

Using Fidelity Plan Manager to Fund Your SIMPLE IRA Plan



Fidelity Plan Manager is the easy, convenient, and secure way to manage your SIMPLE IRA Plan. This electronic contribution service eliminates the need to write checks to your retirement plan and can reduce errors. Available 24/7,* Fidelity Plan Manager is there when you need it. The following steps walk you through the process of using this efficient online service.

Questions? Call a Fidelity Retirement Services representative at 800-544-5373 and say “small business plan,” Monday through Friday, from 8:00 a.m. to 8:30 p.m. Eastern time.

1. Register for Plan Manager

To access your SIMPLE IRA plan online, you'll first need to complete the new user registration to establish your own unique username and password. Go to <https://planmanager.fidelity.com>.

You will be asked for verification information and to provide your Funding Account Number. (Use the Fidelity SIMPLE IRA Plan Electronic Funding Service account number provided on your Electronic Funds Transfer confirmation or your Monthly Investment Report.)

Click *Register*.

Fidelity Plan Manager

Log In

Username

Remember me

Password

Log In

New User?

[Register](#)

Need Help Logging In?

[Having trouble with your username or password?](#)

Call a representative at 800-544-5373
Press Option 3

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Fidelity INVESTMENTS

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*There is a maintenance period where some services may not be available.

2. Verify Your Identity

To confirm your identity as the Primary Authorized User, please enter the following information:

- Last four digits of your SSN
- First and last name
- Date of birth

When finished, click *Next*.

The screenshot shows the Fidelity Plan Manager interface. At the top left is the Fidelity logo, and at the top right is 'Plan Manager'. The main heading is 'Register' with a sub-heading 'Verify Your Identity'. A note states 'All fields are required.' Below this are four input fields: 'Last 4 Digits of Your SSN' (a single character input), 'First Name', 'Last Name', and 'Date of Birth' (a dropdown for 'Month', and two separate inputs for 'DD' and 'YYYY'). A blue 'Next' button is centered below the fields. On the right side, there is a 'Need Help?' section with the text 'Call a representative at 800-544-5373' and 'Press Option 3'. The footer contains the Fidelity logo, copyright information '© 1998 – 2023 FMR LLC. All Rights Reserved', and links for 'Terms of Use | Privacy | Security'.

For illustrative purposes only.

Enter your funding account number. This is the account number found on your Monthly Investment Report that is used for the Fidelity SIMPLE IRA Plan Electronic Funding Service.

When finished, click *Next*.

The screenshot shows the Fidelity 'Register' page. At the top left is the Fidelity logo. The main heading is 'Register' with a sub-heading 'Verify Your Identity'. Below this is a single input field labeled 'Enter Your Funding Account Number'. A blue 'Next' button is centered below the field.


For illustrative purposes only.

3. Establish Your Username and Password

Now that we have confirmed your identity, you will establish your username and password:

- Enter a username (follow the standards listed) and click *Check Availability*
- Enter a password (following the standards)
- Create a security question—the answer must be four digits

When finished, click *Submit*.



Register - Establish Your Username and Password

Create a New Username

All fields are required.

Enter New Username

Check Availability

Username Standards

- Use 6 to 15 letters and/or numbers
- Must contain at least two letters
- Do not use one entire piece of personally identifiable information such as your Social Security Number, telephone number, or date of birth. Instead, alter or disguise it. (e.g. Jane212Smith)
- Do not use 5 or more instances of a single number or letter or easily recognizable sequences. (e.g. 12345 or 11111)
- Do not use symbols, punctuation marks, or spaces (e.g. #, @, /, *, -)
- Examples:
 - Aslater90210
 - 21555slaterA
 - 212slater90210

Create Your New Password

All fields are required.

Enter New Password

Re-type New Password

Password Guidelines

- Must have 8-15 characters
- Must have 1 uppercase letter
- Must have 1 lowercase letter
- Must have 1 number
- May contain 1 of these special characters (% ' () + , . / < = > ? ^ _ | ~ - \ ; :)
- Cannot contain single repeating numbers and/or letters (e.g., 11111, aaaaa)
- Cannot contain sequential digits (e.g., 12345, 98765)
- Cannot share 5 or more characters with your User ID
- Cannot match any of your previous 6 passwords

Create Your Security Question

All fields are required.

