

Submit 5498 Data

FOR ORGANIZATIONS USING THE SPREADSHEET METHOD

What We'll Cover

- Important dates/reminders
- 5498 Tax Report Checklist
- 5498 spreadsheet review
 - ✓ Steps to make updates at account level in Superior platform
 - ✓ Steps to make updates within spreadsheet and upload to Superior platform
- Additional steps for SIMPLE IRAs, if applicable

Important Dates/Reminders

FROM NOW THROUGH JULY 2026

Important Dates/Reminders

December 2025 – February 2026

December 2025

- Confirm tax reporting settings
- Notify your data processor that Superior is completing 2025 reporting and review tax file specifications, if applicable
- Ensure accuracy of owner data
- Confirm organization data is accurate in our site

January 2026

- **Jan. 12th** – Deadline communicated to data processors to submit 1099/5498 data for clients, if applicable
- **Due Jan. 14th** – 1099-R, 1099-Q, 1099-SA, & 5498 information submission to Superior (5498-ESA & 5498-SA optional)
- **Jan. 15th** – Original tax form production (5498 series) if approved by your organization
- **Jan. 16th** – Original tax form production (1099 series) if approved by your organization

January 2026 (cont'd)

- **Jan. 21st** – Corrected & new original tax form production (1099 & 5498 series) if approved by your organization
- **Jan. 23rd** – Final day to approve 1099 & 5498 series tax form production to meet IRS mailing deadline
- **Jan. 26th** – Corrected & new original tax form production (1099 & 5498 series) if approved by your organization
- Reconcile state withholding, if applicable

February 2026

- **Due Feb. 2nd** – Forms 1099 & FMV/RMD info (5498) to owners
- **Feb. 20th** – Corrected & new original tax form production (1099 & 5498 series) if approved by your organization
- Reconcile state withholding, if applicable

Important Dates/Reminders

March 2026 – July 2026

March 2026

- **Mar. 27th** – Corrected & new original tax form production (1099 & 5498 series) if approved by your organization
- **Due Mar. 31st** – 1099 information return filing with IRS (Superior)
- **Due Mar. 31st** – 1099 information return filing with state agencies, as needed (your organization)
- Reconcile state withholding, if applicable

April 2026

- **Apr. 15th** – Tax day & prior-year contribution deadline
- **Apr. 22nd** – Deadline communicated to data processors to submit remaining 5498 data for clients, if applicable
- **Due Apr. 23rd** – 5498-ESA information submission to Superior
- **Apr. 24th** – First tax form production (5498-ESA & 5498-SA) if approved by your organization
- **Apr. 24th** – Corrected & new original Form 5498 and 1099 series tax form production
- **Due Apr. 30th** – Forms 5498-ESA to desig. beneficiaries

May 2026

- **Due May 22nd** – 5498-SA information submission (& 5498 for missing 2025 contributions) to Superior
- **May 27th** – Corrected & new original tax form production (1099 & 5498 series) if approved by your organization

June/July 2026

- **Due June 1st** – Forms 5498 and 5498-SA to owners
- **Due June 1st** – 5498 information return filing with IRS (Superior)
- **June 17th** – Corrected & new original tax form production (1099 & 5498 series)
- **July 30th** – Corrected & new original tax form production (1099 & 5498 series)
- **Due July 31st** – Final 1099 & 5498 information return filing with IRS (Superior)

1st Quarter Superior Client Calendar

- Refer to the 1st quarter Superior Client Calendar in our Help Center for additional reminders: <https://help.superiorira.com/info/2026-client-calendar>
- Use the calendar alongside monthly tasks for a streamlined, full-picture view of priorities.

SUPERIOR	Calendar for All Solutions						
	January 2026						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	
				1 New Year's Day Holiday - Superior IRA & HSA Closed	2 Black Solution: Review 1099 & 5498 Tax Report Checklists to Submit/Approve Tax Year 2025 Reporting Black Solution: Review SIMPLE IRA Reports to Provide Additional Tax Year 2025 Account Activity, If Applicable	3	
4	5 Green Solution: Upload 12/31/2025 FMYs to Superior to Calculate 2026 RMDs Silver Solution: (Optional) Upload 12/31/2025 FMYs to Superior to Calculate 2026 RMDs	6 Black & Green Solutions: Review Your Organization's January Scheduled Distributions	7 All Solutions: Contact ESA Designated Beneficiary Turning Age 30 This Quarter, if Applicable	8	9	10	
11	12 Black Solution: Deadline Superior Communicated to Data Processors to Submit 1099 & 5498 Tax Files, If Applicable	13	14 Black Solution: First Deadline to Submit & Approve Form 1099 & 5498 Production in Superior Black Solution: First Deadline to Provide Additional Information for SIMPLE IRA Reporting, If Applicable	15 Black Solution: Superior IRA & HSA Prints & Mails Forms 5498 (if approved by your organization)	16 Black Solution: Superior IRA & HSA Prints & Mails Forms 1099 (if approved by your organization)	17	
18	19 Martin Luther King, Jr. Day Holiday - Superior IRA & HSA Closed	20	21 Black Solution: Superior IRA & HSA Prints & Mails Forms 1099 & 5498 (if approved by your organization)	22	23 Black Solution: Final Deadline to Submit & Approve Form 1099 & 5498 Production in Superior to Ensure Timely Mailing/IRS Filing	24	

Calendar for All Solutions				
February 2026				
Tuesday	Wednesday	Thursday	Friday	Saturday
3 Black & Green Solutions: Review Your Organization's February Scheduled Distributions	4 Black & Green Solutions: Review Your Organization's Recurring Distribution Settings For RMD Notifications By February 15th	5	6	7
10	11 Black & Green Solutions: Prepare for RMD Notification Mailing That Will Occur February 20th	12 All Solutions: Remove/Add User Access in Superior Platform, As Applicable	13	14
17	18	19	20 Black & Green Solutions: Superior IRA & HSA Generates RMD Notifications for Owners Turning Age 73 and Older Black Solution: Superior IRA & HSA Prints & Mails Forms 1099 & 5498 (if approved by your organization)	21
24	25 All Solutions: Review Your Organization's Investment Rates and Make Updates, As Applicable	26 All Solutions: Reconcile Your Organization's State Withholding, If Applicable	27 All Solutions (Implementing or Merging Organizations Only): Superior IRA & HSA Prints & Mails Amendments to Owners with Accounts Established Before Your "Go-Live" Date (if queue as signed by your organization)	28

Calendar for All Solutions				
March 2026				
Tuesday	Wednesday	Thursday	Friday	Saturday
	4 Black & Green Solutions: View Beneficiary Claim Statutes	5	6 All Solutions: Review Pending Transactions	7
	11	12	13	14
	18	19	20	21
	25	26	27 Black Solution: Superior IRA & HSA Prints & Mails Forms 1099 & 5498 (if approved by your organization)	28

