Total Aggregate Distributions</td>
<td></td>
<td>Error</td>
<td>Required Field – Total Aggregate Distributions is a required field.</td>
</tr>
<tr>
<td></td>
<td>&lt;Fees&gt;</td>
<td>Error</td>
<td>Data Validation - FeeName: &quot;&lt;&lt;feename&gt;&gt;&quot; is duplicated for Plan: &lt;&lt;planreferenceid&gt;&gt;.</td>
</tr>
<tr>
<td></td>
<td>&lt;Fee Name=&quot;UserEnteredFeeName&quot;</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>&lt;Fee Name=&quot;AccountOpeningFee&quot;</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## XML Submission Validation - Response Messages

### Form G-45 (Data Message)

<table>
<thead>
<tr>
<th>XML Block</th>
<th>Data Tag</th>
<th>Message Return Code</th>
<th>Response Message Content</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Service and Transaction Fees</td>
<td>&lt;Fee Name=&quot;InvestmentAdministrationFee&quot; &gt;</td>
<td>Error</td>
<td>Data Validation - FeeName: &quot;&lt;&lt;feename&gt;&gt;&quot; is invalid for Plan: &quot;&lt;&lt;planreferenceid&gt;&gt;&quot;.</td>
</tr>
<tr>
<td></td>
<td>&lt;Fee Name=&quot;CancellationWithdrawalFee&quot; &gt;</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>&lt;Fee Name=&quot;ChangeInAccountOwnerFee&quot; &gt;</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>&lt;Fee Name=&quot;ChangeInInvestmentOptionTransferFee&quot; &gt;</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>&lt;Fee Name=&quot;RolloverFee&quot; &gt;</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>&lt;Fee Name=&quot;ReturnedExcessAggregateContributionsFee&quot; &gt;</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>&lt;Fee Name=&quot;RejectedACHorEFTFee&quot; &gt;</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>&lt;Fee Name=&quot;OvernightDeliveryFee&quot; &gt;</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>&lt;Fee Name=&quot;InNetworkATMFees&quot; &gt;</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>&lt;Fee Name=&quot;OutofNetworkATMFees&quot; &gt;</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>&lt;Fee Name=&quot;ATMMiniStatementFee&quot; &gt;</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
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## XML Submission Validation - Response Messages

### Form G-45 (Data Message)

<table>
<thead>
<tr>
<th>XML Block</th>
<th>Data Tag</th>
<th>Message Return Code</th>
<th>Response Message Content</th>
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### XML Submission Validation - Response Messages

#### Form G-45 (Data Message)

<table>
<thead>
<tr>
<th>XML Block</th>
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<th>Response Message Content</th>
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<td>Investment Performance</td>
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<td>Excluding Sales Charges (Annual Return Percent)</td>
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<tr>
<td></td>
<td>Annual Return Percent 3 Year</td>
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<td>AnnualReturnPercent_3Year is no longer valid.</td>
</tr>
<tr>
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<td>Note</td>
<td>-</td>
<td>-</td>
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<tr>
<td>Benchmark Performance</td>
<td>Benchmark Annual Return Percent YTD</td>
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<tr>
<td>XML Block</td>
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  <Fee Name="AnnualDistributionServiceSalesFee" >  
  <Fee Name="TotalAnnualAssetBasedFee" >  
  <Fee Name="MaximumInitialSalesCharge" >  
  <Fee Name="MaximumDeferredSalesCharge" >  
  <Fee Name="AuditFee" >  
  <Fee Name="AnnualAccountMaintenanceFee" >  
  <Fee Name="BankAdministrationFee" > | Error | Data Validation - FeeName: "<<feename>>" is duplicated for Investment Option Id: <<investmentoptionid>>. |
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  <FeeTypes>  
  <FeeType Name="General" ... > | Error | Data Validation - FeeName: "<<feename>>" is invalid for Investment Option Id: <<investmentoptionid>>. |
| (for all Fee Names;)  
Except for Fee Name = AnnualAccountMaintenanceFee:  
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    <FeeType Name="OutOfState" ... />  
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  </Fee>  
  </Fees> | Error | Data Validation - FeeType: "<<feetype>>" for FeeName: "<<feename>>" is duplicated for Investment Option Id: <<investmentoptionid>>. |
| Note | - | - |
Form G-45 Sample XML Message

