

Work Tax Reporting Errors

FOR ORGANIZATIONS USING THE SPREADSHEET METHOD

What We'll Cover

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

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)

Important Dates/Reminders

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	3
					Black Solution: Review SIMPLE IRA Reports to Provide Additional Tax Year 2025 Account Activity, If Applicable	
4	5 Green Solution: Upload 12/31/2025 FMVs to Superior to Calculate 2026 RMDs Silber Solution: (Optional) Upload 12/31/2025 FMVs to Superior to Calculate 2026 RMDs	6 Black & Green Solutions: Review Your Organization's January Scheduled Distributions	7 All Solutions: Contact ESA Designated Beneficiaries 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	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: First Deadline to Provide Additional Information for SIMPLE IRA Reporting, If Applicable	22	23 Black Solution: Final Deadline to Submit & Approve Form 1099 & 5498 Production in Superior to Ensure Timely Mailing/IRS Filing	24

SUPERIOR Calendar for All Solutions					
February 2026					
Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
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 10th	5	6	7	8
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	15
17	18	19	20	21	22
24	25 Black & Green Solutions: Superior IRA & HSA Generates RMD Notifications for Owners Turning Age 73 and Older	26 Black Solution: Superior IRA & HSA Prints & Mails Forms 1099 & 5498 (If approved by your organization)	27	28	29
30 All Solutions: Review Your Organization's Investment Rates and Make Updates, As Applicable	31 All Solutions: Reconcile Your Organization's State Withholding, If Applicable	32 All Solutions (Implementing or Merging Organizations Only): Superior IRA & HSA Prints & Mails Amendments to Owners with Accounts Established Before Your "Go-Live" Date (If quote was signed by your organization)	33	34	35

SUPERIOR Calendar for All Solutions					
March 2026					
Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
	4 Black & Green Solutions: View Beneficiary Claim Statuses	5	6 All Solutions: Review Pending Transactions	7	8
	11	12	13	14	15
	18	19	20	21	22
	25 Solutions: Review Your Organization's Investment Rates (Make Updates, As Applicable)	26	27	28	29
	31 Black Solution: Superior IRA & HSA Prints & Mails Forms 1099 & 5498 (If approved by your organization)	32	33	34	35
Notes: Black Solution: Superior IRA & HSA Sends Tax Year 2025 1099 (see Information Returns to IRS (If approved by your organization)) IRS Deadline: Tax Year 2025 1099 Series IRS Filing Deadline					


Distribution (1099) Reporting Errors

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.


 Task - Review Add/Update Distributions Data Import Results Due: 12/10/2025 ▾

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.

Data File Uploads

Superior IRA & HSA Training

[← BACK](#) [IMPORT DISTRIBUTIONS](#) 

Filter by: PROCESSING ERROR COMPLETED

 12/08/2025 - distribution-2025-12-08T10_13_18.xlsx (104 records | 0 created | 3 updated)

EXPORT DETAILS ▾

▾

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

← BACKIMPORT DISTRIBUTIONS↻

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 ERRORSMARK COMPLETED

12/10/10T02_13_19.xlsx (17 records | 1 created | 1 updated)EXPORT DETAILS

Download *.tsvDownload *.xlsx

	A	B	C	D
1	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

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

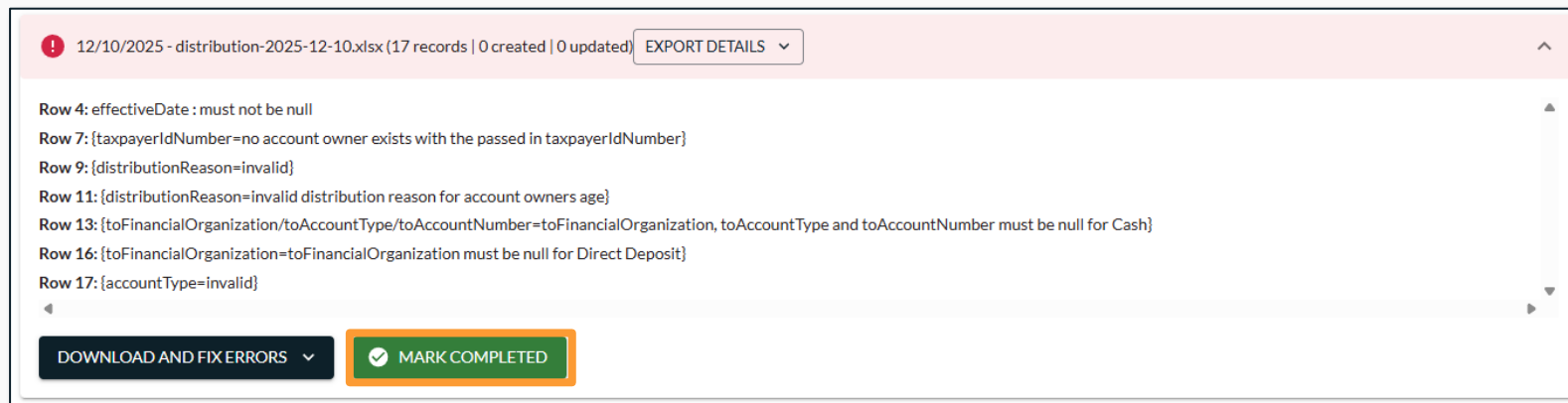
2. Correct the errors within the downloaded spreadsheet and re-upload the file under the **Data Import>Add/Update Distributions** page. (Follow the steps outlined on slides 13-15 to use this method.)