Notes:

- Black Solution:** Superior IRA & HSA Sends Tax Year 2025 1099-ES Information Returns to IRS (If approved by your organization)
- IRS Deadline:** Tax Year 2025 1099 Series IRS Filing Deadline

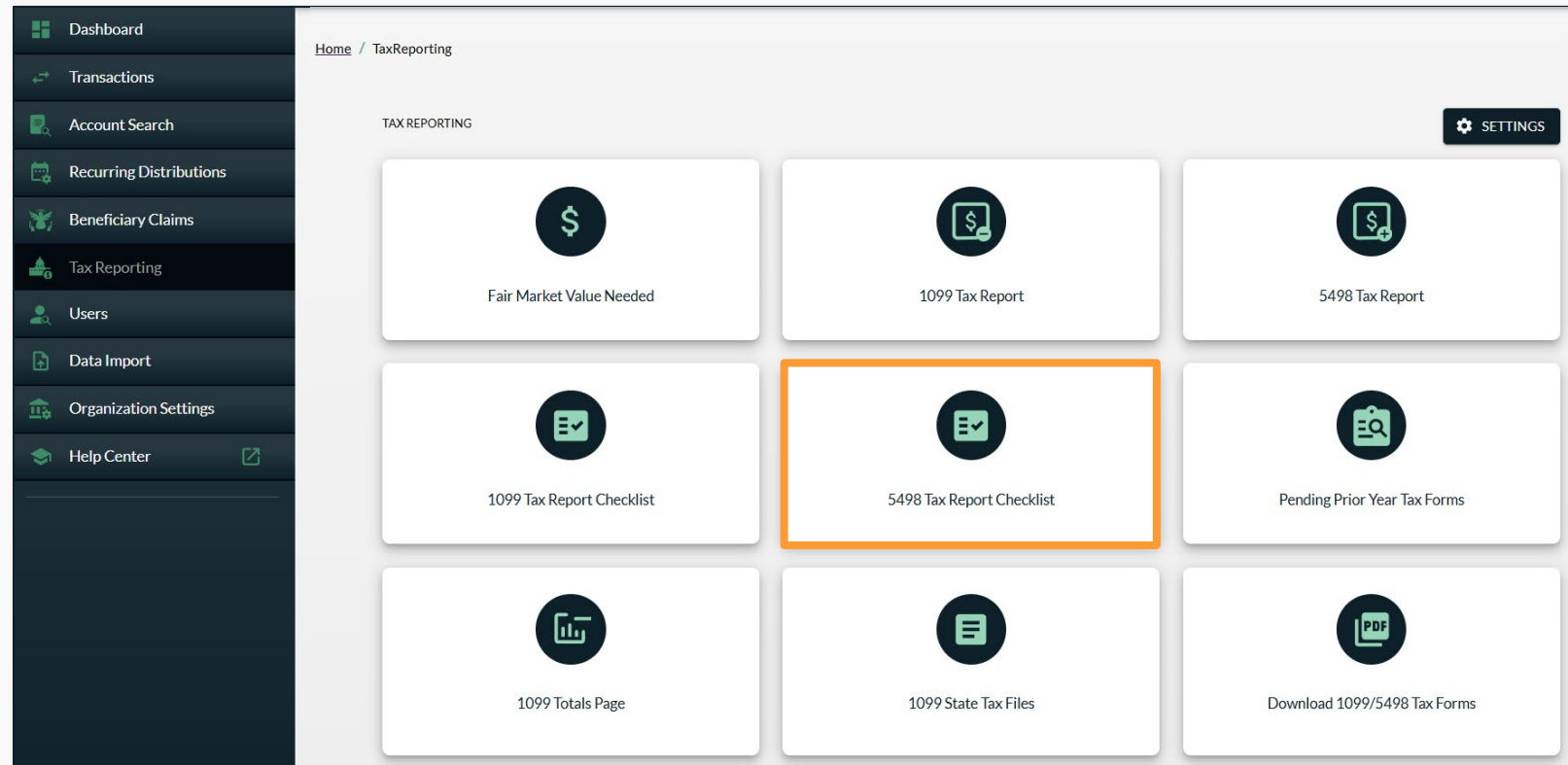
5498 Tax Report Checklist

FOLLOW CHECKLIST STEPS FOR EACH ACCOUNT TYPE

5498 Tax Report Checklist

Locate and review the checklist available for each account type:

- Click **Tax Reporting**.
- Click **5498 Tax Report Checklist**.



5498 Tax Report Checklist

Expand the checklist and follow the steps within each account type section to:

- Submit your 5498 data,
- Work tax reporting errors (if applicable), and
- Validate & approve 5498 tax form production.

Note: Only accounts for which you have tax reporting enabled will appear, as shown under the **Tax Reporting>Settings** page.

IRA FMV and Deposits (5498)

1. Submit 5498 Data to Superior - Spreadsheet Method

- Click **Export Deposits** to download/save your 2025 deposits from Superior platform and add/update deposit records as needed
 - If minimal updates are needed, make changes under applicable owners' accounts and move to step #3
 - If many updates are needed, update spreadsheet with changes, click **Upload Deposits** to re-upload the file, and move to step #2
- Click **Export FMVs** to export your IRAs from Superior platform and add/update FMV amounts
 - If minimal accounts need an FMV added, make changes under applicable owners' accounts and move to step #3
 - If many accounts need an FMV added, update spreadsheet with missing values (including entering "2025" in **Tax Year** column), click **Upload FMVs** to re-upload file, and move to step #2
- Provide additional data for SIMPLE IRAs within spreadsheet that Superior uploaded to **Organization Settings > Organizational Documents** page and upload back to Superior

2. Work Tax Reporting Errors - Spreadsheet Method

- Click **View Deposit Errors** to confirm if any errors occurred from the uploaded deposit file
- Click **View FMV Errors** to confirm if any errors occurred from the uploaded FMV file
 - Download the error file(s), if applicable, and correct records under account level or within spreadsheet(s)
 - If corrected within spreadsheet(s), upload corrected records under applicable **Data Import>Add/Update Deposits** and/or **Add/Update Fair Market Values** pages
 - Review audit details report to view records that were added/updated

3. Validate & Approve 5498 Tax Form Production

- Click **Get Report** to produce the **5498 Tax Report**
 - Confirm **2025** is listed as the **Tax Year** and click **Search**
 - Select **5498** from **Show tax form type** drop-down
 - Click **Export** to produce a spreadsheet of the data
- Validate all records are 100% accurate (make updates under owners' accounts in platform, if needed)
- Expand **Approve Tax Form Production** section below and click **Create 5498 Tax Forms** to approve tax form production (Tax forms will not be mailed to owners/submitted to IRS unless approved)

5498 Tax Report Checklist

Reminder: Only IRA Form 5498 data is required to be reviewed/approved in January. This means that your organization must review/validate your IRA fair market value (FMV) and 2025 contribution information in January.