Question

Answer

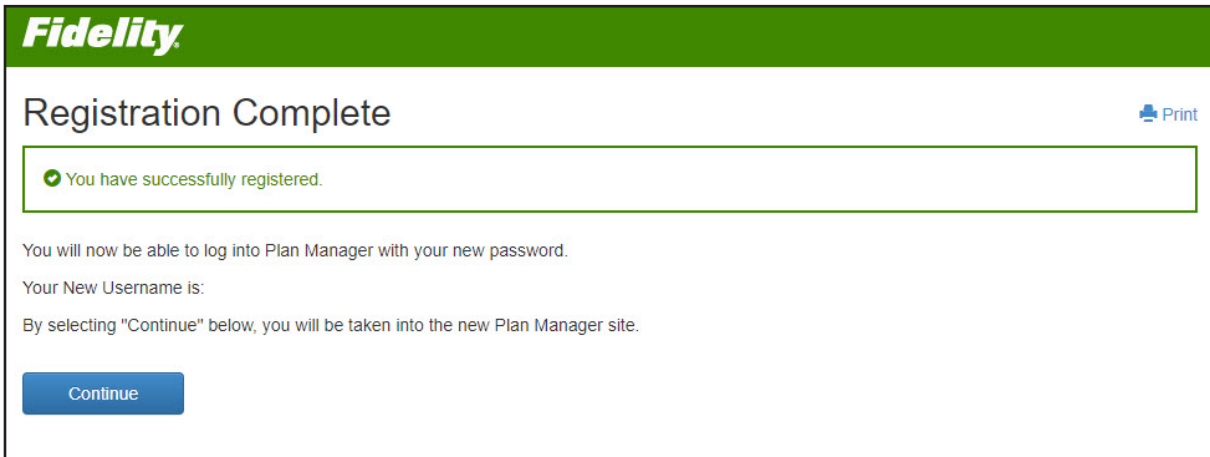
Submit

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4. Registration Complete

Please be sure to record your username so you have it available to log in to the site.

Click *Continue*.



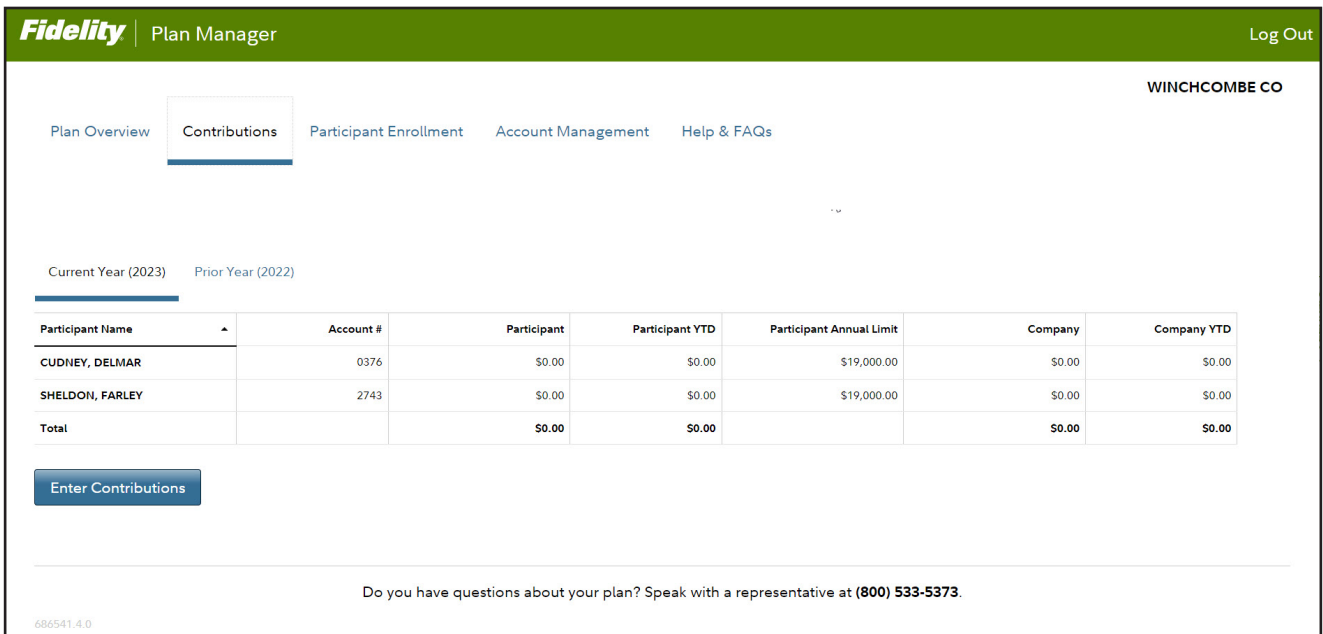
The screenshot shows the Fidelity registration completion screen. At the top left is the Fidelity logo. The main heading is "Registration Complete" with a "Print" icon to its right. A green-bordered box contains a success message: "You have successfully registered." Below this, text informs the user they can now log into Plan Manager with their new password. It lists the new username and states that clicking "Continue" will take them to the Plan Manager site. A blue "Continue" button is located at the bottom left.

