2. QUICK GUIDE TO EDGAR FILING

2.1 EDGAR Filing Process

This section is designed for the novice filer to explain the filing process and some of the terms that we will use throughout this manual. If you are familiar with EDGAR, then proceed to the index to find your submission type.

A filer must use the EDGAR system when they have a filing obligation that requires an electronic form. They can also choose to use an electronic form for certain form types that may also be prepared in paper format. Increasingly, fewer forms are permitted via paper filing. All rules regarding which forms must be submitted electronically are found in Regulation S-T, General Rules and Regulations for Electronic Filings. A copy of this rule is available on the SEC's Public Website at https://www.sec.gov/about/divisions-offices/division-corporation-finance/rules-regulations-schedules.

An entity that files with the SEC may be a unique company that makes Securities Act filings or an individual who makes filings like Form 3 or 4. There are thousands of filings submitted to the EDGAR system each day. The system processes the filings according to rules defined by the SEC. Finally, if the documents are public, it transmits them to parties outside the SEC. Filers must follow certain rules in preparing their filings so that they can be processed correctly.

Once you know the Code of Federal Regulations (CFR) Form Type/Schedule/Rule that you must submit electronically as determined by the SEC Rules, you must determine the electronic submission type. On the EDGAR system, the submission is the envelope for all of the content you are sending in a single transmission. The submission type may tell the SEC and others viewing the filing something about the filing itself. For example, a Form 15 can have submission types of 15-12G and 15-15D. The different submission types are used by filers who have a filing obligation under different sections of the act. For example, the 15-12G filer would have registered a class of securities under Section 12(b) or 12(g).

EDGAR filings may consist of a number of documents, both primary and secondary. The primary document is the document that contains the information required by the SEC for the CFR Form Type/Schedule/Rule being submitted. Examples of the primary document include documents like the 10-Q, 8-K, S-1, N-8A, or POS AMI. Many times filers want or need to supplement their primary document with other documents. These are called secondary documents. Secondary documents most commonly include cover letters or correspondence, although correspondence documents may be sent in as primary documents in a correspondence submission type. Sometimes filings can also include exhibits which have a number and/or letter designator, whose content is defined by the SEC. These exhibits can include things like a company charter, power of attorney, or underwriting agreements.

All primary and secondary documents must be in certain standard electronic formats to be accepted by the EDGAR system. The EDGAR system accepts ASCII, HTML, XML and, in some cases, XBRL or PDF primary documents. If you include graphics in your HTML document, then you must also include the .jpg and .gif files that contain your graphics. Two other document formats can be used as unofficial copies: PDF[1] and, in some cases, XBRL. You must follow all of the rules outlined in this manual with regard to formatting these documents regardless of the tool you use to prepare and transmit your submission.

The EDGAR Filer Management dashboard ("dashboard") allows filers to manage their EDGAR accounts. On the dashboard, individuals may be authorized as users to make submissions, account administrators to manage the filer's account and make submissions, or technical administrators to manage the technical aspects of the filer's use of EDGAR Application Programming Interfaces ("APIs"). The dashboard also allows filers to delegate to delegated entities to make submissions on the filer's behalf, who in turn may authorize individuals as delegated users and delegated administrators to act on behalf of the filer. Prospective filers must apply for access on Form ID through the dashboard. Individuals logging into the dashboard will need individual account credentials obtained from Login.gov.

Filers who choose to connect to EDGAR APIs must present to those APIs certain security tokens (specifically, user API tokens and filer API tokens) for authentication purposes, as prompted by the relevant API. Filer API tokens will be deactivated on an annual basis, and new filer API tokens will be required to be generated to connect to APIs. User API tokens will be deactivated every 30 days, and the individual associated with the token must log in to EDGAR to generate a new user API token to connect to APIs. The individual connecting with the API must use their own user API token. More information about the required inputs and expected outputs for each API can be found in the Overview of EDGAR Application Programming Interfaces (APIs) and the API Development Toolkit on SEC.gov.