Distribution (1099) Reporting Errors

#1 – Resolve Errors at Account Level

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.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
1	Failure Response Message	Taxpayer Account Type		Account Number	Account ID	Total Amount	Penalty Amount	Federal Withholding	Federal Tax	State Withholding	State Tax	Additional Withholding	Net Income	Distribution Reason	Distribution Date	Distribution Type	To Financial Organization	To Financial Organization	To Financial Organization	To Financial Organization	To Financial Organization	Date of Distribution
2	effectiveDate : must not be null	862-75-SEP_IRA		261652143		5000	0	10	500	0	0	0	0	IRA_FAIRLY	CHECK							12/01/2025
3	{distributionReason=invalid}	123-42-TRADITIONAL_IRA		123	1057	2000	0	0	0	0	0	0	0	NORMAL_IRA_NORMAL	CHECK	ACTIVE						2025-8-21
4	{toFinancialOrganization=toFinancialOrganization must be null for Direct Deposit}	555-56-INHERITED_BOTH_IRA			2E+05	2000	0	0	0	0	0	0	0	TRANSFER	DIRECT	ACTIV	ROTI					2025-8-12
5	{accountType=invalid}	386-8-ROTH_ACCOUNT	ROTH_IRA	63107096		2000	0	0	0	0	0	0	0	ROTH_EXCEPTION	CHECK							2025-11-25

- 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

CHOOSE FILE

Accepted Files: tsv, xlsx

CONTINUE

← 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					

Sheet1 **Field Definitions** **Distribution Types** +

Ready

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 displays the 'Data File Uploads' page for 'Superior IRA & HSA Training'. At the top right, there are buttons for 'BACK' and 'IMPORT DISTRIBUTIONS'. Below the header, a 'Filter by:' section includes three buttons: 'PROCESSING' (orange), 'ERROR' (red), and 'COMPLETED' (green). The main content area shows a file upload record for '12/10/2025 - distribution-2025-12-10.xlsx' with 17 records, 0 created, and 0 updated. A red error icon is present next to the filename. Below the filename, a list of errors is shown for rows 4, 7, 9, 11, 13, 16, and 17. At the bottom of the error list, a green message bar states 'File successfully downloaded. Fix the errors and [re-upload the file.](#)'. The 're-upload the file.' link is highlighted with an orange box.

Data File Uploads
Superior IRA & HSA Training

Filter by: PROCESSING ERROR COMPLETED

12/10/2025 - 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}

File successfully downloaded. Fix the errors and [re-upload the file.](#)

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.

Data File Uploads

Superior IRA & HSA Training

[← BACK](#)[IMPORT DISTRIBUTIONS](#)[↻](#)

Filter by: PROCESSING ERROR COMPLETED

✓ 12/10/2025 - distribution-2025-12-10.xlsx (17 records | 3 created | 2 updated | completed 12/10/2025)