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5. Select the Year for Your Contributions

- Select the tab for the year for which you're making the contributions.
- You can select between the Current Year and Prior Year. However, Prior Year will not be available from October 15 to December 31.

Click the *Enter Contributions* button.



The screenshot shows the Fidelity Plan Manager interface for "WINCHCOMBE CO". The "Contributions" tab is selected. Below the navigation tabs, there are radio buttons for "Current Year (2023)" (selected) and "Prior Year (2022)". A table displays contribution data for two participants: CUDNEY, DELMAR and SHELDON, FARLEY. The table includes columns for Participant Name, Account #, Participant, Participant YTD, Participant Annual Limit, Company, and Company YTD. A blue "Enter Contributions" button is at the bottom left. At the bottom center, there is a link to speak with a representative at (800) 533-5373. The footer shows the version number 686541.4.0.

Participant Name	Account #	Participant	Participant YTD	Participant Annual Limit	Company	Company YTD
CUDNEY, DELMAR	0376	\$0.00	\$0.00	\$19,000.00	\$0.00	\$0.00
SHELDON, FARLEY	2743	\$0.00	\$0.00	\$19,000.00	\$0.00	\$0.00
Total		\$0.00	\$0.00		\$0.00	\$0.00

For illustrative purposes only.

6. Prepare to Enter Contributions

On this page, your employees are listed alphabetically by last name. Account numbers and contribution amounts are displayed. Please use the *Request to Remove Terminated Participants* form if you need to remove a terminated employee from Plan Manager.

First, select the contribution date. Under *Set Contribution Date*, choose the date of your contributions. The intended contribution date must be at least two business days after the current date.

It's important to remember to use only numbers when entering contribution amounts for each employee.

For Current Year contributions, you have the ability to populate the contribution amounts using the information that was inputted most recently. Under *Use Recent Amounts*, check the box *Populate the table below with the most recent contribution amounts*.

When ready, proceed to step 7.

Fidelity | Plan Manager
Log Out

WINCHCOMBE CO

Plan Overview **Contributions** Participant Enrollment Account Management Help & FAQs

Set Contribution Date ?

Month Day Year

January

Use Recent Amounts

Populate the table below with the most recent contribution amounts.

Current Year (2023) Prior Year (2022)

Participant Name	Account #	Participant	Participant YTD	Participant Annual Limit	Company	Company YTD
CUDNEY, DELMAR	0376	\$ <input type="text" value="0"/>	\$0.00	\$19,000.00	\$ <input type="text" value="0"/>	\$0.00
SHELDON, FARLEY	2743	\$ <input type="text" value="0"/>	\$0.00	\$19,000.00	\$ <input type="text" value="0"/>	\$0.00
Total		\$0.00	\$0.00		\$0.00	\$0.00

Participant + Company Total: \$0.00

I confirm that the Sum of Contributions amount should be withdrawn from the bank account associated with the plan.

