

# Work Tax Reporting Errors

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FOR ORGANIZATIONS USING THE SPREADSHEET METHOD

# What We'll Cover

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- Important dates/reminders
- Distribution (1099) reporting errors
- Deposit (5498) reporting errors
- Fair market value (5498) errors

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# Important Dates/Reminders

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

### January 2026 (cont'd)

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

### February 2026

- **Due Feb. 2<sup>nd</sup>** – Forms 1099 & FMV/RMD info (5498) to owners
- **Feb. 20<sup>th</sup>** – 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	April 2026	May 2026	June/July 2026
<ul style="list-style-type: none"><li>• <b>Mar. 27<sup>th</sup></b> – Corrected &amp; new original tax form production (1099 &amp; 5498 series) if approved by your organization</li><li>• <b>Due Mar. 31<sup>st</sup></b> – 1099 information return filing with IRS (Superior)</li><li>• <b>Due Mar. 31<sup>st</sup></b> – 1099 information return filing with state agencies, as needed (your organization)</li><li>• Reconcile state withholding, if applicable</li></ul>	<ul style="list-style-type: none"><li>• <b>Apr. 15<sup>th</sup></b> – Tax day &amp; prior-year contribution deadline</li><li>• <b>Apr. 22<sup>nd</sup></b> – Deadline communicated to data processors to submit remaining 5498 data for clients, if applicable</li><li>• <b>Due Apr. 23<sup>rd</sup></b> – 5498-ESA information submission to Superior</li><li>• <b>Apr. 24<sup>th</sup></b> – First tax form production (5498-ESA &amp; 5498-SA) if approved by your organization</li><li>• <b>Apr. 24<sup>th</sup></b> – Corrected &amp; new original Form 5498 and 1099 series tax form production</li><li>• <b>Due Apr. 30<sup>th</sup></b> – Forms 5498-ESA to desig. beneficiaries</li></ul>	<ul style="list-style-type: none"><li>• <b>Due May 22<sup>nd</sup></b> – 5498-SA information submission (&amp; 5498 for missing 2025 contributions) to Superior</li><li>• <b>May 27<sup>th</sup></b> – Corrected &amp; new original tax form production (1099 &amp; 5498 series) if approved by your organization</li></ul>	<ul style="list-style-type: none"><li>• <b>Due June 1<sup>st</sup></b> – Forms 5498 and 5498-SA to owners</li><li>• <b>Due June 1<sup>st</sup></b> – 5498 information return filing with IRS (Superior)</li><li>• <b>June 17<sup>th</sup></b> – Corrected &amp; new original tax form production (1099 &amp; 5498 series)</li><li>• <b>July 30<sup>th</sup></b> – Corrected &amp; new original tax form production (1099 &amp; 5498 series)</li><li>• <b>Due July 31<sup>st</sup></b> – Final 1099 &amp; 5498 information return filing with IRS (Superior)</li></ul>

# Important Dates/Reminders

## 1<sup>st</sup> Quarter Superior Client Calendar

- Refer to the 1<sup>st</sup> 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.

Calendar for All Solutions						
January 2026						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				<b>1</b> <b>New Year's Day Holiday - Superior IRA &amp; HSA Closed</b>	<b>2</b> <b>Black Solution: Review 1099 &amp; 5498 Tax Report Checklists to Submit/Approve Tax Year 2025 Reporting</b>	<b>3</b>
				<b>Black Solution: Review SIMPLE IRA Reports to Provide Additional Tax Year 2025 Account Activity, If Applicable</b>		
<b>4</b>	<b>5</b> <b>Green Solution: Upload 12/31/2025 FMRs to Superior to Calculate 2026 RMDs</b>  <b>Silver Solution: (Optional) Upload 12/31/2025 FMRs to Superior to Calculate 2026 RMDs</b>	<b>6</b> <b>Black &amp; Green Solutions: Review Your Organization's January Scheduled Distribution</b>	<b>7</b> <b>All Solutions: Contact ESA Designated Beneficiaries Turning Age 30 This Quarter, If Applicable</b>	<b>8</b>	<b>9</b>	
<b>11</b>	<b>12</b> <b>Black Solution: Deadline Superior Commenced to Date Processors to Submit 1099 &amp; 5498 Tax Files, If Applicable</b>	<b>13</b> <b>Black Solution: First Deadline to Submit &amp; Approve Form 1099 &amp; 5498 Production in Superior</b>  <b>Black Solution: First Deadline to Provide Additional Information for SIMPLE IRA Reporting, If Applicable</b>	<b>14</b>	<b>15</b> <b>Black Solution: Superior IRA &amp; HSA Prints &amp; Mails Forms 1099 (if approved by your organization)</b>	<b>16</b> <b>Black Solution: Superior IRA &amp; HSA Prints &amp; Mails Forms 1099 (if approved by your organization)</b>	<b>17</b>
<b>18</b>	<b>19</b> <b>Black Solution: Final Deadline to Submit &amp; Approve Form 1099 &amp; 5498 Production in Superior to Ensure Timely Mailing/IRS Filing</b>	<b>20</b>	<b>21</b>	<b>22</b> <b>All Solutions: Review Your Organization's Investment Rates and Make Updates, As Applicable</b>	<b>23</b> <b>All Solutions: Reconcile Your Organization's State Withholding, As Applicable</b>	<b>24</b>
<b>25</b> <b>Martin Luther King, Jr. Day Holiday - Superior IRA &amp; HSA Closed</b>	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b> <b>All Solutions: Implementing or Merging Organizations Only: Superior IRA &amp; HSA Prints &amp; Mails Amendments to Owners with Account Established Before Your "Go-Live" Date (if quote was signed by your organization)</b>	<b>30</b>	<b>31</b>

Calendar for All Solutions						
February 2026						
Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Monday
<b>3</b> <b>Black &amp; Green Solutions: Review Your Organization's February Scheduled Distribution</b>	<b>4</b> <b>Black &amp; Green Solutions: Review Your Organization's February Recurring Distribution Settings For RMD Notifications By February 10th</b>	<b>5</b>	<b>6</b>	<b>7</b>		
<b>10</b>	<b>11</b> <b>Black &amp; Green Solutions: Prepare for RMD Notification Mailing That Will Occur February 20th</b>	<b>12</b> <b>All Solutions: Remove/Add User Access in Superior Platform, As Applicable</b>	<b>13</b>	<b>14</b>		
<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b> <b>Black &amp; Green Solutions: Superior IRA &amp; HSA Generates RMD Notifications for Owners Turning Age 73 and Older</b>  <b>Black Solution: Superior IRA &amp; HSA Prints &amp; Mails Forms 1099 &amp; 5498 (if approved by your organization)</b>	<b>21</b>		
<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b> <b>All Solutions: Review Your Organization's Investment Rates and Make Updates, As Applicable</b>	<b>26</b>	<b>27</b>	<b>28</b>

Calendar for All Solutions						
March 2026						
Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Monday
<b>4</b> <b>Black &amp; Green Solutions: View Beneficiary Claim Statuses</b>	<b>5</b>	<b>6</b> <b>All Solutions: Review Pending Transactions</b>	<b>7</b>			
<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>			
<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>			
<b>25</b>	<b>26</b>	<b>27</b>	<b>28</b> <b>Black Solution: Superior IRA &amp; HSA Prints &amp; Mails Forms 1099 &amp; 5498 (if approved by your organization)</b>	<b>29</b>	<b>30</b>	<b>31</b>

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# Distribution (1099) Reporting Errors

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FIXING ERRORS AFTER UPDATING & RE-UPLOADING  
DISTRIBUTIONS SPREADSHEET

# Distribution (1099) Reporting Errors

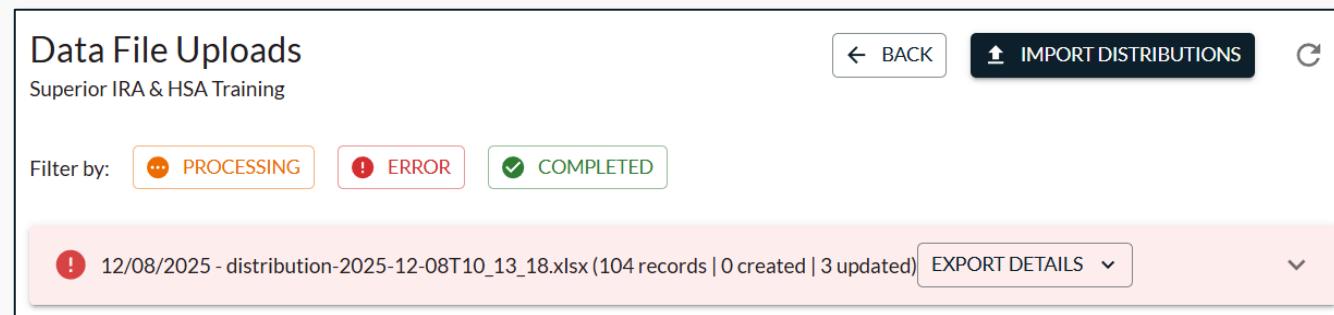
## Review Status After Spreadsheet Upload

If upon downloading your Distributions spreadsheet from the Superior platform, your organization entered changes to the saved file and re-uploaded it under the **Data Import>Add/Update Distributions** page, refer to the task on your Dashboard page to determine the file's status.