If you receive any prior-year IRA contributions after Forms 5498 are generated, a corrected Form 5498 will be produced either when the contribution is added to the platform (through the **Deposit Money** workflow) or when your organization uploads an additional **Deposits** spreadsheet after April 15, 2026, to capture these changes.

Your organization may also review/ validate HSA Form 5498-SA/Coverdell ESA Form 5498-ESA data, but it's not required to be approved until after April 15, 2026.

5498 Spreadsheet Review

DOWNLOADING/REVIEWING A SPREADSHEET

5498 Spreadsheet Review

Download/Review Process

Your organization will follow these steps for submitting 5498 data:

1. Pull FMV and deposit spreadsheets from Superior platform to review deposit and FMV information
 - Make updates as needed using one of the following ways:
 1. If minimal updates are needed, make changes under the owner's account in the Superior platform.
- OR
2. If many updates are needed, update the spreadsheet(s) with changes and re-upload to Superior platform.

5498 Spreadsheet Review

Download Deposit & FMV Spreadsheets

- Return to the **5498 Tax Report Checklist**.
- Expand the applicable checklist section, depending on the form type you are downloading.
 - ✓ **IRA FMV and Deposits (5498)**
 - ✓ **HSA FMV and Deposits (5498-SA)**
 - ✓ **Coverdell ESA Deposits (5498-ESA)**

TAX REPORTING

5498 Reporting Checklist

IRA FMV and Deposits (5498)	▼
HSA FMV and Deposits (5498-SA)	▼
Coverdell ESA Deposits (5498-ESA)	▼
Approve Tax Form Production	▼

5498 Spreadsheet Review

Download Deposit & FMV Spreadsheets

Follow the steps within the **Submit 5498 Data to Superior** section:

- Click **Export Deposits** to download/review the 2025 deposits currently listed in the platform for that account type.
 - ✓ Download as .tsv, or
 - ✓ Download as .xlsx

Remember: If your organization has HSAs, Forms 5498-SA report all deposits made for tax year 2025 (whether they were deposited in 2025 or in 2026 for tax year 2025). The tax form also reports any deposits made in 2025 for tax year 2024.

IRA FMV and Deposits (5498)

1. Submit 5498 Data to Superior - Spreadsheet Method

- Click **Export Deposits** to download/save your 2025 deposits from Superior platform and add/update deposit records as needed
 - If minimal updates are needed, make changes under applicable owners' accounts and move to step #3
 - If many updates are needed, update spreadsheet with changes, click **Upload Deposits** to re-upload the file, and move to step #2
- Click **Export FMVs** to export your IRAs from Superior platform and add/update FMV amounts
 - If minimal accounts need an FMV added, make changes under applicable owners' accounts and move to step #3
 - If many accounts need an FMV added, update spreadsheet with missing values (including entering "2025" in **Tax Year** column), click **Upload FMVs** to re-upload file, and move to step #2
- Provide additional data for SIMPLE IRAs within spreadsheet that Superior uploaded to **Organization Settings > Organizational Documents** page and upload back to Superior

LEARN MORE

EXPORT DEPOSITS

UPLOAD DEPOSITS

EXPORT FMVS

UPLOAD FMVS

5498 Spreadsheet Review

Download Deposit & FMV Spreadsheets

- Click **Export FMVs** to download/enter the 2025 fair market values (FMVs) and 2025 date-of-death balances for that account type.
 - ✓ Download as .tsv, or
 - ✓ Download as .xlsx

IRA FMV and Deposits (5498)

1. Submit 5498 Data to Superior - Spreadsheet Method

- Click **Export Deposits** to download/save your 2025 deposits from Superior platform and add/update deposit records as needed
 - If minimal updates are needed, make changes under applicable owners' accounts and move to step #3
 - If many updates are needed, update spreadsheet with changes, click **Upload Deposits** to re-upload the file, and move to step #2
- Click **Export FMVs** to export your IRAs from Superior platform and add/update FMV amounts
 - If minimal accounts need an FMV added, make changes under applicable owners' accounts and move to step #3
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- Provide additional data for SIMPLE IRAs within spreadsheet that Superior uploaded to **Organization Settings > Organizational Documents** page and upload back to Superior

[LEARN MORE](#)
[EXPORT DEPOSITS](#)
[UPLOAD DEPOSITS](#)
[EXPORT FMVS](#)
[UPLOAD FMVS](#)

5498 Spreadsheet Review

Download Deposit & FMV Spreadsheets

- Click the **Notifications** bell once available.
- Click the file name(s) to download the deposits and FMV reports.
- Save both spreadsheets to your computer.

The screenshot displays the '5498 Reporting Checklist' page within the 'SUPERIOR IRA & HSA TRAINING' interface. The page is titled 'TAX REPORTING' and '5498 Reporting Checklist'. Below the title, it says 'IRA FMV and Deposits (5498)'. The main content area is titled '1. Submit 5498 Data to Superior - Spreadsheet Method' and contains a list of instructions for downloading and uploading spreadsheets. On the right side, there is a 'Notifications' panel with two notifications, both highlighted with orange boxes. The first notification is for a 'Document' titled 'fairMarketValue-2025-12-05T02:02:56.xlsx' which was successfully generated 4 minutes ago. The second notification is for a 'Document' titled 'deposit-2025-12-05T02:02:44.xlsx' which was also successfully generated 4 minutes ago. The top navigation bar includes a logo, the text 'SUPERIOR IRA & HSA TRAINING', a notifications bell icon with a red '2' badge, a user profile icon, a lock icon, and a 'SIGN OUT' button.

5498 Reporting Checklist

IRA FMV and Deposits (5498)

1. Submit 5498 Data to Superior - Spreadsheet Method

- Click **Export Deposits** to download/save your 2025 deposits from Superior platform and add/update deposit records as needed
 - If minimal updates are needed, make changes under applicable owners' accounts and move to step #3
 - If many updates are needed, update spreadsheet with changes, click **Upload Deposits** to re-upload the file, and move to step #2
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 - If minimal accounts need an FMV added, make changes under applicable owners' accounts and move to step #3
 - If many accounts need an FMV added, update spreadsheet with missing values (including entering "2025" in **Tax Year** column), click **Upload FMVs** to re-upload
- Provide additional data for SIMPLE IRAs within spreadsheet that Superior uploaded to **Organization Settings > Organizational Documents** page and upload

Notifications

- Document** 4 minutes ago
fairMarketValue-2025-12-05T02:02:56.xlsx was successfully generated.
- Document** 4 minutes ago
deposit-2025-12-05T02:02:44.xlsx was successfully generated.