As of September 15, 2025, individuals will log into the EDGAR filing websites[2] with individual account credentials obtained from Login.gov. Filings manually submitted through the EDGAR filing websites will need to be submitted by the filer's users or account administrators, or the filer's delegated users or delegated account adminstrators. Upon logging into one of the EDGAR filing websites, individuals will be able to select a "login CIK," which is the CIK that will be reflected in the accession number for each of the individual's EDGAR submissions. Individuals may change their login CIK at any time to any other CIK for which they are authorized to make filings. Unless otherwise specified, the discussion in the EDGAR Filer Manual focuses on manual submission of filings through the EDGAR filing websites.

2.1.1 Using EDGARLink Online

EDGARLink Online is an online application. Filers can create a submission by entering header data and attaching filing documents in a single session. You must log in to the EDGAR Filing

[1] PDFs will qualify as an "official" document if they comply with specified criteria. Please refer to Section 5.2.3 – PDF for more information.

[2] See EDGAR Filing website at https://www.edgarfiling.sec.gov/Welcome/EDGARLogin.htm and EDGAR OnlineForms Management website at https://www.edgarfiling.sec.gov/Welcome/EDGAROnlineFormsLogin.htm.

Website and indicate which form you would like to complete.

Once you have all of your documents prepared, you can assemble your EDGARLink Online submission. Select the submission form type that you would like to file and you will be presented with questions and fields that need to be completed. This data will be added to your submission content and is commonly called the header or supplemental data.

EDGARLink Online allows you to indicate whether the submission should be considered a live or test filing. A TEST filing allows you to make sure that the submission is correct by checking all of the assembled documents and applying EDGAR processing steps like determining the fee and checking your CIK Confirmation Code ("CCC"). For a test submission, fees will not be deducted, the filing will not be disseminated, and your filing will not be considered an official filing.

Submission contact information may be used by the Filer Support Branches or the SEC divisions or offices if there is an issue with your filing. Including this information allows us to get in touch with you quickly. Using the Notification Information page of the submission, you may add multiple e-mail addresses where you would like a notification message sent. Using other pages of the submissions, you may add secondary documents and provide fee information. You may save your filing to your local computer. As a final step, you must transmit the submission in the same Internet session.

2.1.2 EDGAR OnlineForms Management Website

The EDGAR OnlineForms Management website tool is an online application. Filers can create an Ownership form by entering primary document data and the header data in a single session. You must log in to the EDGAR OnlineForms Management website and indicate which form you would like to complete. Answer all of the questions. All filings assembled on this site are considered live, so please be careful as you enter information.

You will be able to review and correct information before you send it to the EDGAR system. Similar to EDGARLink Online submissions, you may include e-mail addresses for filing notifications. As a final step, you must transmit the submission in the same Internet session.

2.1.3 After a Submission is Filed

After you transmit your submission, the EDGAR system will provide you with an accession number. The accession number is a unique number that identifies your submission, which consists of (in sequential order):

- ten digits, which are the CIK of the entity that logged in to submit the filing (login CIK).
- two digits, which define the current year.
- final set of digits, which are assigned sequentially to the login CIK starting with one on the first business day of each year. It is important to use this number when reviewing the status of your filing or consulting with SEC divisions.

After transmitting your submission, you may check on its status, and review e-mail notifications. In addition, if requested, you will receive messages via e-mail. The notification messages, which are identical to those you can retrieve via the Internet, include both the status of the submission and detailed error messages. EDGAR will either accept or suspend your filing. Acceptance means that the filing meets all of the EDGAR processing rules and, if live, the filing will be disseminated. Suspended means that the filing contains serious errors that you must correct. You can correct the errors and resubmit the filing. A suspended filing will not be disseminated nor will fees be deducted from your account.

When the EDGAR system has completed the processing of your submission, if it is live and public, it will be transmitted electronically to a number of third parties. (Certain non-public documents will not be immediately disseminated but may be subsequently disseminated if they meet certain criteria.) Dissemination can often occur within seconds of your transmission. Private companies may post your filing on their websites for public use of their subscribers. The filings are also posted on SEC.gov.