Follow the steps in the task to navigate to the **Data Import>Add/Update Distributions** page.

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



# Distribution (1099) Reporting Errors

## Review Status After Spreadsheet Upload

- Click the red exclamation to review errors.
- Click **Download and Fix Errors** to download the errors as a .tsv or .xlsx file.
- Review the **Failure Response Messages** in column A.

**Data File Uploads**  
Superior IRA & HSA Training

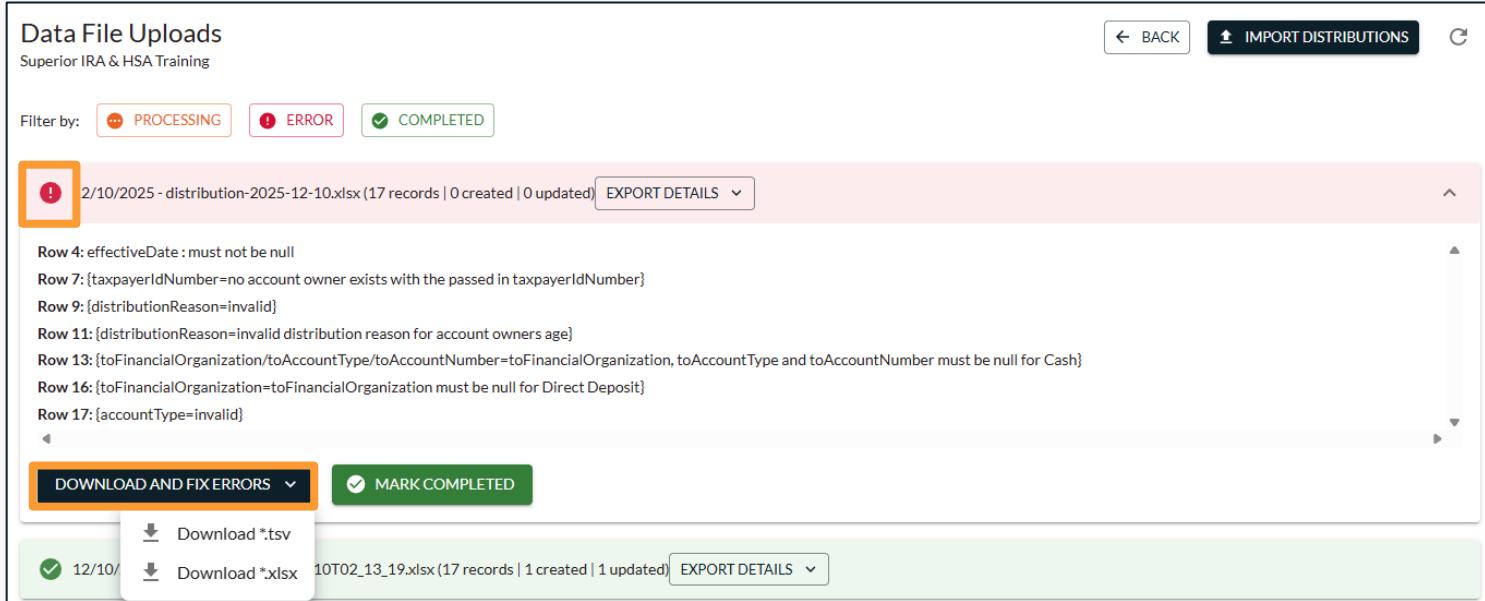
Filter by: PROCESSING ERROR COMPLETED

2/10/2025 - distribution-2025-12-10.xlsx (17 records | 0 created | 0 updated) EXPORT DETAILS

Row 4: effectiveDate : must not be null  
Row 7: {taxpayerIdNumber=no account owner exists with the passed in taxpayerIdNumber}  
Row 9: {distributionReason=invalid}  
Row 11: {distributionReason=invalid distribution reason for account owners age}  
Row 13: {toFinancialOrganization/toAccountType/toAccountNumber=toFinancialOrganization, toAccountType and toAccountNumber must be null for Cash}  
Row 16: {toFinancialOrganization=toFinancialOrganization must be null for Direct Deposit}  
Row 17: {accountType=invalid}

DOWNLOAD AND FIX ERRORS MARK COMPLETED

12/10/ Download \*.tsv Download \*.xlsx 10T02\_13\_19.xlsx (17 records | 1 created | 1 updated) EXPORT DETAILS



A	B	C	D
Failure Response Message	Taxpayer Id Number	Account Type	Account Number
2 effectiveDate : must not be null	862-75-2715	SEP_IRA	261652143
3 {taxpayerIdNumber=no account owner exists with the passed in taxpayerIdNumber}	343-23-4567	TRADITIONAL_IRA	43322
4 {distributionReason=invalid}	123-42-3232	TRADITIONAL_IRA	123
5 {distributionReason=invalid distribution reason for account owners age}	432-22-2222	TRADITIONAL_IRA	123
6 {toFinancialOrganization/toAccountType/toAccountNumber=toFinancialOrganization, toAccountType and toAccountNumber must be null for Cash}	555-56-6566	ROTH_IRA	
7 {toFinancialOrganization=toFinancialOrganization must be null for Direct Deposit}	555-56-6566	INHERITED_ROTH_IRA	
8 {accountType=invalid}	386-84-2712	Roth ACCOUNT	163107096

# Distribution (1099) Reporting Errors

## Common Errors

**accountType=invalid**

The **Account Type** listed for the owner is formatted incorrectly. Refer to **Field Definitions** tab of **Add/Update Distributions** template to reformat and re-upload the file. (Click the **Import Distributions** button, then click the "Click Here" link to access the template.)

**effectiveDate : must not be null**

The distribution date was not provided. Enter the date the distribution occurred in the **Date of Distribution** column or enter "12/31/2025" if you combined multiple distributions with the same reason code. Then re-upload the file.

**taxpayerIdNumber=no account owner exists with the passed in taxpayerIdNumber**

No owner exists in the platform with the SSN provided. Update the SSN listed on the spreadsheet, or if correct, complete the **Open New Account** workflow to add the owner to the Superior platform. Then re-upload the file.

**accounts=no accounts exist for the passed in accountId, taxpayerNumber, account type**

An owner with a matching SSN exists in the platform, but the **Account ID** or **Account Type** listed in the spreadsheet for that owner does not match the values listed in the platform. Confirm the correct account type is added to the platform for that owner. Complete the **Open New Account** workflow, if applicable, and re-upload the file.

# Distribution (1099) Reporting Errors

## Resolve Errors

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Resolve errors one of the following two ways:

1. Search for the owner under the **Account Search** page and confirm correct distribution reporting is listed under the owner's account level. (Follow the steps outlined on the next slide to use this method.)

OR

2. Correct the errors within the downloaded spreadsheet and re-upload the file under the **Data Import>Add/Update Distributions** page. (Follow the steps outlined on slides 13-15 to use this method.)