5498 Spreadsheet Review

Compare Deposit/FMV Data with Core and Update, If Needed

- Expand the cells.
 - ✓ Click the arrow in the upper left corner of the spreadsheet.
 - ✓ Move cursor between columns A and B until the double arrow appears.
 - ✓ Double click your mouse to expand/display all cell data.
- Compare the deposit data with core system to confirm all reportable deposits match.
 - ✓ Use the **Sort & Filter** feature to sort the accounts in the same order as the reports from your core.
 - ✓ You may rearrange the rows, but do not rearrange the columns.

	A	B	C	D	E	F	G	H	I	J
1	Taxpayer	Account T	Account N	Account ID	Tax Year	Amount	Deposit Ty	Date of De	Deposit M	From Acce
2	493-82-7485	TRADITION	55555	161449	2025	15000.00	ROLLOVER	2025-08-01	TRANSFER	EMPLOYER
3	876-31-2779	ROTH_IRA	922513264	87	2025	900.00	REGULAR	2025-09-21	CASH	
4	656-77-6676	ROTH_IRA		132161	2025	1000.00	REGULAR	2025-04-21	DIRECT_DI	OTHER
5	001-11-0000	TRADITION	58468-25	26927	2025	5000.00	POSTPON	2025-05-11	CASH	
6	012-02-2144	TRADITION	1414	131466	2025	500.00	REGULAR	2025-02-21	CASH	
7	012-02-2144	TRADITION	1414	131466	2025	1200.00				
8	012-02-2144	TRADITION	321654	130010	2025	5500.00				
9	556-57-7899	ROTH_IRA	12345	129482	2025	3000.00				

5498 Spreadsheet Review

Different Ways to Update Deposit/FMV Data

If no changes are needed to the spreadsheets:

No further action is needed for that account type's deposit or FMV data, and you may move to the next step of the checklist. (**Note:** Most organizations will have changes to the FMV spreadsheet unless the FMVs were all added under the account level.)

If edits are needed or data is missing from the spreadsheets:

Make changes one of the following two ways:

1. Search for owner under **Account Search** page and make changes under the owner's account level. (Follow the steps outlined on slides 19–24 to use this method.)

OR

2. Enter the changes to the saved spreadsheet(s) pulled from Superior. (Follow the steps outlined on slides 25–37 to use this method.)
 - ✓ Upload the **Deposits** file under the **Data Import>Add/Update Deposits** page.
 - ✓ Upload the **FMV** file under the **Data Import>Add/Update Fair Market Values** page.

5498 Spreadsheet Review

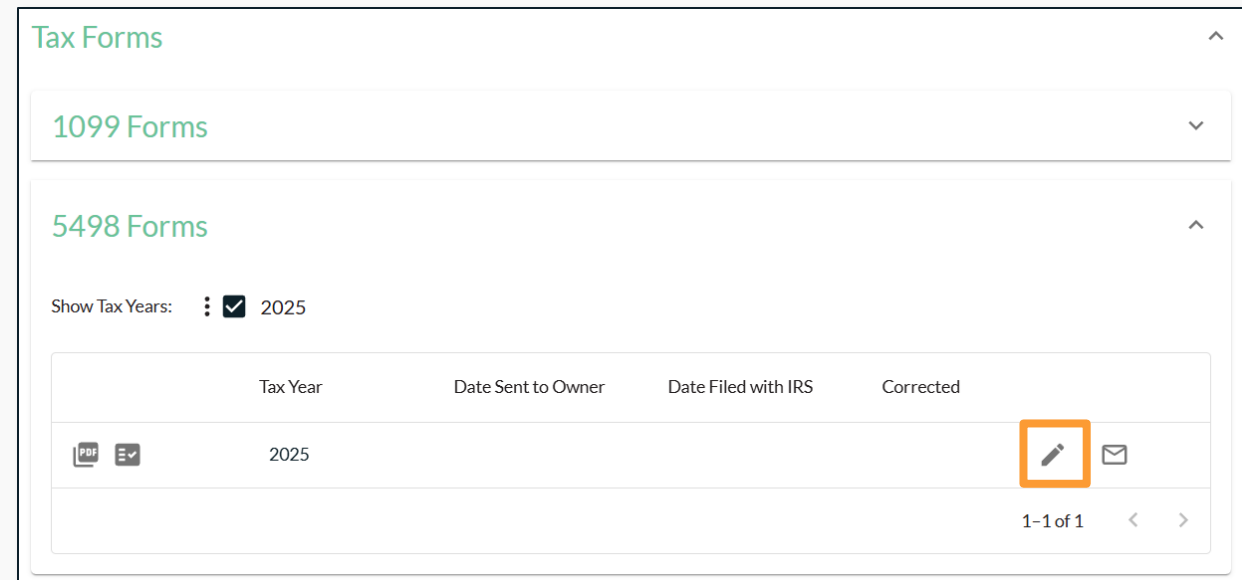
#1 – Make Deposit Changes at Account Level

To make **deposit** edits at the account level (if minimal changes are needed), a *Transactions Administrator* will take these steps:


- Search for owner under the **Account Search** page.
- Edit deposit information under **Tax Forms > 5498 Forms** section or **Deposits** section.

To edit under **Tax Forms** section:

- Expand the **Tax Forms>5498 Forms** section.
- Click the **Pencil** icon to make edits.





The screenshot shows the 'Tax Forms' section of a software interface. The '5498 Forms' section is expanded, displaying a table with the following columns: Tax Year, Date Sent to Owner, Date Filed with IRS, and Corrected. The table contains one row for the year 2025. A pencil icon in the right column of the table is highlighted with an orange square, indicating where to click to edit the form. The interface also shows a 'Show Tax Years' dropdown menu with '2025' selected.

Tax Year	Date Sent to Owner	Date Filed with IRS	Corrected
2025			

5498 Spreadsheet Review

#1 – Make Deposit Changes at Account Level

- Click the **Pencil** icon next to an existing deposit to change the amount(s).
- Enter the correct values in the applicable fields and click **Continue** to save changes.