EXPORT DETAILS ▾

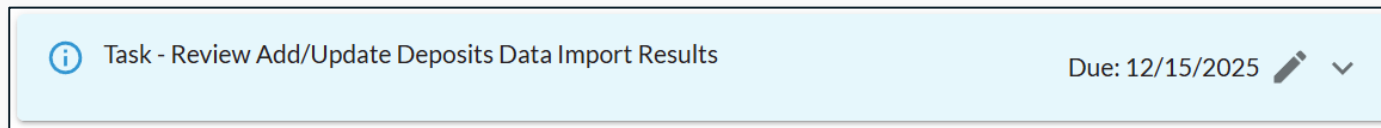
Deposit (5498) Reporting Errors

FIXING ERRORS AFTER UPDATING & RE-UPLOADING
DEPOSITS SPREADSHEET

Deposit (5498) Reporting Errors

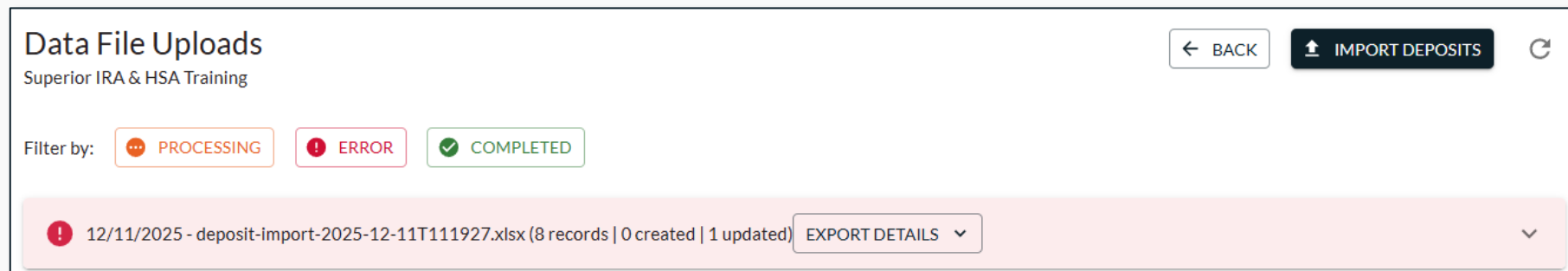
Review Status After Spreadsheet Upload

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.



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

← BACK IMPORT DEPOSITS ↻

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=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



12/08/2025 - deposit-import-2025-12-08T140512.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=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

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

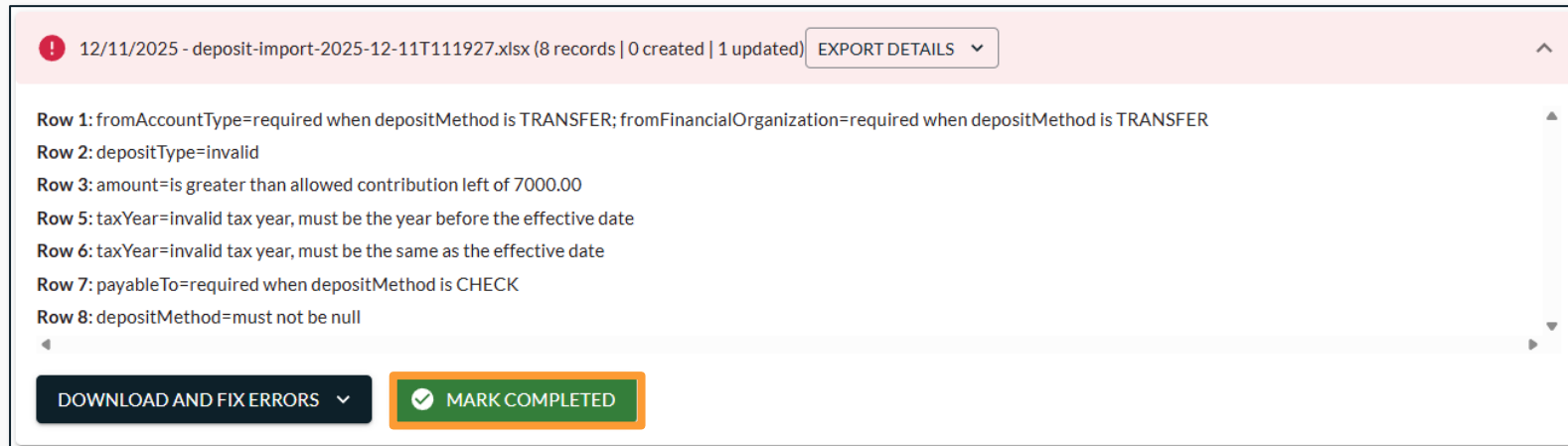
2. Correct the errors within the downloaded spreadsheet and re-upload the file under the **Data Import>Add/Update Deposits** page. (Follow the steps outlined on slides 22-24 to use this method.)