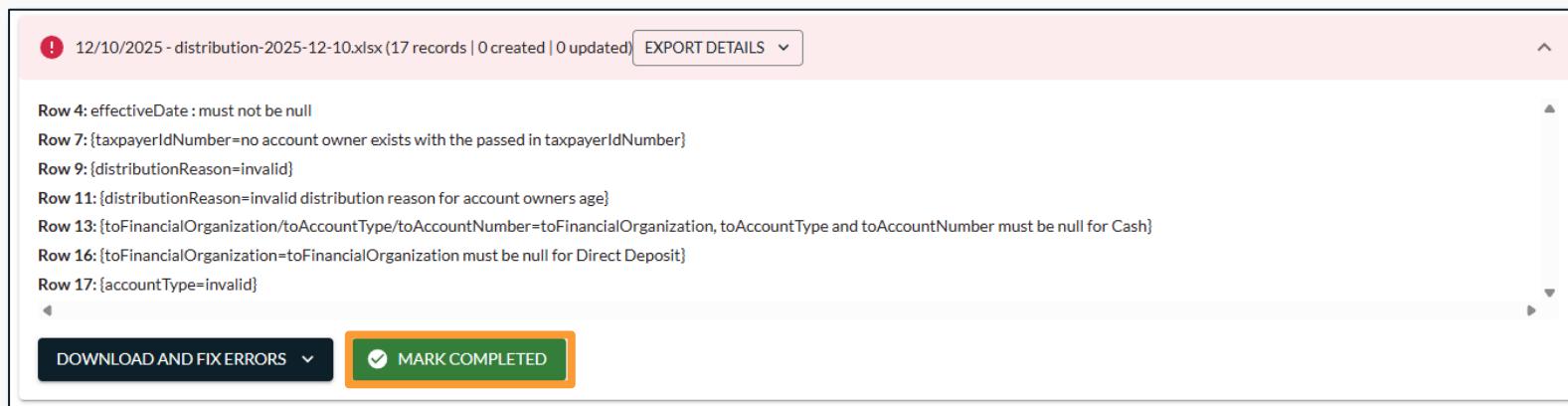
# Distribution (1099) Reporting Errors

## #1 – Resolve Errors at Account Level

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To resolve errors at the account level, a *Transactions Administrator* will take these steps:

- Search for owner under the **Account Search** page.
- Edit distribution information under **Tax Forms > 1099 Forms** section or **Distributions** section.
- Review the **#2 Submit 1099 Data – Spreadsheet Method** slide deck or training video for a refresher of how to make these updates (slides 17–20).
- After updating all errors under the account level, return to the file status page and click **Mark Completed**.



# Distribution (1099) Reporting Errors

## #2 – Resolve Errors Within Spreadsheet and Re-Upload

To resolve errors within the spreadsheet and re-upload to the platform:

- Correct the data errors in the file as applicable. Delete **column A** after all updates are made.

- **Remember:** Refer to the **Add/Update Distributions** template for proper formatting of **Field Definitions** and **Distribution Types**. (Click the **Import Distributions** button, then click the "Click Here" link to access the template.)

Data File Uploads  
Superior IRA & HSA Training

Filter by: PROCESSING ERROR

12/10/2025 - distribution-2025-12-1

# Import Distributions

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

1 Upload New Distribution Information

[Click Here](#) to download an Excel template, or:  
Drag 'n' drop file here  
or  
  
Accepted Files: tsv, xlsx

BACK IMPORT DISTRIBUTIONS

A B C D E

1	Taxpayer Id Number	Account Type	Account Number	Account ID	Total Amount
2					
3					
4					
5					
6					
7					
8					

CONTINUE

Sheet1 Field Definitions Distribution Types +

# Distribution (1099) Reporting Errors

## #2 – Resolve Errors Within Spreadsheet and Re-Upload

- Re-upload the updates under the **Data Import> Add/ Update Distributions** page.
  - Click the **re-upload the file** link under the file, **or**
  - Click the **Import Distributions** button.

The screenshot shows the 'Data File Uploads' page for 'Superior IRA & HSA Training'. The page displays a list of uploaded files, with the most recent one, '12/10/2025 - distribution-2025-12-10.xlsx', highlighted. This file has 17 records, 0 created, and 0 updated. The status is 'ERROR'. The page includes a 'Filter by' section with buttons for 'PROCESSING', 'ERROR' (which is selected), and 'COMPLETED'. Below the file list, a list of error messages is shown, including:

- Row 4: effectiveDate : must not be null
- Row 7: {taxpayerIdNumber=no account owner exists with the passed in taxpayerIdNumber}
- Row 9: {distributionReason=invalid}
- Row 11: {distributionReason=invalid distribution reason for account owners age}
- Row 13: {toFinancialOrganization/toAccountType/toAccountNumber=toFinancialOrganization, toAccountType and toAccountNumber must be null for Cash}
- Row 16: {toFinancialOrganization=toFinancialOrganization must be null for Direct Deposit}
- Row 17: {accountType=invalid}

At the bottom of the page, a green success message states: 'File successfully downloaded. Fix the errors and [re-upload the file](#)'. The 're-upload the file' link is highlighted with an orange box.

# Distribution (1099) Reporting Errors

## #2 – Resolve Errors Within Spreadsheet and Re-Upload

- Repeat process until all errors are resolved and file status appears “green” on the **Data Import>Add/Update Distributions** page.
  - ✓ Click **Export Details** to download and save a final audit trail of your updates.
  - ✓ Confirm all data applied as expected.



The screenshot shows the 'Data File Uploads' page for 'Superior IRA & HSA Training'. The page displays a list of uploaded files. One file is highlighted with a green background: '12/10/2025 - distribution-2025-12-10.xlsx (17 records | 3 created | 2 updated| completed 12/10/2025)'. Below this file, there is a button labeled 'EXPORT DETAILS' with a dropdown arrow, which is highlighted with an orange box. The page also features a 'BACK' button, an 'IMPORT DISTRIBUTIONS' button, and filter options for 'PROCESSING', 'ERROR', and 'COMPLETED' files.

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# Deposit (5498) Reporting Errors

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FIXING ERRORS AFTER UPDATING & RE-UPLOADING  
DEPOSITS SPREADSHEET

# Deposit (5498) Reporting Errors

## Review Status After Spreadsheet Upload

If upon downloading your Deposits spreadsheet from the Superior platform, your organization entered changes to the saved file and re-uploaded it under the **Data Import>Add/Update Deposits** page, refer to the task on your Dashboard page to determine the file's status.



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

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

A screenshot of the "Data File Uploads" page. The page title is "Data File Uploads" and the subtitle is "Superior IRA &amp; HSA Training". There are three filter buttons: "PROCESSING" (orange), "ERROR" (red), and "COMPLETED" (green). The "ERROR" button is selected. Below the filters, a message box shows a red exclamation mark and the text "12/11/2025 - deposit-import-2025-12-11T111927.xlsx (8 records | 0 created | 1 updated)". To the right of the message box are "EXPORT DETAILS" and a dropdown arrow. At the top right of the page are "BACK", "IMPORT DEPOSITS", and a refresh icon.

# Deposit (5498) Reporting Errors

## Review Status After Spreadsheet Upload

Follow the same steps discussed earlier:

- Click the red exclamation to review errors.
- Click **Download and Fix Errors** to download the errors as a .tsv or .xlsx file.
- Review the **Failure Response Messages** in column A.