Data Message

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   <ProgramManagerInformation OrganizationName="Top College Funds" ContactFirstName="Program"
      ContactLastName="Manager" PhoneNumber="888-567-0540" Address="123 529 Road" City="Alex" State="VA"
      ZipCode="22222-5555" EMailAddress="pm@2.com"/>
   <UnderwriterInformation
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         EMailAddress="uw@1.com"/>
      <Underwriter OrganizationName="Underwriter_2" ContactFirstName="Under" ContactLastName="Writer2"
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         EMailAddress="uw@2.com"/>
   </UnderwriterInformation>
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     SinceInception="4.5"/>
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BenchmarkAnnualReturnPercent_SinceInception="4.5" />
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BenchmarkAnnualReturnPercent_SinceInception="4.5" />
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# Appendix – 529 Savings Plans/ABLE Programs

Form G-45 consists of a collection of data elements provided in electronic format to the MSRB’s EMMA system regarding 529 savings plans and ABLE programs pursuant to Rule G-45. Below is a complete listing of all data elements and their descriptions.

<table>
<thead>
<tr>
<th>Data Elements</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Underwriter Organization Name and MSRB ID</td>
<td>Submitting underwriter organization name and MSRB-issued registration number.</td>
</tr>
<tr>
<td>State</td>
<td>The state that offers the 529 savings plans or ABLE programs.</td>
</tr>
<tr>
<td>Program ID</td>
<td>The MSRB issued and published Program ID. <a href="#">Click here for a list of Program IDs.</a></td>
</tr>
<tr>
<td>Reporting Year</td>
<td>The calendar year for which the submission applies.</td>
</tr>
</tbody>
</table>
| Reporting Period | The reporting period associated with the submission:  
  - Semi-annual, ending June 30  
  - Annual, ending December 31. |
<p>| Program Website Address | A 529 savings plan or an ABLE program website address. See <a href="#">College Savings Plan Network Disclosure Principles Statement No.6</a>. |
| Marketing Channel | The manner by which municipal fund securities that are not local government investment pools are sold to the public, such as through a broker, dealer or municipal securities dealer that has a selling agreement with an underwriter (commonly known as “advisor-sold”) or through a website, toll-free telephone number or other direct means (commonly known as “direct-sold”). |
| Organization Name | Legal name of program manager. A program manager is an entity that enters into a contract directly with the trustee of the Program to provide, directly or indirectly through service providers, investment advisory and management services, administration and accounting functions, and/or marketing and other services related to the day-to-day operation of the Program. |
| Primary Contact First Name | First name of the primary contact of the program manager. |
| Primary Contact Last Name | Last name of the primary contact of the program manager. |
| Address | Street address or post office box of the program manager. |
| City | Address city of the program manager. |
| State | Address state of the program manager. |
| Zip Code | Address zip code of the program manager. |
| Phone Number | Phone number of the primary contact of the program manager. |
| Phone Extension | Phone number of the primary contact of the program manager. |
| Email Address | Email address of the primary contact of the program manager. |
| Underwriter Organization Name | Legal name of the underwriter(s). &quot;Underwriter&quot; shall mean a broker, dealer or municipal securities dealer that is an underwriter, as defined in Securities Exchange Act Rule 15c2-12(f)(8), of municipal fund securities that are not local government investment pools. |
| Primary Contact First Name | First name of the primary contact of the underwriter(s). |
| Primary Contact Last Name | Last name of the primary contact of the underwriter(s). |</p>
<table>
<thead>
<tr>
<th>Data Elements</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address</td>
<td>Street address or post office box of the underwriter(s).</td>
</tr>
<tr>
<td>City</td>
<td>Address city of the underwriter(s).</td>
</tr>
<tr>
<td>State</td>
<td>Address state of the underwriter(s).</td>
</tr>
<tr>
<td>Zip Code</td>
<td>Address zip code of the underwriter(s).</td>
</tr>
<tr>
<td>Phone Number</td>
<td>Phone number of the primary contact of the underwriter(s).</td>
</tr>
<tr>
<td>Phone Extension</td>
<td>Phone number extension of the primary contact of the underwriter(s).</td>
</tr>
<tr>
<td>Email Address</td>
<td>Email address of the primary contact of the underwriter(s).</td>
</tr>
<tr>
<td>Total Aggregate Assets</td>
<td>Total Program assets, as of the end of the most recent semi-annual reporting period.</td>
</tr>
<tr>
<td>Total Aggregate Contributions</td>
<td>Total aggregate of all deposits into the Program for the most recent semi-annual reporting period, but shall not include reallocations.*</td>
</tr>
<tr>
<td>Total Aggregate Distributions</td>
<td>Total aggregate of all withdrawals of funds from the Program for the most recent semi-annual reporting period, but shall not include reallocations.*</td>
</tr>
<tr>
<td>Account Opening Fee</td>
<td>The account opening fee in effect as of the most recent semi-annual reporting period.</td>
</tr>
<tr>
<td>Investment Administration Fee</td>
<td>The investment administration fee in effect as of the most recent semi-annual reporting period.</td>
</tr>
<tr>
<td>Cancellation/Withdrawal Fee</td>
<td>The cancellation or withdrawal fee in effect as of the most recent semi-annual reporting period.</td>
</tr>
<tr>
<td>Change in Account Owner Fee</td>
<td>The change in account owner fee in effect as of the most recent semi-annual reporting period.</td>
</tr>
<tr>
<td>Change in Investment Option/Transfer Fee</td>
<td>The change in investment option or transfer fee in effect as of the most recent semi-annual reporting period.</td>
</tr>
<tr>
<td>Rollover Fee</td>
<td>The rollover fee in effect as of the most recent semi-annual reporting period.</td>
</tr>
<tr>
<td>Returned Excess Aggregate Contributions Fee</td>
<td>The returned excess aggregate contribution fee in effect as of the most recent semi-annual reporting period.</td>
</tr>
<tr>
<td>Rejected ACH or EFT Fee</td>
<td>The rejected ACH (automated clearing house) or EFT (Electronic funds transfer) transaction fee in effect as of the most recent semi-annual reporting period.</td>
</tr>
<tr>
<td>Overnight Delivery Fee</td>
<td>The overnight delivery fee in effect as of the most recent semi-annual reporting period.</td>
</tr>
<tr>
<td>In-Network ATM Fees</td>
<td>The in-network ATM fee in effect as of the most recent semi-annual reporting period.</td>
</tr>
<tr>
<td>Out-of-Network ATM Fees</td>
<td>The out-of-network ATM fee in effect as of the most recent semi-annual reporting period.</td>
</tr>
</tbody>
</table>
## Data Elements and Description