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	Taxpayer ID	Account Type	Account Num	Account ID	Tax Year	Amount	Deposit Type	Date of Deposit	Deposit Method	From Account Ty	From Account	From Fina	Payable To
2	depositType=invalid	012-02-2144	TRADITIONAL_IRA	321654	130010	2025	5500.00	REGULAR_CURRENT_YEAR	2025-02-28	CASH				
3	payableTo=required when depositMethod is CHECK	876-31-2779	ROTH_IRA	922513264	87	2025	800.00	REGULAR_CURRENT_YEAR	2025-09-24	CHECK				FIN_ORG
4	amount= is greater than allowed contribution left of 7000.00	456-57-6474	TRADITIONAL_IRA	432111	129447	2025	3000 7000	REGULAR_CURRENT_YEAR	2025-02-04	CASH				
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	CASH				
6	taxYear=invalid tax year, must be the same as the effective date	656-77-6676	ROTH_IRA		132161	2024 → 2025	1200.00	REGULAR_CURRENT_YEAR	2025-04-23	DIRECT_DEPOSIT	OTHER	12345		

- 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.)

Data File Uploads

Superior IRA & HSA Training

Filter by: PROCESSING

12/11/2025 - deposit-import-20

← BACK

IMPORT DEPOSITS

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 displays the 'Data File Uploads' page for 'Superior IRA & HSA Training'. At the top right, there are buttons for 'BACK' and 'IMPORT DEPOSITS' (highlighted with an orange border). Below the title, a 'Filter by:' section includes three buttons: 'PROCESSING' (orange), 'ERROR' (red), and 'COMPLETED' (green). The main content area shows a file upload record for '12/11/2025 - deposit-import-2025-12-11T111927.xlsx' with 8 records, 0 created, and 1 updated. An 'EXPORT DETAILS' dropdown is next to it. Below the file name, a list of error messages is shown for rows 1 through 8. At the bottom, a green notification bar states 'File successfully downloaded. Fix the errors and [re-upload the file.](#)' (the link is highlighted with an orange border).

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

File successfully downloaded. Fix the errors and [re-upload the file.](#)

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.

Data File Uploads

Superior IRA & HSA Training

[← BACK](#) [IMPORT DEPOSITS](#) [↻](#)

Filter by: PROCESSING ERROR COMPLETED

✓ 12/11/2025 - deposit-import-2025-12-11T111927.xlsx (8 records | 0 created | 8 updated | completed 12/11/2025)

EXPORT DETAILS ▼

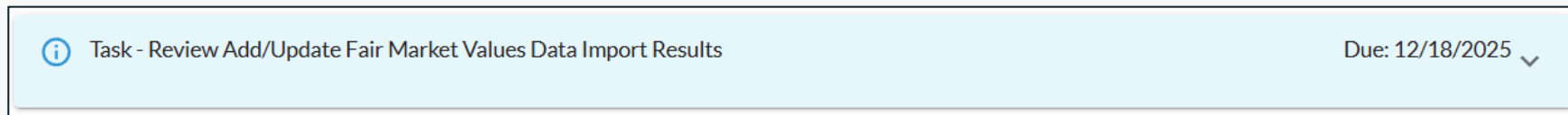
FMV (5498) Reporting Errors

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

← BACK

IMPORT FAIR MARKET VALUE

↻

Filter by: PROCESSING ERROR COMPLETED

!

2/11/2025 - 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

Download *.tsv

Download *.xlsx

✓

12/11/

11T130002.xlsx (11 records | 0 created | 3 updated)