**Data File Uploads**  
Superior IRA & HSA Training

Filter by: PROCESSING ERROR COMPLETED

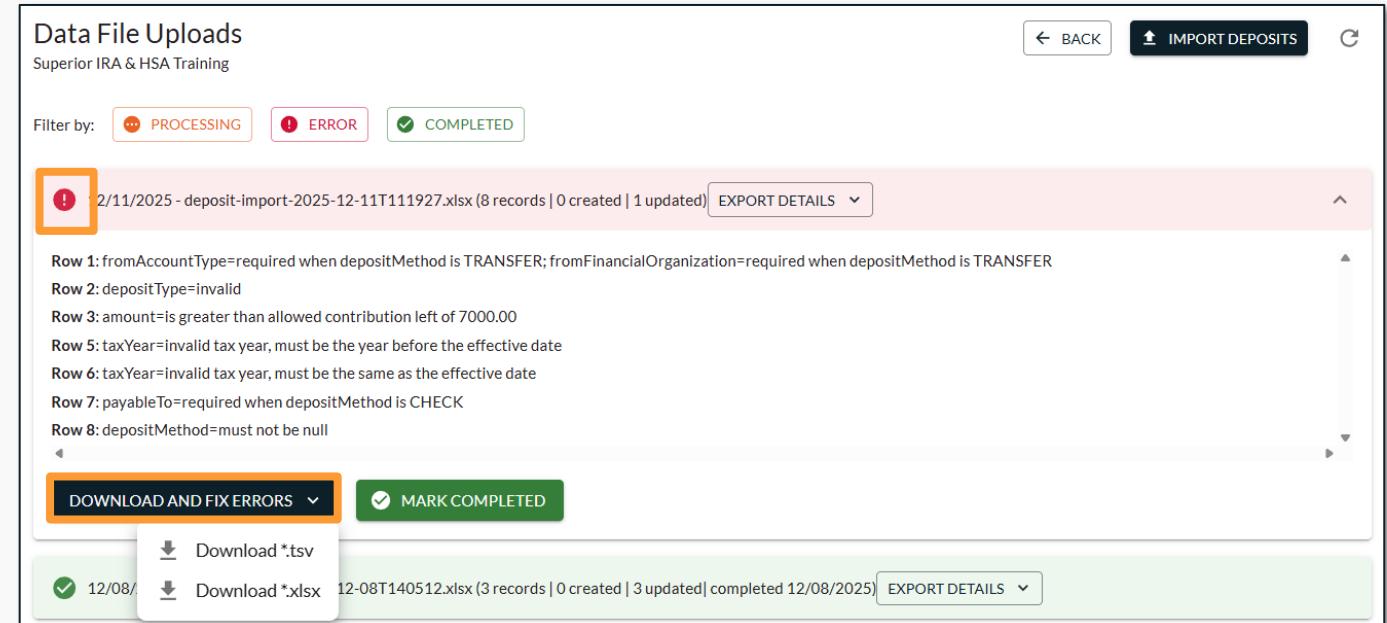
! 12/11/2025 - deposit-import-2025-12-11T111927.xlsx (8 records | 0 created | 1 updated) EXPORT DETAILS

Row 1: fromAccountType=required when depositMethod is TRANSFER; fromFinancialOrganization=required when depositMethod is TRANSFER  
Row 2: depositType=invalid  
Row 3: amount=is greater than allowed contribution left of 7000.00  
Row 5: taxYear=invalid tax year, must be the year before the effective date  
Row 6: taxYear=invalid tax year, must be the same as the effective date  
Row 7: payableTo=required when depositMethod is CHECK  
Row 8: depositMethod=must not be null

DOWNLOAD AND FIX ERRORS MARK COMPLETED

Download \*.tsv Download \*.xlsx

12/08/ 12-08T140512.xlsx (3 records | 0 created | 3 updated| completed 12/08/2025) EXPORT DETAILS



A	B	C	D
1 Failure Response Message	Taxpayer Id Number	Account Type	Account Number
2 fromAccountType=required when depositMethod is TRANSFER; fromFinancialOrganization=required when depositMethod is TRANSFER	113-49-5867	TRADITIONAL_IRA	43215
3 depositType=invalid	012-02-2144	TRADITIONAL_IRA	321654
4 amount=is greater than allowed contribution left of 7000.00	456-57-6474	TRADITIONAL_IRA	432111
5 taxYear=invalid tax year, must be the year before the effective date	012-02-2144	TRADITIONAL_IRA	1414
6 taxYear=invalid tax year, must be the same as the effective date	656-77-6676	ROTH_IRA	
7 payableTo=required when depositMethod is CHECK	876-31-2779	ROTH_IRA	922513264
8 depositMethod=must not be null	168-49-8498	TRADITIONAL_IRA	

# Deposit (5498) Reporting Errors

## Common Errors

**depositType=invalid**

The **Deposit Type** listed for the owner is formatted incorrectly. Refer to the **Field Definitions** and **Deposit Types** tabs of **Add/Update Deposits** template to reformat and re-upload the file. (Click the **Import Deposits** button, then click the "Click Here" link to access the template.)

**payableTo=required when depositMethod is CHECK**

If "Check" is listed in the **Deposit Method** column, the **Payable To** field must list "ACCOUNT\_OWNER" or "FIN\_ORG". Refer to the **Field Definitions** tab for instructions on adding the missing information and re-upload the file.

**amount=is greater than allowed contribution left of XXXX.XX**

The **Amount** entered exceeds the contribution limit for the owner (when added to the existing deposits listed under the account). Correct the **Amount** and re-upload the file, or if the owner contributed more than was eligible, click the **Add Anyway** button that appears within the file status view of the **Data Import** page.

**taxYear=invalid tax year, must be the <"same as" or "year before"> the effective date**

If the **Date of the Deposit** = XX/XX/2025, and the **Deposit Type** = **REGULAR\_CURRENT\_YEAR**, the **Tax Year** field must list "2025". If the **Date of the Deposit** = XX/XX/2026, and the **Deposit Type** = "REGULAR\_PRIOR\_YEAR", the **Tax Year** field must list "2025". Update the spreadsheet accordingly and re-upload the file.

# Deposit (5498) Reporting Errors

## Resolve Errors

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Resolve errors one of the following two ways:

1. Search for the owner under the **Account Search** page and confirm correct deposit reporting is listed under the owner's account level. (Follow the steps outlined the next slide to use this method.)

OR

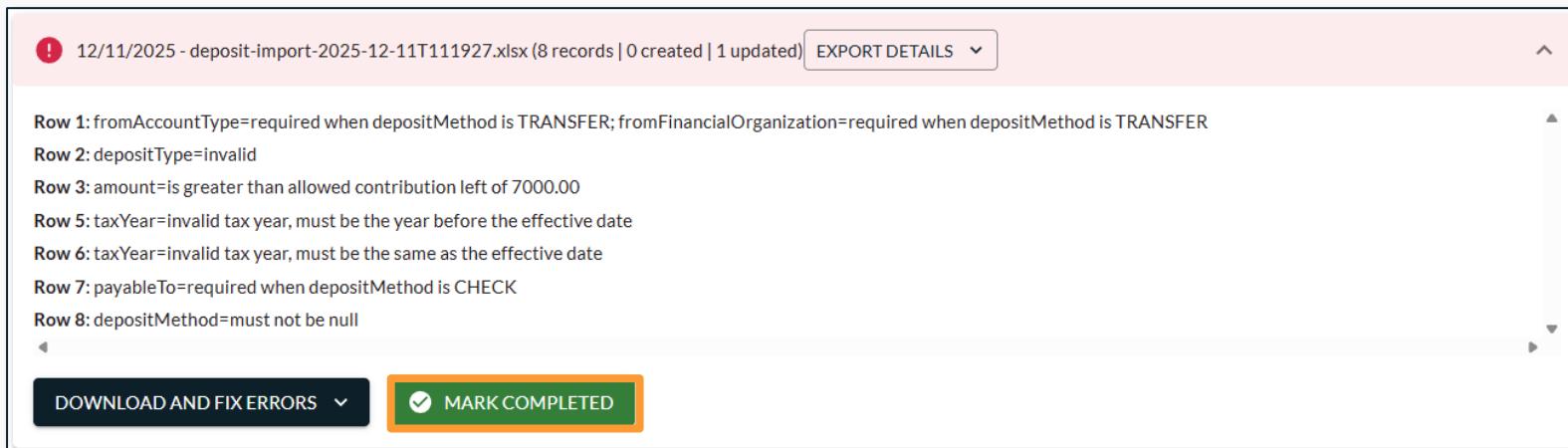
2. Correct the errors within the downloaded spreadsheet and re-upload the file under the **Data Import>Add/Update Deposits** page. (Follow the steps outlined on slides 22-24 to use this method.)

# Deposit (5498) Reporting Errors

## #1 – Resolve Errors at Account Level

To resolve errors at the account level, 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.
- Review the **#3 Submit 5498 Data – Spreadsheet Method** slide deck or training video for a refresher of how to make these updates (slides 19–22).
- After updating all errors under the account level, return to the file status page and click **Mark Completed**.