<table>
<thead>
<tr>
<th>Plan Transaction and Service Fees</th>
<th>Data Elements</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>ATM Mini Statement Fee</td>
<td>The ATM mini statement fee in effect as of the most recent semi-annual reporting period.</td>
</tr>
<tr>
<td></td>
<td>International POS/ATM Transaction Fee</td>
<td>The international POS/ATM transaction fee in effect as of the most recent semi-annual reporting period.</td>
</tr>
<tr>
<td></td>
<td>Foreign Transaction Fee</td>
<td>The foreign transaction fee in effect as of the most recent semi-annual reporting period.</td>
</tr>
<tr>
<td></td>
<td>Overdraft Fee</td>
<td>The overdraft fee in effect as of the most recent semi-annual reporting period.</td>
</tr>
<tr>
<td></td>
<td>Copy of Check or Statement Fee (per request)</td>
<td>The fee for a copy of a check or statement in effect as of the most recent semi-annual reporting period.</td>
</tr>
<tr>
<td></td>
<td>Copy of Check Images Mailed with Monthly Statement Fee</td>
<td>The fee for copy of check images mailed with monthly statement fee in effect as of the most recent semi-annual reporting period.</td>
</tr>
<tr>
<td></td>
<td>Check Fee</td>
<td>The check fee in effect as of the most recent semi-annual reporting period.</td>
</tr>
<tr>
<td></td>
<td>Returned Check Fee</td>
<td>The returned check fee in effect as of the most recent semi-annual reporting period.</td>
</tr>
<tr>
<td></td>
<td>Checking Account Option Fee</td>
<td>The checking account option fee in effect as of the most recent semi-annual reporting period.</td>
</tr>
<tr>
<td></td>
<td>Re-Issue of Disbursement Checks Fee</td>
<td>The re-issue of disbursement check fee in effect as of the most recent semi-annual reporting period.</td>
</tr>
<tr>
<td></td>
<td>Stop Payment Fee</td>
<td>The stop payment fee in effect as of the most recent semi-annual reporting period.</td>
</tr>
<tr>
<td></td>
<td>Debit Card Fee</td>
<td>The debit card fee in effect as of the most recent semi-annual reporting period.</td>
</tr>
<tr>
<td></td>
<td>Debit Card Replacement Fee</td>
<td>The debit card replacement fee in effect as of the most recent semi-annual reporting period.</td>
</tr>
<tr>
<td></td>
<td>Outgoing Wire Fee</td>
<td>The outgoing wire fee in effect as of the most recent semi-annual reporting period.</td>
</tr>
<tr>
<td></td>
<td>Expedited Debit Card Rush Delivery Fee</td>
<td>The expedited debit card rush delivery fee in effect as of the most recent semi-annual reporting period.</td>
</tr>
<tr>
<td></td>
<td>Paper Fee</td>
<td>The paper fee in effect as of the most recent semi-annual reporting period.</td>
</tr>
<tr>
<td></td>
<td>Miscellaneous Fee</td>
<td>The miscellaneous fee in effect as of the most recent semi-annual reporting period.</td>
</tr>
</tbody>
</table>
# EMMA Dataport Manual and Specifications for 529 Savings Plans/ABLE Programs Data (Form G-45 Submissions)