Deposit Type	Date	Amount	
Rollover	10/21/2025	\$10,000.00	 

Rows per page: 10 ▾ 1–1 of 1 <

1 Date and Method of Deposit

Deposit Date
10/21/2025

Deposit Method

☒ Cash

☐ Check

☐ Transfer from account at Superior IRA & HSA Training

☐ Transfer from account at another financial organization

2 Type of Deposit

Choose One

☐ Regular Current Year

☒ Rollover

For IRA-to-IRA rollovers:

- The account owner has 60 days from receipt of the IRA assets to complete a rollover transaction to the same IRA or another IRA.
- Only one IRA-to-IRA rollover is allowed every 12 months (starting with the date of distribution) among all IRAs owned by the individual.
- The aggregate RMD required from all IRAs owned by the account owner must be satisfied before a rollover can be performed.

☐ Show more deposit types



Tax Year
2025

Date money left other account
09/09/2025

3 Amount of Deposit

Amount
\$ 15,000

CONTINUE CANCEL

Deposit Type	Date	Amount	
Rollover	10/21/2025	\$15,000.00	 

Rows per page: 10 ▾ 1–1 of 1 < >

5498 Spreadsheet Review

#1 – Make Deposit Changes at Account Level




To edit under **Deposits** section:

- Expand the **Deposits** section.
- Click the **Deposit Type**.
- Click **Edit Deposit** to make changes.

The image shows two overlapping screenshots of a web application interface for reviewing 5498 spreadsheets.

Left Screenshot (Main View):

- Deposits** section header.
- Buttons: **REQUEST ROLLOVER/TRANSFER** and **ADD DEPOSIT**.
- Show Tax Years:** ☒ 2025
- Table:**

Deposit Type	Date	Amount
   Rollover	10/21/2025	\$10,000.00

The **Rollover** deposit type is highlighted with an orange box.

Right Screenshot (Detailed View):

- Deposits** section header.
- Buttons: **REQUEST ROLLOVER/TRANSFER** and **ADD DEPOSIT**.
- Deposit Method:** CASH
- ID:** 180475
- Date:** 10/21/2025 (Tax Year: 2025)
- Amount:** \$10,000.00
- Deposit Type:** Rollover
- Buttons at the bottom: **← ALL DEPOSITS**, **EDIT DEPOSIT** (highlighted with an orange box), and **DELETE DEPOSIT**.

5498 Spreadsheet Review

#1 – Make Deposit Changes at Account Level

- Add any missing deposits that are a different deposit type by clicking **Add Deposit** to launch the **Deposit Money** workflow.

Deposits

REQUEST ROLLOVER/TRANSFER

ADD DEPOSIT

Show Tax Years:

2025

Deposit Type	Date	Amount
<div><div><div></div><div>PDF</div><div></div></div>Rollover</div>	10/21/2025	\$10,000.00

1-1 of 1 < >

5498 Spreadsheet Review

#1 – Make **FMV** Changes at Account Level

To add the **FMV** at the account level (if minimal changes are needed), a *Transactions Administrator* will take these steps:

- Search for owner under the **Account Search** page.
- Expand the **Fair Market Value** section.
- Click **+ Add FMV**.
- Enter **2025** in **Tax Year** field.
- Enter the 12/31/2025 FMV in **12/31 Fair Market Value** field.
- Click **Continue**.

Fair Market Value

Tax Year	12/31 FMV	RMD Year	RMD Amount	Term	Type
No rows					

0-0 of 0

+ ADD FMV

Fair Market Value

Tax Year: 2025

12/31 Fair Market Value: \$ 50,000

CONTINUE **CANCEL**

5498 Spreadsheet Review

#1 – Make FMV Changes at Account Level

If an FMV is listed for 2025 but is incorrect, edit under the same section.

- Expand the **Fair Market Value** section.
- Click the **Pencil** icon next to **Tax Year 2025**.
- Enter the correct 12/31/2025 FMV in 12/31 **Fair Market Value** field.
- Click **Continue**.

Fair Market Value

Tax Year	12/31 FMV	RMD Year	RMD Amount	Term	Type
2025	\$49,899.00			-	

1-1 of 1

+ ADD FMV

Fair Market Value

Tax Year
2025

12/31 Fair Market Value
\$ 50,000

CONTINUE CANCEL

5498 Spreadsheet Review

#2 – Upload Deposit Changes to Spreadsheet Under Data Import

To enter **deposit updates** within the downloaded spreadsheet and upload changes to Superior platform:

- Add/save any changes to deposit data within saved deposits spreadsheet.
- Refer to field definitions in the **Add/Update Deposits** template to ensure you follow formatting rules.
 - ✓ Return to the **5498 Tax Report Checklist**.
 - ✓ Click **Upload Deposits**.
 - ✓ Click the **Click Here** link to download the template.
 - ✓ Refer to the **Field Definitions** and **Deposit Types** tabs.

The screenshot displays the '1. Submit 5498 Data to Superior - Spreadsheet Method' section. It includes instructions for exporting and uploading deposits and FMVs. A central 'Import Deposits' modal window is shown, guiding the user to upload new deposit information. It features a 'Click Here' link to download an Excel template, a file upload area with a 'CHOOSE FILE' button, and a 'CONTINUE' button. Below the modal, a spreadsheet template is visible with columns for Tax Payer ID, Account Type, Account Number, Account ID, and Tax Year. The spreadsheet tabs at the bottom are labeled 'Sheet1', 'Field Definitions', and 'Deposit Types', with 'Field Definitions' and 'Deposit Types' highlighted in orange.

1. Submit 5498 Data to Superior - Spreadsheet Method

- Click **Export Deposits** to download/save your 2025 deposits from Superior platform and add/update deposit records as needed
- If minimal updates are needed, make changes under applicable owners' accounts and move to step #3
- If many updates are needed, update spreadsheet with changes, click **Upload Deposits** to re-upload the file, and move to step #2
- Click **Export FMVs** to export your IRAs from Superior platform and add/update FMV amounts
- If minimal updates are needed, make changes under applicable owners' accounts and move to step #3
- If many updates are needed, update spreadsheet with changes, click **Upload FMVs** to re-upload file, and move to step #2
- Provide additional information (e.g., rollover, distribution, etc.) on the **Organizational Documents** page and upload back to Superior

Import Deposits

The steps below will help you import new deposit to the financial organization.

1 Upload New Deposit Information

[Click Here](#) to download an Excel template, or:

Drag 'n' drop file here

or

CHOOSE FILE

Accepted Files: tsv, xlsx

CONTINUE

	A	B	C	D	E
1	Tax Payer ID	Account Type	Account Number	Account ID	Tax Year
2					
3					
4					
5					
6					

Sheet1 | Field Definitions | Deposit Types

5498 Spreadsheet Review

#2 – Upload **Deposit** Changes to Spreadsheet Under Data Import

- Do not remove any IDs listed within the spreadsheet if updates are made to that row (e.g., **Account ID** and **Contribution ID** columns).
 - ✓ This ensures updates are applied to the existing deposit and do not duplicate the deposit.
 - ✓ If adding a new row to the spreadsheet to record a missing deposit, leave the ID columns blank.
- If a deposit should not be reported, enter “\$0” in the value fields to change the amount to “\$0” in Superior. (Do not delete the row unless you also delete the deposit under the owner’s account level.)
- To change a **Deposit Type**, update any dollar values to \$0 within that row, and add a new row with the correct values and **Deposit Type**.