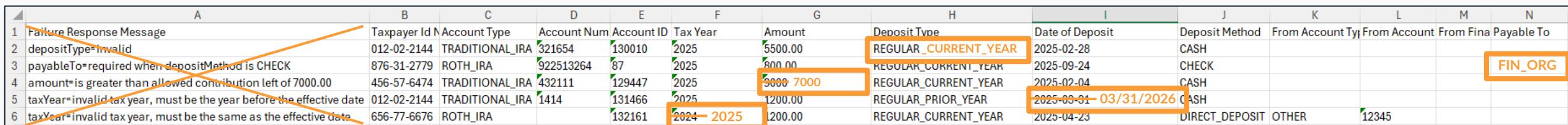


# Deposit (5498) Reporting Errors

## #2 – Resolve Errors Within Spreadsheet and Re-Upload

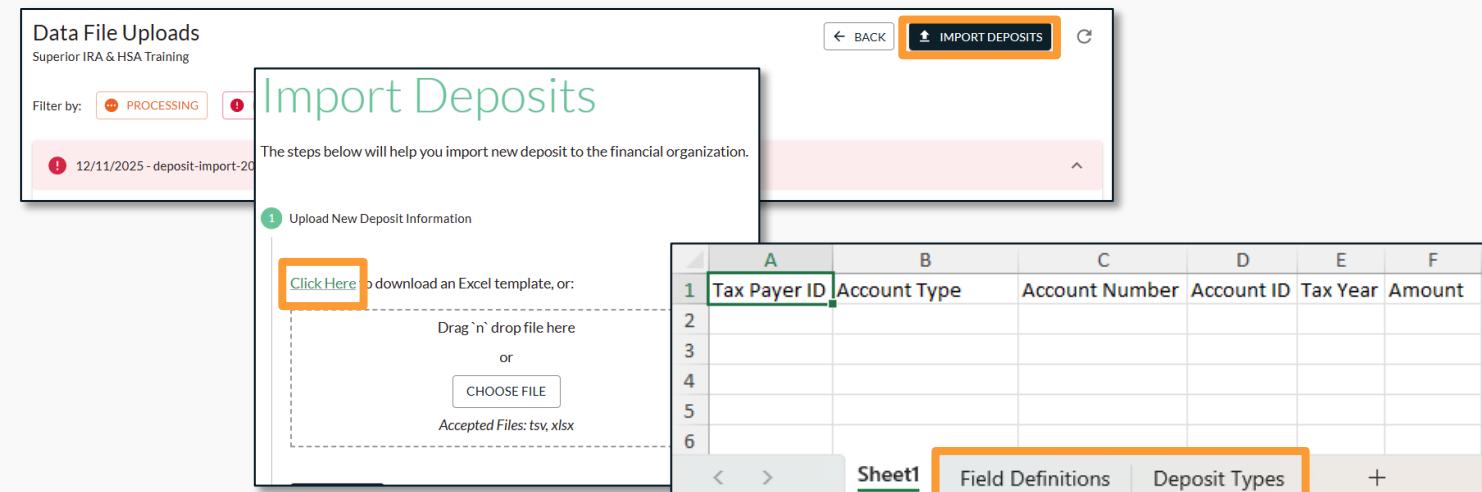
To resolve errors within the spreadsheet and re-upload to the platform, follow the steps outlined earlier:

- Correct the data errors in the file as applicable. Delete **column A** after all updates are made.



A	B	C	D	E	F	G	H	I	J	K	L	M	N
1 Failure Response Message													
2 depositType=invalid	012-02-2144	TRADITIONAL_IRA	321654	130010	2025	5500.00	REGULAR_CURRENT_YEAR	2025-02-28					
3 payableTo=required when depositMethod is CHECK	876-31-2779	ROTH_IRA	922513264	87	2025	800.00	REGULAR_CURRENT_YEAR	2025-09-24					
4 amount=is greater than allowed contribution left of 7000.00	456-57-6474	TRADITIONAL_IRA	432111	129447	2025	5000 7000	REGULAR_CURRENT_YEAR	2025-02-04					
5 taxYear=invalid tax year, must be the year before the effective date	012-02-2144	TRADITIONAL_IRA	1414	131466	2025	1200.00	REGULAR_PRIOR_YEAR	2025-03-31	03/31/2026				
6 taxYear=invalid tax year, must be the same as the effective date	656-77-6676	ROTH_IRA	132161	2024	2025	200.00	REGULAR_CURRENT_YEAR	2025-04-23					

- Remember:** Refer to the **Add/Update Deposits** template for proper formatting of **Field Definitions** and **Deposit Types**. (Click the **Import Deposits** button, then click the "Click Here" link to access the template.)



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

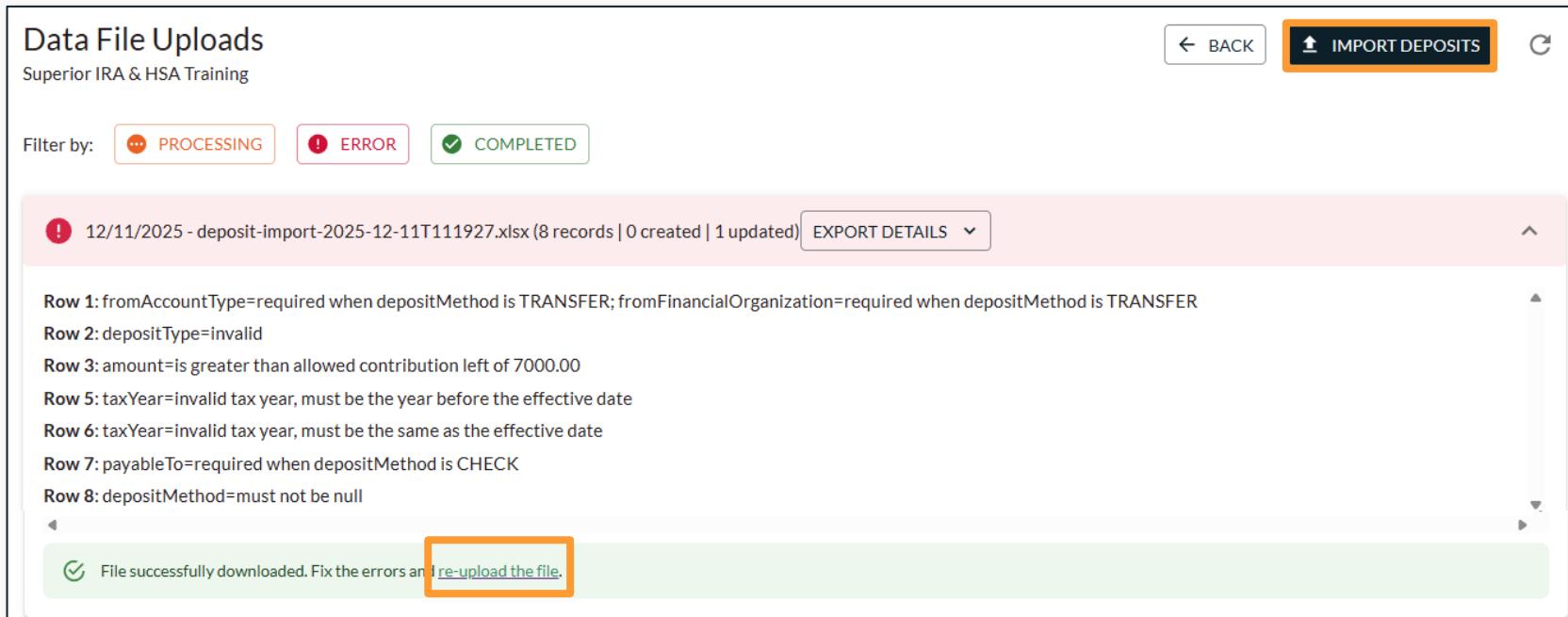
A	B	C	D	E	F
1 Tax Payer ID	Account Type	Account Number	Account ID	Tax Year	Amount
2					
3					
4					
5					
6					

Sheet1 Field Definitions Deposit Types +

# Deposit (5498) Reporting Errors

## #2 – Resolve Errors Within Spreadsheet and Re-Upload

- Re-upload the updates under the **Data Import> Add/ Update Deposits** page.
  - ✓ Click the **re-upload the file** link under the file, or
  - ✓ Click the **Import Deposits** button.



The screenshot shows the 'Data File Uploads' page for 'Superior IRA & HSA Training'. The page has a header with 'BACK' and 'IMPORT DEPOSITS' buttons. Below the header, there are three filter buttons: 'PROCESSING' (red), 'ERROR' (orange), and 'COMPLETED' (green). A message box displays an error: '12/11/2025 - deposit-import-2025-12-11T111927.xlsx (8 records | 0 created | 1 updated) EXPORT DETAILS'. The main content area lists 8 rows of errors:

- Row 1: fromAccountType=required when depositMethod is TRANSFER; fromFinancialOrganization=required when depositMethod is TRANSFER
- Row 2: depositType=invalid
- Row 3: amount=is greater than allowed contribution left of 7000.00
- Row 5: taxYear=invalid tax year, must be the year before the effective date
- Row 6: taxYear=invalid tax year, must be the same as the effective date
- Row 7: payableTo=required when depositMethod is CHECK
- Row 8: depositMethod=must not be null

At the bottom, a green message box says 'File successfully downloaded. Fix the errors and [re-upload the file](#).'. The 're-upload the file' link is highlighted with an orange box.