<table>
<thead>
<tr>
<th>Data Elements</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Note</strong></td>
<td>As noted in <a href="https://www.emma.org/">College Savings Plan Network Disclosure Principles Statement No. 6</a>. Submitters are also encouraged to add exProgramatory footnotes to the fee and cost tables in order to make such tables clear and understandable.</td>
</tr>
<tr>
<td><strong>Investment Option Information</strong></td>
<td></td>
</tr>
<tr>
<td>Investment Option ID</td>
<td>Unique, alphanumeric investment option identifier assigned by the submitter.</td>
</tr>
<tr>
<td>Investment Option Name</td>
<td>Indicates the name of the investment option as described in a Program disclosure document or supplement thereto, available to account owners in a Program to which funds may be allocated.</td>
</tr>
<tr>
<td>Inception Date Investment Option</td>
<td>Inception date of investment option.</td>
</tr>
<tr>
<td>Investment Option Type</td>
<td>Investment option types are: age based or year of enrollment/static or fixed/ individual or standalone (as noted in <a href="https://www.emma.org/">College Savings Plan Network Disclosure Principles Statement No. 6</a>).</td>
</tr>
<tr>
<td>Total Assets</td>
<td>Total assets in each investment option as of the end of the most recent semi-annual period.</td>
</tr>
<tr>
<td>Total Contributions</td>
<td>Total of all deposits into each investment option for the most recent semi-annual reporting period, but shall not include reallocations.*</td>
</tr>
<tr>
<td><strong>Total Distributions</strong></td>
<td>Total of all withdrawals of funds from each investment option for the most recent semi-annual reporting period, but shall not include reallocations.*</td>
</tr>
<tr>
<td>Closed to New Investors</td>
<td></td>
</tr>
<tr>
<td>Closed to Current Investors</td>
<td></td>
</tr>
<tr>
<td><strong>Asset Class(es)</strong></td>
<td></td>
</tr>
<tr>
<td>Asset Class</td>
<td>Asset classes in each investment option, including domestic equities, international equities, fixed income products, commodities, insurance products, bank products, cash or cash equivalents or other product types.</td>
</tr>
<tr>
<td>Allocation Percentage</td>
<td>Actual asset class allocation of each investment option as of the end of the most recent semi-annual period.</td>
</tr>
<tr>
<td><strong>Underlying Investment(s)</strong></td>
<td></td>
</tr>
<tr>
<td>Underlying Investment Name</td>
<td>The name of a registered investment company, unit investment trust, or other investment product in which an investment option invests.</td>
</tr>
<tr>
<td>Allocation Percentage</td>
<td>The percentage allocation of each underlying investment in each investment option as of the end of the most recent semi-annual period.</td>
</tr>
<tr>
<td><strong>Investment Performance</strong></td>
<td>Required for annual reporting period ending December 31.</td>
</tr>
<tr>
<td>Total Returns Including Sales Charges</td>
<td>Total returns of the investment option expressed as a percentage, net of all generally applicable fees and costs, including sales charges, for the most recent calendar year. Specified periods include: year-to-date, one-year, annualized five-year, annualized ten-year and annualized since inception.</td>
</tr>
<tr>
<td>Data Elements</td>
<td>Description</td>
</tr>
<tr>
<td>--------------------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Total Returns Excluding Sales Charges</td>
<td>Total returns of the investment option expressed as a percentage, net of all generally applicable fees and costs, excluding sales charges, for the most recent calendar year. Specified periods include: year-to-date, one-year, annualized five-year, annualized ten-year, annualized since inception.</td>
</tr>
<tr>
<td>Note</td>
<td>As noted in <a href="#">College Savings Plan Network Disclosure Principles Statement No.6</a>, in order to make the table clear and understandable, submitters are encouraged to add expository text or footnotes to each performance table, explaining principles followed and assumptions made by the State Issuer in preparing the table. Finally, submitters are encouraged to add additional information that, in their judgment, enhances a user's understanding of the direct-sold or advisor-sold savings Program performance, as applicable.</td>
</tr>
<tr>
<td>Benchmark Performance (If any)</td>
<td>Required for annual reporting period ending December 31.</td>
</tr>
<tr>
<td>Benchmark Name</td>