Save
Cancel

For illustrative purposes only.

7. Enter Contributions

If you have elected to pre-populate the contribution amounts, make sure they are correct for your current contribution cycle. If not, make changes now. If you didn't elect to pre-populate the contribution amounts, enter contributions for the participant(s) and company that you need for this contribution cycle.

Once you are sure the contributions entered are correct, click the box to confirm the contribution amounts that should be withdrawn from the bank account associated with the plan.

When ready, click *Save* to submit your contribution.

If after submitting the contributions you discover an error, you can go back and make updates by clicking the *Enter Contributions* button and filling in the correct contribution amounts. (Note: You can make corrections until the day before the funds are pulled from your company's bank account.)

You will see a warning message that submitting a new contribution will overwrite pending contributions. Make any edits, then click the box that says *I confirm that the Sum of Contributions amount should be withdrawn from the bank account associated with the plan.*

When ready, click *Save* to submit your contribution.

Fidelity | Plan Manager
Log Out

WINCHCOMBE CO

Plan Overview | **Contributions** | Participant Enrollment | Account Management | Help & FAQs

Set Contribution Date ?

Month: Day: Year:

Use Recent Amounts

Populate the table below with the most recent contribution amounts.

Current Year (2023) | Prior Year (2022)

Participant Name	Account #	Participant	Participant YTD	Participant Annual Limit	Company	Company YTD
CUDNEY, DELMAR	0376	\$ <input type="text" value="100"/>	\$0.00	\$19,000.00	\$ <input type="text" value="100"/>	\$0.00
SHELDON, FARLEY	2743	\$ <input type="text" value="125"/>	\$0.00	\$19,000.00	\$ <input type="text" value="100"/>	\$0.00
Total		\$225.00	\$0.00		\$200.00	\$0.00

Participant + Company Total: \$425.00

I confirm that the Sum of Contributions amount should be withdrawn from the bank account associated with the plan.

For illustrative purposes only.

8. Print a Copy for Your Records

Upon submitting your transaction, you will receive a confirmation of your activity on the screen. You will want to consider saving a copy of your transaction for your records.

- Your bank account will be debited and the assets posted to the accounts (generally in two business days).
- Any established investment selections will be purchased at the next available price once the money arrives at Fidelity.

You cannot submit another contribution for the same year until this transaction has been fully processed.

The screenshot shows the Fidelity Plan Manager interface for Felix Dunlevy Co. The top navigation bar includes 'Plan Overview', 'Contributions', 'Participant Enrollment', 'Account Management', and 'Help & FAQs'. A confirmation message states: 'Confirmation: Contribution amounts have been successfully submitted. The company bank account will be debited \$285.00 on September 8, 2023'. Below this, there are tabs for 'Current Year (2023)' and 'Prior Year (2022)'. A table displays contribution data for four participants: ALFORD, DOUGLAS; AUDLEY, ROSWELL; MCKIBBEN, DOUGLAS; and MCKIBBEN, FORREST. A 'Total' row summarizes the data. An 'Enter Contributions' button is located at the bottom left of the table area.

Participant Name	Account #	Participant	Participant YTD	Participant Annual Limit	Company	Company YTD
ALFORD, DOUGLAS	0212	\$100.00	\$105.00	\$15,500.00	\$20.00	\$55.00
AUDLEY, ROSWELL	1022	\$50.00	\$0.00	\$15,500.00	\$25.00	\$305.00
MCKIBBEN, DOUGLAS	5403	\$35.00	\$255.00	\$15,500.00	\$20.00	\$0.00
MCKIBBEN, FORREST	1023	\$25.00	\$100.00	\$15,500.00	\$10.00	\$205.00
Total		\$210.00	\$460.00		\$75.00	\$565.00

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Fidelity Retirement Services representatives are available to help Monday through Friday, from 8:00 a.m. to 8:30 p.m. Eastern time, by calling **800-544-5373** and saying "small business plan."