# Deposit (5498) Reporting Errors

## #2 – Resolve Errors Within Spreadsheet and Re-Upload

- Repeat process until all errors are resolved and file status appears “green” on the **Data Import>Add/Update Deposits** page.
  - ✓ Click **Export Details** to download and save a final audit trail of your updates.
  - ✓ Confirm all data applied as expected.



The screenshot shows a web interface for managing data file uploads. At the top, it says "Data File Uploads" and "Superior IRA & HSA Training". There are three filter buttons: "PROCESSING" (orange), "ERROR" (red), and "COMPLETED" (green). Below the filters, a list item is shown: "12/11/2025 - deposit-import-2025-12-11T111927.xlsx (8 records | 0 created | 8 updated| completed 12/11/2025)". To the right of this list item is a button labeled "EXPORT DETAILS" with a dropdown arrow, which is highlighted with an orange box. At the top right of the page are buttons for "BACK", "IMPORT DEPOSITS", and a refresh symbol.

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# FMV (5498) Reporting Errors

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FIXING ERRORS AFTER UPDATING & RE-UPLOADING FMV  
SPREADSHEET

# FMV (5498) Reporting Errors

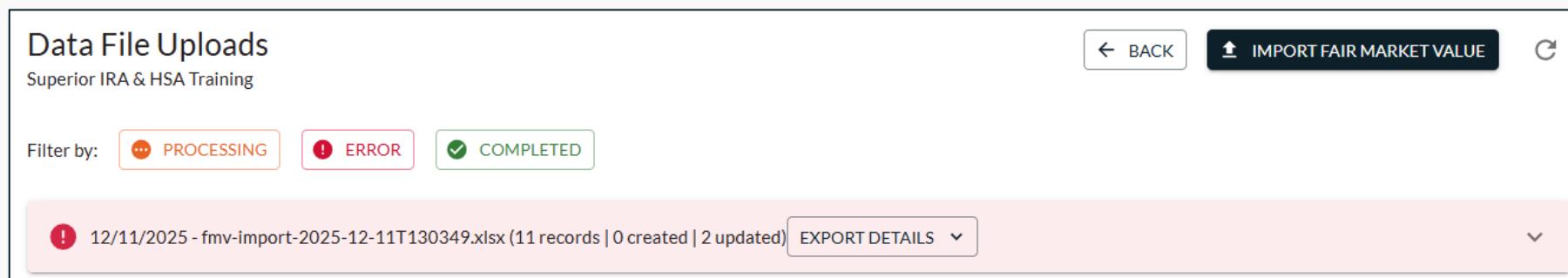
## Review Status After Spreadsheet Upload

If upon downloading your FMV spreadsheet from the Superior platform, your organization entered changes to the saved file and re-uploaded it under the **Data Import>Add/Update Fair Market Values** page, refer to the task on your Dashboard page to determine the file's status.



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

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



# FMV (5498) Reporting Errors

## Review Status After Spreadsheet Upload

Follow the same steps discussed earlier:

- Click the red exclamation to review errors.
- Click **Download and Fix Errors** to download the errors as a .tsv or .xlsx file.
- Review the **Failure Response Messages** in column A.

**Data File Uploads**  
Superior IRA & HSA Training

Filter by: PROCESSING ERROR COMPLETED

! 12/11/2025 - fmv-import-2025-12-11T130349.xlsx (11 records | 0 created | 2 updated) EXPORT DETAILS

Row 1: 400 BAD\_REQUEST "more than 1 account exists for the criteria passed in"  
Row 2: fairMarketValue=must not be null if date of death account balance is null; dateOfDeathAccountBalance=must not be null if fair market value is null  
Row 3: 400 BAD\_REQUEST "account not found"  
Row 4: 400 BAD\_REQUEST "account owner not found"  
Row 5: 400 BAD\_REQUEST "accountOwner dateOfBirth does not match existing owner"  
Row 6: fairMarketValue=must not be null if date of death account balance is null; dateOfDeathAccountBalance=must not be null if fair market value is null  
Row 8: 400 BAD\_REQUEST "FMVs cannot be created for future years"  
Row 9: fairMarketValue=must not be null if date of death account balance is null; dateOfDeathAccountBalance=must not be null if fair market value is null  
Row 11: 400 BAD\_REQUEST "FMVs can only be created for years previous to account closing"

DOWNLOAD AND FIX ERRORS MARK COMPLETED

! 12/11/2025 - fmv-import-2025-12-11T130002.xlsx (11 records | 0 created | 3 updated) EXPORT DETAILS

A	B	C	D	E	F
	First Name	Last Name	Middle Initial	Name	Taxpayer Id Number
1 Failure Response Message	Michael	Scott			123-45-6789
2 400 BAD_REQUEST "more than 1 account exists for the criteria passed in"	Patricia	Collins			392-53-8119
3 fairMarketValue=must not be null if date of death account balance is null; dateOfDeathAccountBalance=must not be null if fair market value is null	Ali	Adams			523-52-3523
4 400 BAD_REQUEST "account not found"	Miranda	Narwahl			857-46-3890
5 400 BAD_REQUEST "account owner not found"	Vincent	Parker			908-56-2033
6 400 BAD_REQUEST "accountOwner dateOfBirth does not match existing owner"	Victoria	Burns			876-31-2779
7 fairMarketValue=must not be null if date of death account balance is null; dateOfDeathAccountBalance=must not be null if fair market value is null					

# FMV (5498) Reporting Errors

## Common Errors

**400 BAD\_REQUEST "account not found" or "account owner not found"**

Either the **Account Type** entered is not listed under the owner's name, or the owner doesn't exist in the platform. Update the account type or SSN listed on the spreadsheet, or if both are correct, complete the **Open New Account** workflow to add the missing owner/account type to the platform. Then re-upload the file.

**400 BAD\_REQUEST "FMVs can only be created for years previous to account closing"**

The owner's account has a closed date of 2025 or earlier in the platform. Either remove the record from the file if the account was closed in 2025 and a 12/31/2025 FMV is not applicable or update the closed date in the platform if it was closed after 12/31/2025, and re-upload the file to apply the 2025 FMV.

**400 BAD\_REQUEST "FMVs cannot be created for future years"**

The **Tax Year** field for the owner lists "2026". To apply the FMV for tax year 2025, update the field to "2025" and re-upload the file.

**fairMarketValue=must not be null if date of death account balance is null; dateOfDeathAccountBalance=must not be null if fair market value is null**

No value was listed in the **Fair Market Value** or **Date of Death Account Balance** fields. If there was a zero balance in the account and it is still open, enter "0" and re-upload the file. If the account was closed in 2025 or earlier, update the status in the platform and remove the record from the file.

# FMV (5498) Reporting Errors

## Resolve Errors

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Resolve errors one of the following two ways:

1. Search for the owner under the **Account Search** page and confirm correct 2025 FMV or date-of-death balance is listed under the owner's account level. (Follow the steps outlined the next slide to use this method.)