<td>The name of the established index or a blended index that combines the benchmarks for each of the underlying mutual funds or other investments held by an investment option during the relevant time period weighted according to the allocations of those underlying mutual funds or other investments and adjusted to reflect any changes in the allocations and the benchmarks during the relevant time period.</td>
</tr>
<tr>
<td>Benchmark Return Percent</td>
<td>Total returns of the benchmark for each investment option for the most recent calendar year. Specified periods include: year-to-date, one-year, annualized since inception.</td>
</tr>
<tr>
<td>Fees and Expenses</td>
<td></td>
</tr>
<tr>
<td>Estimated Underlying Fund Expenses</td>
<td>As noted in <a href="#">College Savings Plan Network Disclosure Principles Statement No.6</a>, estimated underlying fund expenses for registered mutual funds, in the absence of a change that would materially affect information, is based on the most recent fiscal year reported upon in the applicable fund’s most recent prospectus. For investment options invested in multiple registered mutual funds, estimated underlying fund expenses is based on a weighted average of each fund’s expense ratio, in accordance with the investment option’s asset allocation among the applicable funds as of the reporting period.</td>
</tr>
<tr>
<td>Program Management Fee</td>
<td>Program management fee in effect as of the most recent semi-annual reporting period. Ascribed as noted in <a href="#">College Savings Plan Network Disclosure Principles Statement No.6</a>. Form G-45, under the Investment Option information subsection “Program Management Fee”, requires that an underwriter report the amount of the program management fee assessed by the 529 savings plan.</td>
</tr>
<tr>
<td>State Fee</td>
<td>State fee in effect as of the most recent semi-annual reporting period. Ascribed as noted in <a href="#">College Savings Plan Network Disclosure Principles Statement No.6</a>.</td>
</tr>
<tr>
<td>Miscellaneous Fees</td>
<td>Miscellaneous fee in effect as of the most recent semi-annual reporting period. Ascribed as noted in <a href="#">College Savings Plan Network Disclosure Principles Statement No.6</a>.</td>
</tr>
<tr>
<td>Annual Distribution/Service/Sales Fee</td>
<td>Annual distribution and/or service and/or sales fee in effect as of the most recent semi-annual reporting period. Ascribed as noted in <a href="#">College Savings Plan Network Disclosure Principles Statement No.6</a>.</td>
</tr>
<tr>
<td>Data Elements</td>
<td>Description</td>
</tr>
<tr>
<td>---------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td><strong>Investment Option Information</strong></td>
<td></td>
</tr>
<tr>
<td>Total Annual Asset Based Fees</td>
<td>This total is assessed against assets over the course of the year and does not include sales charges or account maintenance fees in effect as of the most recent semi-annual reporting period. Ascribed as noted in College Savings Plan Network Disclosure Principles Statement No.6.</td>
</tr>
<tr>
<td>Maximum Deferred Sales Charge</td>
<td>Maximum deferred sales charge in effect as of the most recent semi-annual reporting period. Ascribed as noted in College Savings Plan Network Disclosure Principles Statement No.6.</td>
</tr>
<tr>
<td>Maximum Initial Sales Charge</td>
<td>Maximum initial sales charge in effect as of the most recent semi-annual reporting period. Ascribed as noted in College Savings Plan Network Disclosure Principles Statement No.6.</td>
</tr>
<tr>
<td>Audit Fee</td>
<td>Audit fee in effect as of the most recent semi-annual reporting period.</td>
</tr>
<tr>
<td>Annual Account Maintenance Fee</td>
<td>Annual account maintenance fee that is separately imposed on investors in connection with the maintenance of their accounts in effect as of the most recent semi-annual reporting period, as noted in College Savings Plan Network Disclosure Principles Statement No.6.</td>
</tr>
<tr>
<td>Bank Administration Fee</td>
<td>Bank administration fee in effect as of the most recent semi-annual reporting period.</td>
</tr>
<tr>
<td>Note</td>
<td>As noted in College Savings Plan Network Disclosure Principles Statement No.6, submitters are also encouraged to add exProgramatory footnotes to the fee and cost tables in order to make such tables clear and understandable.</td>
</tr>
</tbody>
</table>

* The term “reallocation” shall mean the withdrawal of funds from one investment option in a Program and deposit of the same funds into one or more investment options in the same Program, such as where an account owner selects a different investment option or funds are moved from one age-band to another as beneficiary’s approach college age.