D
Account ID
161535
161536
161395

R
Contribution Id
✓ 177825
✓ 178578
✓ 176480

E	F	G	H	I
Tax Year	Amount	Deposit Type	Date of Deposit	Deposit Method
✓ 2025	✓ 15000.00	ROLLOVER	2025-08-01	TRANSFER
✓ 2025	✓ 900.00	REGULAR_CURRENT_YEAR	2025-09-24	CASH
✓ 2025	✓ 1000.00 0	REGULAR_CURRENT_YEAR	2025-04-23	DIRECT_DEPOSIT

5498 Spreadsheet Review

#2 – Upload Deposit Changes to Spreadsheet Under Data Import

After saving changes to spreadsheet, upload the spreadsheet to the Superior platform:

- Return to the **5498 Tax Report Checklist**.
- Click **Upload Deposits** to navigate to the **Data Import>Add/Update Deposits** page.

1. Submit 5498 Data to Superior - Spreadsheet Method

- Click **Export Deposits** to download/save your 2025 deposits from Superior platform and add/update deposit records as needed
 - If minimal updates are needed, make changes under applicable owners' accounts and move to step #3
 - If many updates are needed, update spreadsheet with changes, click **Upload Deposits** to re-upload the file, and move to step #2
- Click **Export FMVs** to export your IRAs from Superior platform and add/update FMV amounts
 - If minimal accounts need an FMV added, make changes under applicable owners' accounts and move to step #3
 - If many accounts need an FMV added, update spreadsheet with missing values (including entering "2025" in **Tax Year** column), click **Upload FMVs** to re-upload file, and move to step #2
- Provide additional data for SIMPLE IRAs within spreadsheet that Superior uploaded to **Organization Settings > Organizational Documents** page and upload back to Superior

[LEARN MORE](#)
[EXPORT DEPOSITS](#)
[UPLOAD DEPOSITS](#)
[EXPORT FMVS](#)
[UPLOAD FMVS](#)

5498 Spreadsheet Review

#2 – Upload Deposit Changes to Spreadsheet Under Data Import

- Click **Choose File** to locate your saved file or drag 'n' drop it into the field.
- Click **Continue**.

Note: Make sure you close the file before you click **Continue**. If it's open, you'll receive an error.

The screenshot shows a web interface titled 'TRANSACTIONS' with a sub-header 'Import Deposits'. Below the title, a message states: 'The steps below will help you import new deposit to the financial organization.' A vertical progress bar on the left indicates three steps: 1. Upload New Deposit Information (active), 2. Assign Columns, and 3. Verify and Complete. Under step 1, there is a link 'Click Here to download an Excel template, or:' followed by a dashed box containing the text 'Drag `n` drop file here or' and a button labeled 'CHOOSE FILE'. Below the dashed box, it says 'Accepted Files: tsv, xlsx'. At the bottom of the step 1 section is a button labeled 'CONTINUE'.

5498 Spreadsheet Review

#2 – Upload **Deposit** Changes to Spreadsheet Under Data Import

- Match the columns that will be read from the file, so they match Superior's template. (Every column should match unless you moved columns around while editing.)

✓ Upload New Deposit Information

2 Assign Columns

Use the options below to assign the accepted column headers to those from the uploaded file.

Taxpayer Id Number
Taxpayer Id Number

Account Type
Account Type ▼

Account Number
Account Number ▼

Account ID
Account ID ▼

Tax Year
Tax Year ▼

Taxpayer Id Number	Account Type	Account Number	Account ID	Tax Year
Taxpayer Id Number	Account Type	Account Number	Account ID	Tax Year
493-82-7485	TRADITIONAL_IRA	55555	161449	2025
876-31-2779	ROTH_IRA	922513264	87	2025

i

The file will upload using the corrected column headers shown

CONTINUE

5498 Spreadsheet Review

#2 – Upload Deposit Changes to Spreadsheet Under Data Import

- If a column does not match, select the text that matches the title of each column header. (**Important:** If this step is not followed the entire file may error.)
 - ✓ **Example:** In the **Taxpayer Id Number** drop-down, if “Account Owner Name” were listed, you would click the drop-down and change the selection to “Taxpayer Id Number” so it matches the title of the column header.
- Update the remaining column headers, if needed (scroll right until all are completed).
- Click **Continue** after all columns match.

The screenshot displays the 'Data Import' section of the 5498 Spreadsheet Review interface. A dropdown menu for 'Taxpayer Id Number' is open, showing a list of options. The 'Taxpayer Id Number' option is highlighted. The background shows a grid of dropdown menus for 'Account Owner Name', 'Account Type', 'Account Number', 'Account ID', and 'Tax Year'.

5498 Spreadsheet Review

#2 – Upload Deposit Changes to Spreadsheet Under Data Import

- Check the box to confirm the data you're submitting is accurate.
- Click **Continue** to upload the changes.

TRANSACTIONS

Import Deposits

The steps below will help you import new deposit to the financial organization.

✓

Upload New Deposit Information

✓

Assign Columns

3

Verify and Complete

☒

I agree that the user information is accurate and has been authorized by the organization.

CONTINUE

5498 Spreadsheet Review

#2 – Upload FMV Changes to Spreadsheet Under Data Import

To enter **FMV updates** within the downloaded spreadsheet and upload changes to Superior platform:

- Add/save any changes to FMV data within saved FMV spreadsheet.
- Refer to field definitions in the **Add/Update Fair Market Values** template to ensure you follow formatting rules.
 - ✓ Return to the **5498 Tax Report Checklist**.
 - ✓ Click **Upload FMVs**.
 - ✓ Click the **Click Here** link to download the template.
 - ✓ Refer to the **Field Definitions** tab.

1. Submit 5498 Data to Superior - Spreadsheet Method

- Click **Export Deposits** to download/save your 2025 deposits from Superior platform and add/update deposit records as needed
 - If minimal updates are needed, make changes under applicable owners' accounts and move to step #3
 - If many updates are needed, update spreadsheet with changes, click **Upload Deposits** to re-upload the file, and move to step #2
- Click **Export FMVs** to export your IRAs from Superior platform and add/update FMV amounts
 - If minimal accounts need an FMV added, make changes under applicable owners' accounts and move to step #3
 - If many accounts need an FMV added, update spreadsheet with missing values (including entering "2025" in **Tax Year** column), click **Upload FMVs** to re-upload file, and move to step #2
- Provide additional information on the **Additional Documents** page and upload back to Superior

Import Fair Market Value

The steps below will help you import new fair market values to the financial organization.