OR

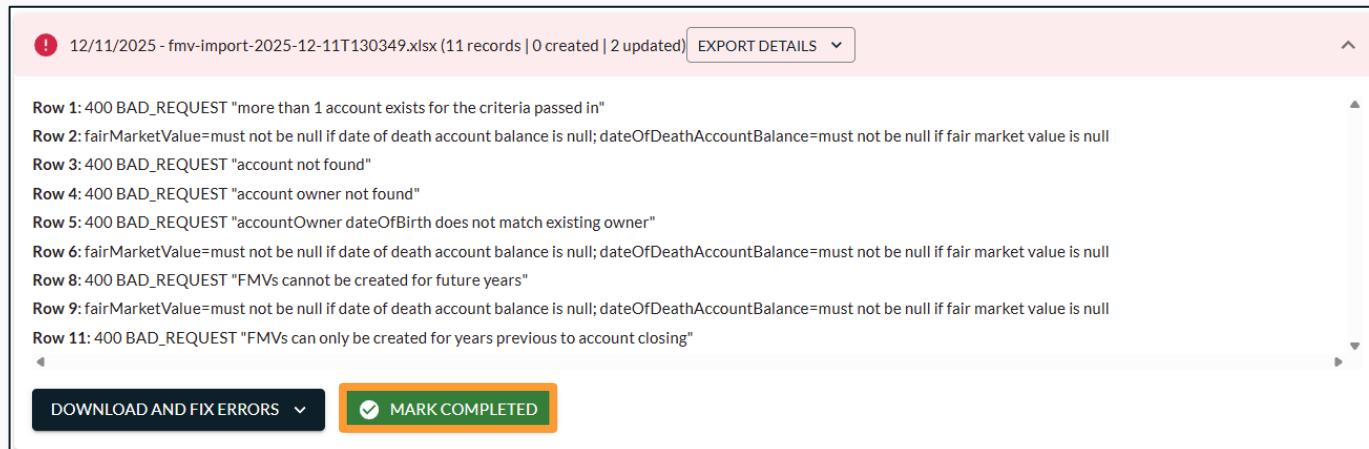
2. Correct the errors within the downloaded spreadsheet and re-upload the file under the **Data Import>Add/Update Fair Market Values** page. (Follow the steps outlined on slides 31–33 to use this method.)

# FMV (5498) Reporting Errors

## #1 – Resolve Errors at Account Level

To resolve errors at the account level, a *Transactions Administrator* will take these steps:

- Search for owner under the **Account Search** page.
- Edit FMV or date-of-death balances under the **Fair Market Value** section.
- Review the **#3 Submit 5498 Data – Spreadsheet Method** slide deck or training video for a refresher of how to make these updates (slides 23–24).
- After updating all errors under the account level, return to the file status page and click **Mark Completed**.

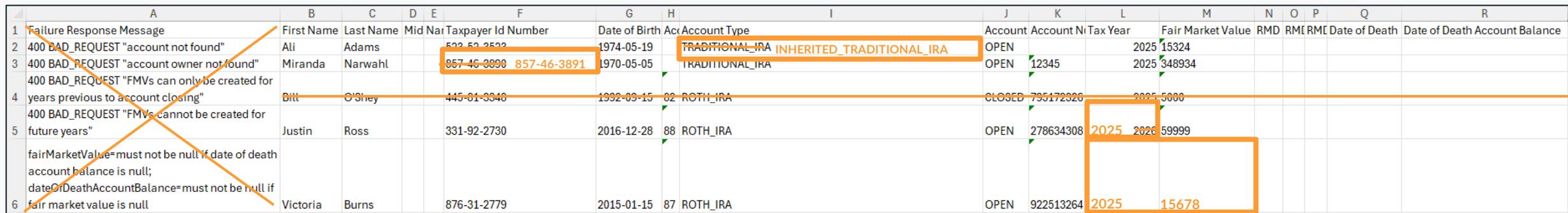


# FMV (5498) Reporting Errors

## #2 – Resolve Errors Within Spreadsheet and Re-Upload

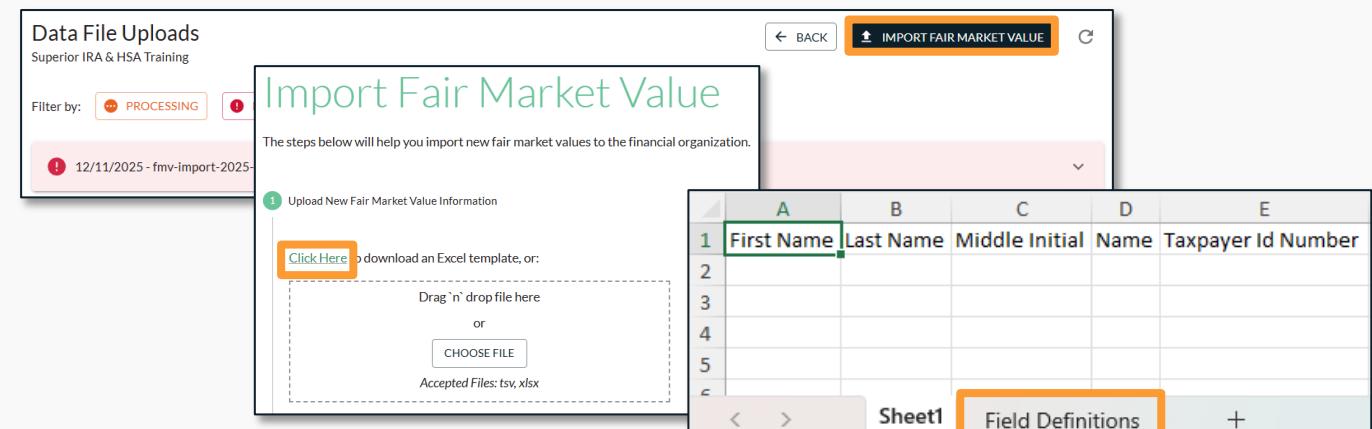
To resolve errors within the spreadsheet and re-upload to the platform, follow the steps outlined earlier:

- Correct the data errors in the file as applicable. Delete **column A** after all updates are made.



	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
1	Failure Response Message		First Name	Last Name	Mid Nai	Taxpayer Id Number	Date of Birth	Acc	Account Type									
2	400 BAD_REQUEST "account not found"	Ali	Adams			502-52-3502	1974-05-19	TRADITIONAL_IRA	INHERITED_TRADITIONAL_IRA	OPEN			2025	15324				
3	400 BAD_REQUEST "account owner not found"	Miranda	Narwahl			057-46-3890 857-46-3891	1970-05-05	TRADITIONAL_IRA		OPEN	12345		2025	348934				
4	400 BAD_REQUEST "FMVs can only be created for years previous to account closing"	Bill	O'Shey			445-01-3340	1992-09-15	02	ROTH_IRA	CLOSED	735172320		2025	5000				
5	400 BAD_REQUEST "FMVs cannot be created for future years"	Justin	Ross			331-92-2730	2016-12-28	88	ROTH_IRA	OPEN	278634308	2025	2026	59999				
6	fairMarketValue= must not be null if date of death account balance is null; dateOfDeathAccountBalance= must not be null if fair market value is null	Victoria	Burns			876-31-2779	2015-01-15	87	ROTH_IRA	OPEN	922513264	2025		15678				

- Remember: Refer to the **Add/Update Fair Market Values** template for proper formatting of **Field Definitions**. (Click the **Import Fair Market Value** button, then click the "Click Here" link to access the template.)