EXPORT DETAILS

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

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

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

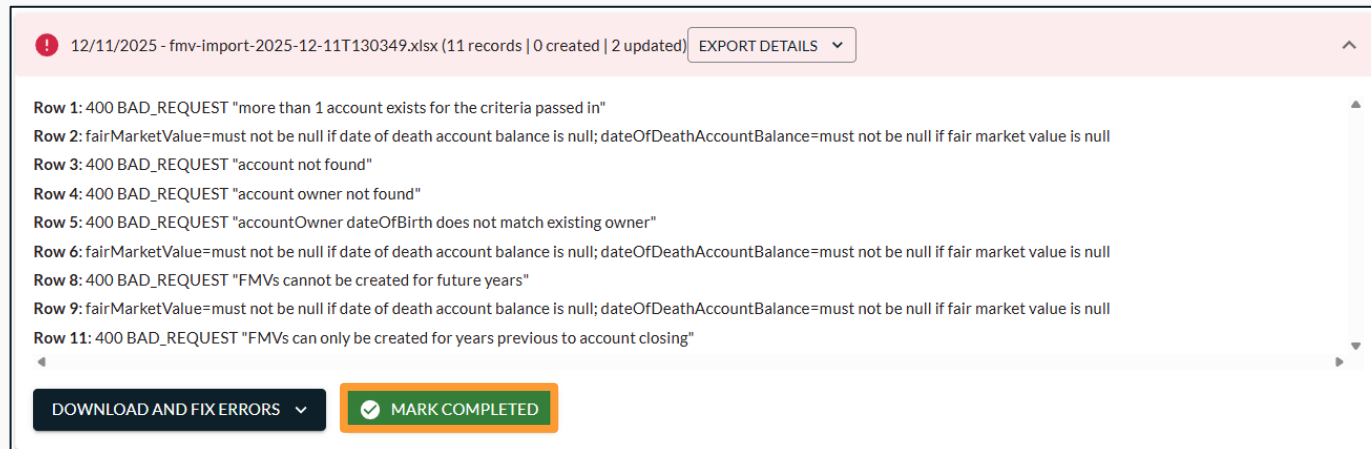
2. Correct the errors within the downloaded spreadsheet and re-upload the file under the **Data Import>Add/Update Fair Market Values** page. (Follow the steps outlined on slides 31–33 to use this method.)

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**.



#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 Name	Taxpayer Id Number	Date of Birth	Account Type	Account	Account Number	Tax Year	Fair Market Value	RMD	RMD	RMD	Date of Death	Date of Death	Account Balance	
2	400 BAD_REQUEST "account not found"	Ali	Adams		532-52-2522	1974-05-19	TRADITIONAL_IRA	OPEN		2025	15324							
3	400 BAD_REQUEST "account owner not found"	Miranda	Narwahl		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		445-81-3348	1992-09-15	82 ROTH_IRA	CLOSED	795172326	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	59999							
	fairMarketValue= must not be null if date of death account balance is null; dateOfDeathAccountBalance= must not be null if fair market value is null																	
6		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

← BACK

IMPORT FAIR MARKET VALUE ↻

Import Fair Market Value

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

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 displays the 'Data File Uploads' page for 'Superior IRA & HSA Training'. At the top right, there is a 'BACK' button and a highlighted 'IMPORT FAIR MARKET VALUE' button. Below the header, a 'Filter by:' section includes three buttons: 'PROCESSING' (orange), 'ERROR' (red), and 'COMPLETED' (green). The main content area shows a file upload record for '12/11/2025 - fmv-import-2025-12-11T130349.xlsx' with 11 records, 0 created, and 2 updated. An 'EXPORT DETAILS' dropdown is next to the file name. Below this, a list of error messages is shown for rows 1, 2, 3, 4, 5, 6, 8, 9, and 11. At the bottom, a green notification bar states 'File successfully downloaded. Fix the errors and [re-upload the file.](#)', with the link highlighted by an orange box.

FMV (5498) Reporting Errors

#2 – Resolve Errors Within Spreadsheet and Re-Upload

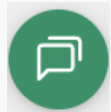
- Repeat process until all errors are resolved and file status appears “green” on the **Data Import>Add/Update Fair Market Values** page.
 - ✓ Click **Export Details** to download and save a final audit trail of your updates.
 - ✓ Confirm all data applied as expected.

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' section for 'Superior IRA & HSA Training'. At the top right are buttons for '← BACK', 'IMPORT FAIR MARKET VALUE', and a refresh icon. Below is a 'Filter by:' section with three buttons: 'PROCESSING' (orange), 'ERROR' (red), and 'COMPLETED' (green). A table below shows a single entry with a green checkmark icon, the filename '12/11/2025 - fmv-import-2025-12-11T130349.xlsx (11 records | 3 created | 7 updated | completed 12/11/2025)', and an 'EXPORT DETAILS' button highlighted with an orange box.

This screenshot shows the same interface but with an error highlighted. The table entry has a red error icon and the same filename. An 'EXPORT DETAILS' button is present. Below the table, a message states: 'Row 11: 400 BAD_REQUEST "FMVs can only be created for years previous to account closing"'. At the bottom are two buttons: 'DOWNLOAD AND FIX ERRORS' and 'MARK COMPLETED', with the latter highlighted with an orange box.

Questions?



CHAT WITH US OR CALL US AT 888.470.4542

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