1 Upload New Fair Market Value Information

[Click Here](#) to download an Excel template, or:

Drag 'n' drop file here

or

CHOOSE FILE

Accepted Files: t

CONTINUE

	A	B	C	D	E	F
1	First Name	Last Name	Middle Initial	Name	Taxpayer Id Number	Date of Birth
2						
3						
4						

Sheet1 **Field Definitions** +

5498 Spreadsheet Review

#2 – Upload **FMV** Changes to Spreadsheet Under Data Import

- Enter “2025” in the **Tax Year** column.
- Enter the 12/31/2025 FMV in the **Fair Market Value** column.
- If the account owner passed away in 2025, confirm the data is accurate, or provide it if missing, in these columns.
 - ✓ **Date of Death** column
 - ✓ **Date of Death Account Balance** column

H	I	J	K	L	M	N	O	P	Q
Account Type	Account Status	Account Number	Tax Year	Fair Market Value	RMD Amount	RMD Term	RMD Type	Date of Death	Date of Death Account Balance
ROTH_IRA	OPEN	321421	2025	15500.75					
INHERITED_TRADITIONAL_IRA	OPEN		2025	6200.15					
TRADITIONAL_IRA	OPEN	619212174	2025	84200.25					
SIMPLE_IRA	OPEN	242881672						2025-05-05	10692.73
TRADITIONAL_IRA	OPEN	639086221						2025-04-01	53672.60

5498 Spreadsheet Review

#2 – Upload FMV Changes to Spreadsheet Under Data Import

After saving changes to spreadsheet, upload the spreadsheet to the Superior platform:

- Return to the **5498 Tax Report Checklist**.
- Click **Upload FMVs** to navigate to the **Data Import>Add/Update Fair Market Values** page to upload the saved file, following the steps outlined on slides 28–31.

1. Submit 5498 Data to Superior - Spreadsheet Method

[LEARN MORE](#)

- Click **Export Deposits** to download/save your 2025 deposits to your desktop

[EXPORT DEPOSITS](#)

 - If minimal updates are needed, make changes under owners' accounts and move to step #3
 - If many updates are needed, update spreadsheet, click **Upload Deposits**, move to step #2
- Click **Export FMVs** to export your IRAs from Superior platform and add/update FMV amounts

[EXPORT FMVS](#)

 - If minimal updates are needed, make changes under owners' accounts and move to step #3
 - If many updates are needed, update spreadsheet, click **Upload FMVs**, move to step #2
- Provide additional data for SIMPLE IRAs within spreadsheet that Superior uploaded to **Organization Settings > Organizational Documents** page and upload back to Superior

[UPLOAD FMVS](#)

TRANSACTIONS

Import Fair Market Value

The steps below will help you import new fair market values to the financial organization.

1

Upload New Fair Market Value Information

[Click Here](#) to download an Excel template, or:

Drag `n` drop file here

or

[CHOOSE FILE](#)

Accepted Files: tsv, xlsx

[CONTINUE](#)

5498 Spreadsheet Review

#2 – Upload Deposit/FMV Changes to Spreadsheet – Review Status

After the file uploads are complete, an email will be sent indicating the file status to all *Data Processor* user roles set up to receive email notifications and any user set up to receive ALL notifications.







- **Contribution File Validation Results**

- ✓ Indicates how many records have been validated and will be applied from your file upload
- ✓ Provides next steps to resolve errors, if applicable

- **FMV File Validation Results**

- ✓ Indicates how many records have been validated and will be applied from your file upload
- ✓ Provides next steps to resolve errors, if applicable

A corresponding task will also be added to the Dashboard of the Superior platform for *Data Processor* user roles with the next steps that may be required.

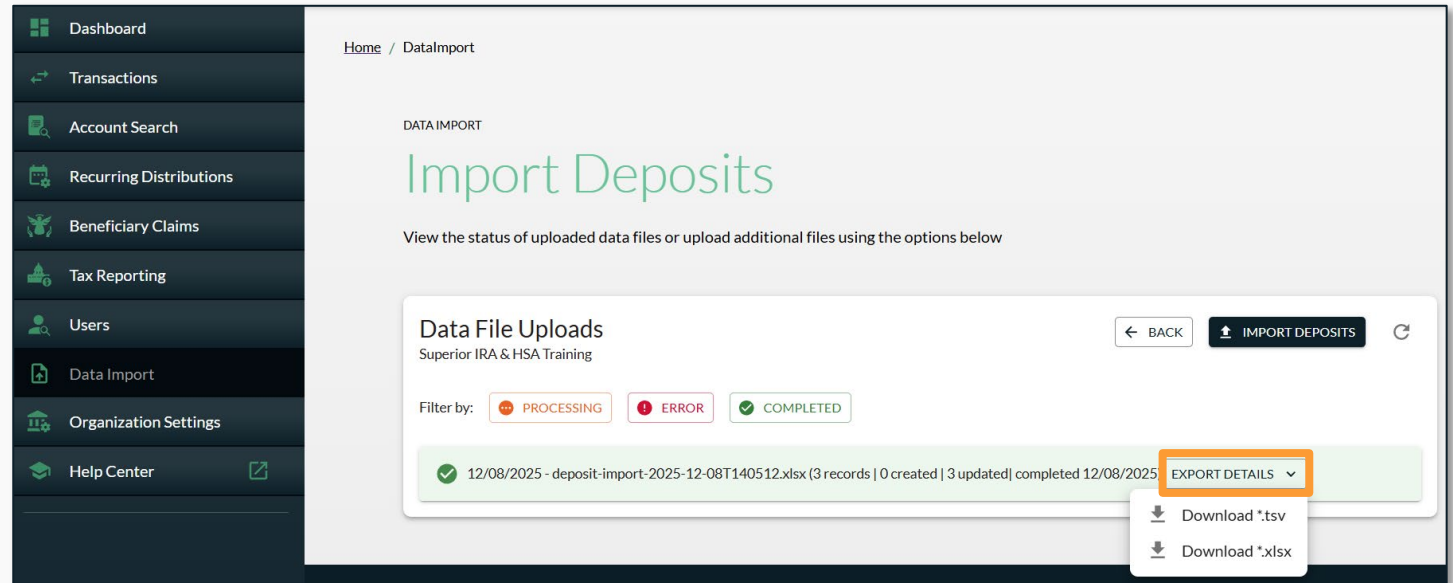
 Task - Review Add/Update Deposits Data Import Results	Due: 12/15/2025  
 Task - Review Add/Update Fair Market Values Data Import Results	Due: 12/15/2025  

5498 Spreadsheet Review

#2 – Upload Deposit/FMV Changes to Spreadsheet – Review Status

Follow the steps in the task to navigate to the **Data Import>Add/Update Deposits** page or **Add/Update Fair Market Values** page.