Data File Uploads  
Superior IRA & HSA Training

Filter by: PROCESSING 1

12/11/2025 - fmv-import-2025.xlsx

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

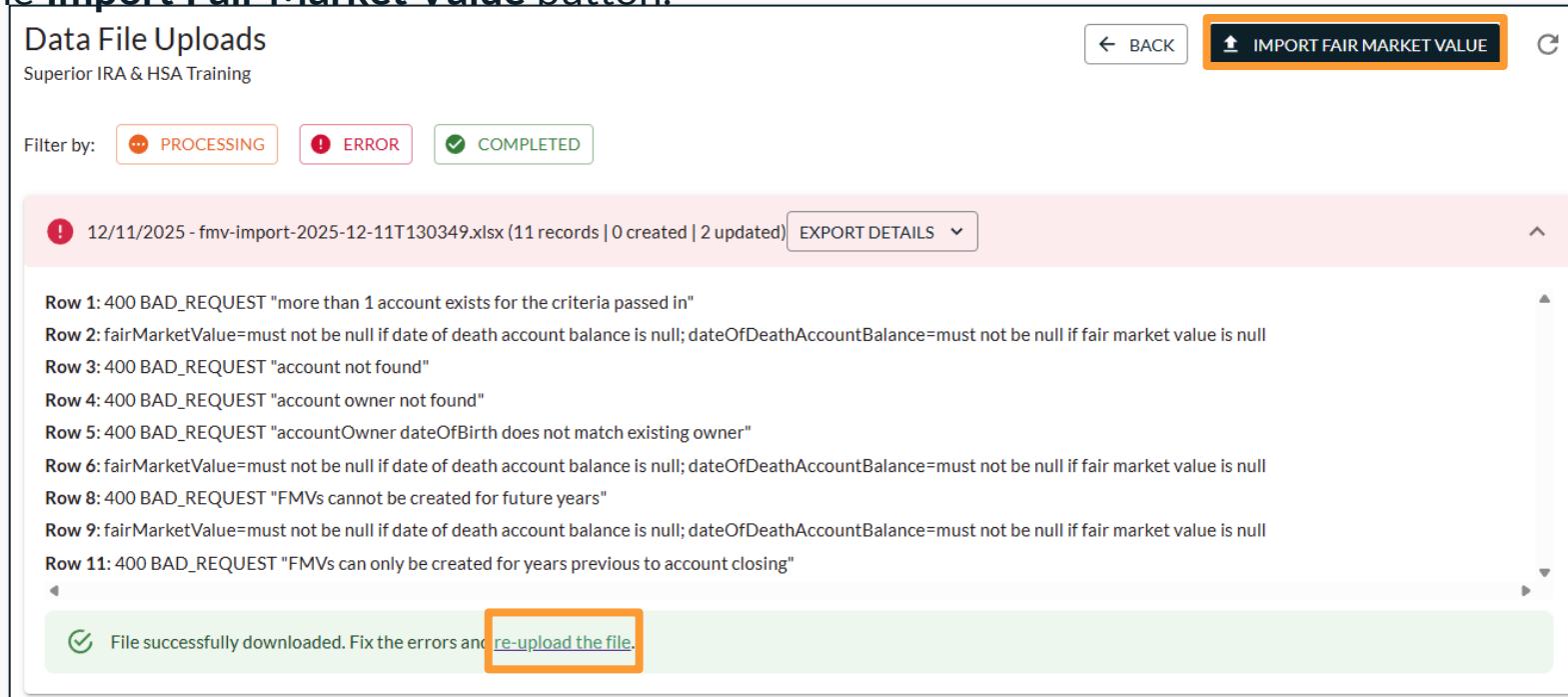
A	B	C	D	E	
1	First Name	Last Name	Middle Initial	Name	Taxpayer Id Number
2					
3					
4					
5					
6					

Sheet1 Field Definitions +

# FMV (5498) Reporting Errors

## #2 – Resolve Errors Within Spreadsheet and Re-Upload

- Re-upload the updates under the **Data Import> Add/ Update Fair Market Values** page.
  - Click the **re-upload the file** link under the file, or
  - Click the **Import Fair Market Value** button.



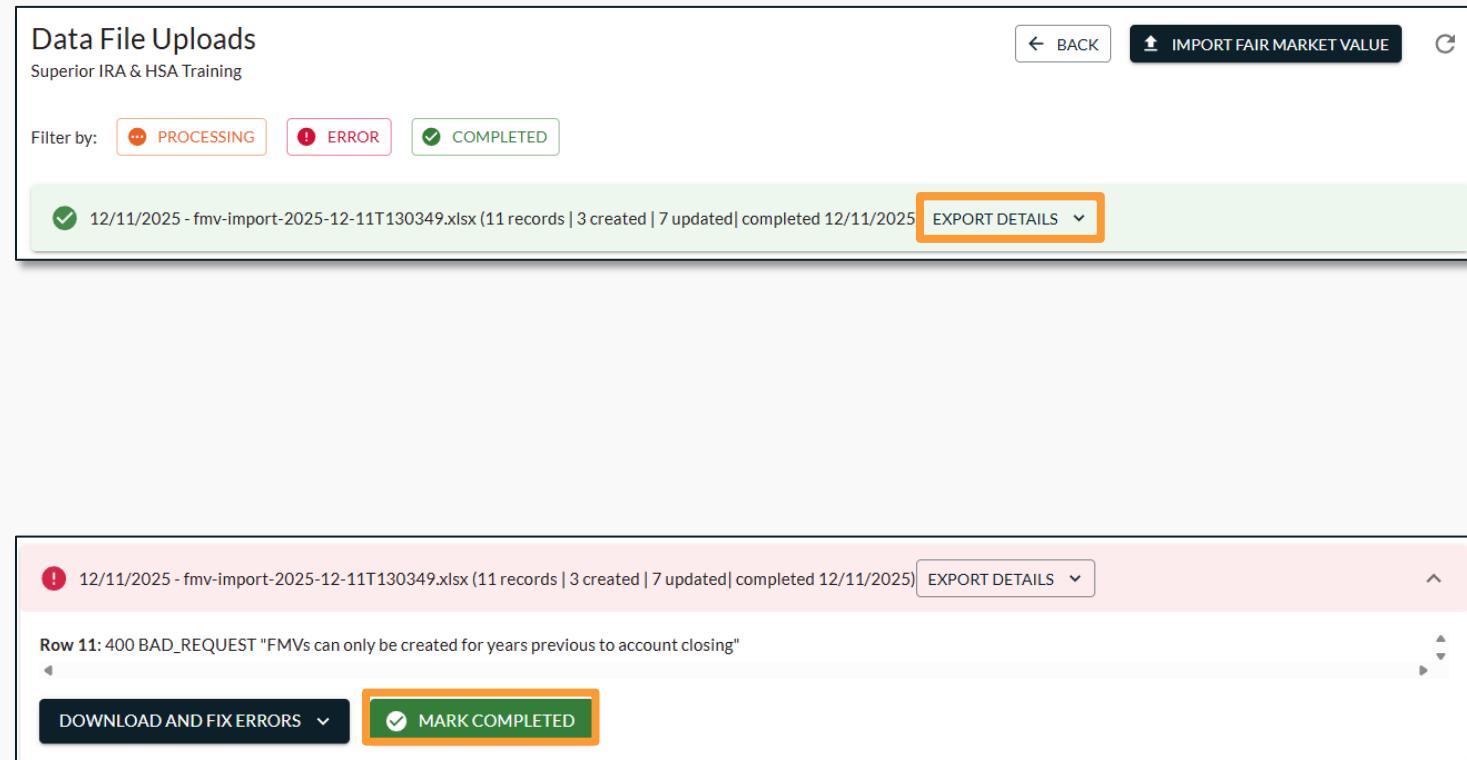
The screenshot shows a web interface for managing data file uploads. At the top, there's a header with 'Data File Uploads' and 'Superior IRA & HSA Training'. On the right are 'BACK' and 'IMPORT FAIR MARKET VALUE' buttons. Below the header, there are filter buttons for 'PROCESSING', 'ERROR', and 'COMPLETED'. A pink error summary box displays: '12/11/2025 - fmv-import-2025-12-11T130349.xlsx (11 records | 0 created | 2 updated)'. It lists 11 error rows, each starting with a red exclamation mark. The errors are: Row 1: 400 BAD\_REQUEST "more than 1 account exists for the criteria passed in" and Row 2: fairMarketValue=must not be null if date of death account balance is null; dateOfDeathAccountBalance=must not be null if fair market value is null. The list continues with Row 3 through Row 11, each with a similar structure. At the bottom, a green success message says 'File successfully downloaded. Fix the errors and [re-upload the file](#)'.

# FMV (5498) Reporting Errors

## #2 – Resolve Errors Within Spreadsheet and Re-Upload

- Repeat process until all errors are resolved and file status appears “green” on the **Data Import>Add/Update Fair Market Values** page.
  - ✓ Click **Export Details** to download and save a final audit trail of your updates.
  - ✓ Confirm all data applied as expected.

**Note:** If any errors still appear that should not be applied, such as the error shown on the right, where an account that was closed in 2025 was originally listed on the spreadsheet but doesn't have a 2025 FMV to apply, click **Mark Complete** to move the file to a “green” status. (The platform will not accept a value of “0” to be entered.)



The screenshot shows the 'Data File Uploads' page for 'Superior IRA & HSA Training'. At the top, there are buttons for 'BACK', 'IMPORT FAIR MARKET VALUE', and a refresh icon. Below that, a 'Filter by' section has three buttons: 'PROCESSING' (orange), 'ERROR' (red), and 'COMPLETED' (green). A green checkmark icon indicates a completed file: '12/11/2025 - fmv-import-2025-12-11T130349.xlsx (11 records | 3 created | 7 updated| completed 12/11/2025)'. An 'EXPORT DETAILS' button is highlighted with an orange border. Below this, an error message is shown: 'Row 11: 400 BAD\_REQUEST "FMVs can only be created for years previous to account closing"'. At the bottom, there are two buttons: 'DOWNLOAD AND FIX ERRORS' and 'MARK COMPLETED' (highlighted with an orange border).

# Questions?



CHAT WITH US OR CALL US AT [888.470.4542](tel:888.470.4542)

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