- Locate the date/file name of your upload.
- If file appears “green” the updates were applied to the platform.
- Click **Export Details** to download an audit trail.

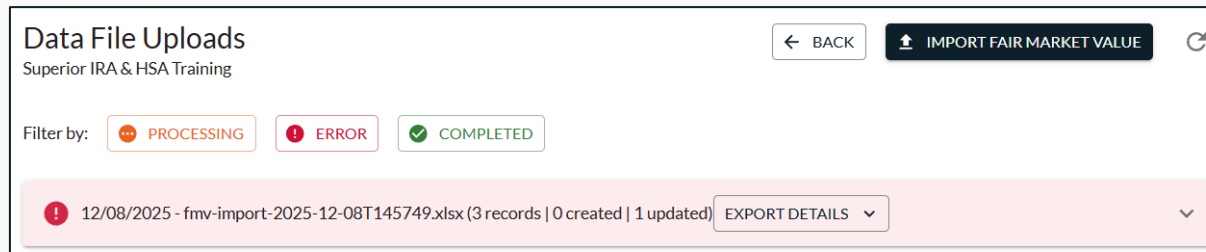


Note: It may take several minutes for the file to apply. If you don't receive an email/task, do not re-upload the file. It may cause the data to apply twice. Instead, contact Superior.

5498 Spreadsheet Review

#2 – Upload Deposit/FMV Changes to Spreadsheet – Review Status

If the file appears red, it means there were errors that occurred during your file upload.



The screenshot shows the 'Data File Uploads' section for 'Superior IRA & HSA Training'. It includes a 'Filter by' section with buttons for 'PROCESSING', 'ERROR', and 'COMPLETED'. Below this, a file entry is shown with a red error icon: '12/08/2025 - fmv-import-2025-12-08T145749.xlsx (3 records | 0 created | 1 updated)'. To the right of the file name is an 'EXPORT DETAILS' dropdown menu. At the top right of the interface are 'BACK' and 'IMPORT FAIR MARKET VALUE' buttons.

Review the **Work Tax Reporting Errors** section of the **5498 Tax Report Checklist** for more information and to access our **#4 Tax Year 2025: Work Tax Reporting Errors – Spreadsheet Method** training module (linked under the **Learn More** button for that section).

2. Work Tax Reporting Errors - Spreadsheet Method

- Click **View Deposit Errors** to confirm if any errors occurred from the uploaded deposit file
- Click **View FMV Errors** to confirm if any errors occurred from the uploaded FMV file
 - Download the error file(s), if applicable, and correct records under account level or within spreadsheet(s)
 - If corrected within spreadsheet(s), upload corrected records under applicable **Data Import>Add/Update Deposits** and/or **Add/Update Fair Market Values** pages
 - Review audit details report to view records that were added/updated

[LEARN MORE](#)
[VIEW DEPOSIT ERRORS](#)
[VIEW FMV ERRORS](#)

SIMPLE IRA Reporting

ADDITIONAL STEPS REQUIRED FOR ORGANIZATIONS WITH
SIMPLE IRAS

SIMPLE IRA Reporting

Provide Additional Data for SIMPLE IRAs

If your organization has SIMPLE IRAs, additional data must be submitted to create your SIMPLE IRA account statements, which the IRS requires to include the FMV and a summary of the following account activity during 2025:

- Amount of deposits (including transfers and interest/dividends)
- Amount of distributions (including transfers)
- Amount of fees or penalties

This information **cannot be collected** from your **Deposits/FMV spreadsheets** and must be submitted to Superior by following the steps outlined within the task added in January for your *Site Administrator* users .



Task - Review/Update SIMPLE IRA Spreadsheet to Report Additional TY 2025 Account Activity

Due: 01/14/2026 ▼

SIMPLE IRA Reporting

Provide Additional Data for SIMPLE IRAs

- Navigate to the **Organization Settings>Organizational Documents** section to download/save the SIMPLE IRAS TY 2025 Reporting file with a different file name.
- Update/confirm the data listed in columns V–Z.
 - ✓ Fair Market Value
 - ✓ Total Deposits
 - ✓ Total Distributions
 - ✓ Total Fees/Penalties
 - ✓ Total Interest/Dividends

V	W	X	Y	Z
fair_market_value	Total Deposits	Total Distributions	Total Fees/Penalties	Total Interest/Dividends
	9000	5400	0	
	8150	9300	0	
	1175.65			
	145.75	140.73	0	

Organizational Documents

ADD NEW FILES

File Name	Owner	Submitted ... ↓	Description
↓ SIMPLEIRAsTY2...	Alison Wiegman	12/05/2025	SIMPLE IRAs TY 2025 Repo...

SIMPLE IRA Reporting

Provide Additional Data for SIMPLE IRAs

- Upload the updated file under **Organization Settings>Organizational Documents**.
 - ✓ Click **Add New Files**.
 - ✓ Click **Choose File** to locate your updated spreadsheet or drag 'n' drop the file into the field.
 - ✓ Enter a **Description** for the file and click **Upload Document(s)**.

The screenshot displays the 'Organizational Documents' section of a software interface. On the left is a dark sidebar with navigation links: Dashboard, Transactions, Account Search, Recurring Distributions, Beneficiary Claims, Tax Reporting, Users, Data Import, Organization Settings, and Help Center. The main content area has a title 'Organizational Documents' and an 'ADD NEW FILES' button. Below this is a table with columns: File Name, Owner, Submitted ..., and Description. The table contains one entry: 'SIMPLEIRAsTY2...' by 'Alison Wiegman' submitted on '12/05/2025' with description 'SIMPLE IRAs TY 2025 Repo...'. Below the table is a large orange-bordered box for file upload, containing the text 'Drag "n" drop file here' and a 'CHOOSE FILE' button. At the bottom of this box, it lists 'Accepted Files: pdf, png, jpg, jpeg, xlsx, csv, txt, and docx'. At the very bottom of the main area is an 'UPLOAD DOCUMENT(S)' button.

File Name	Owner	Submitted ...	Description
SIMPLEIRAsTY2...	Alison Wiegman	12/05/2025	SIMPLE IRAs TY 2025 Repo...

Questions?



CHAT WITH US OR CALL US AT 888.470.4542

MONDAY-FRIDAY, 8:00 A.M.-5:00 P.M., CT