2.2 Filing Checklist

Please consult the following filing checklist in Table 2-1 to assist you with your filing. The checklist does not address all aspects of filing. Please consult the more detailed sections of the Filer Manual for specific guidance.

Table 2-1: Filing Checklist

Step	Activity	Completion
1	Ensure that you have individual account credentials and have a relevant role (user or account administrator) for the filer in EDGAR. If not, see EDGAR Filer Manual, Volume I, General Information, Section 3(a), EDGAR Filer Access and Account Management, Release No. 33-11313, Sections II. A and B. (Sept. 27, 2024) [89 FR 106108 (Dec. 27, 2024)] and Rule 10 of Regulation S-T [17 CFR 232.10] for more information about how to obtain individual account credentials through Login.gov and obtain roles in EDGAR.	
2	Review your company data on EDGAR to determine that it is up-to-date. If you are an Investment Company or registered non-variable annuity with existing series and classes (contracts), review your series and class information to insure that names, status and ticker symbols are up-to-date before you submit a filing. New series and classes (contracts) are to be added via a filing. Details are in the EDGAR Filer Manual, Volume I, General Information. **Note:** This data is used in creating header data in some filings and filing data in other types of filings. It is your responsibility to keep your company information current.	
3	Determine the submission type you need to file and then find it in the indexes in Chapter 3, "Index to Forms and Submission Types." This chapter will help you identify the website that should be used to prepare and submit your filing.	
4	If your filing requires a fee, ensure that the funds are available in your account. See Chapter 4, "Filing Fee Information."	
5	Create documents that will be attached to the submission. See Chapter 5, "Constructing Attached Documents and Document Types." **Note:** If you are using the EDGAR OnlineForms Management website, you do not need to create the primary document.	
EDGAR Filing Website 6 & 7	Access the EDGAR Filing Website and select the form type that you want to submit. See Chapter 7 for completing an EDGARLink Online Submission or Section 8.2 in Chapter 8 for completing an Online Form using the EDGAR Filing Website. Skip to step 8.	
EDGAR OnlineForms Management website 6 & 7	Access the EDGAR OnlineForms Management website and enter your form data. See Chapter 8 for details. Transmit after data entry and verification. Skip to step 10.	
8	Transmit a test submission to the EDGAR system. For EDGARLink Online submissions, see Section 7.6.4, "Test Submissions;" for XML submissions, see Section 9.2.1, "Transmit XML as a Test Submission."	
9	Review your acceptance/suspense message to determine if changes are required. See "Submission Information" on the SEC.gov website at (*https://www.sec.gov/submit-filings/filer-support-resources/how-do-i-guides/determine-status-my-filing#section4*) for instructions.	

Step	Activity	Completion
10	Transmit a live submission to the EDGAR system. Make sure that a live file is created by having the live button clicked. For more details, refer to Section 7.6, “Transmissions to EDGAR” or Section 9.2.2, “Transmit XML as a Live Submission.”	
11	Review your acceptance/suspense message. If necessary, correct errors and file again. See “Submission Information” on the SEC.gov website at (*https://www.sec.gov/submit-filings/filer-support-resources/how-do-i-guides/determine-status-my-filing#section4*) for instructions on reviewing your acceptance/suspense message.	

2.3 General Information for Filers

The SEC encourages all current and prospective EDGAR filers to visit the Filer Support and Resources page available on SEC.gov at *SEC.gov | Filer Support & Resources*. Filers may also consult the “How Do I” guides available at How Do I? with step-by-step instructions concerning filing on EDGAR and a Glossary of commonly used terms, acronyms and abbreviations available at Glossary of Commonly Used Terms, Acronyms and Abbreviations.

Filers who are unable to find an answer to their question on the SEC.gov webpages may contact Filer Support. Filer Support is available for general filing and technical information or assistance.

You can reach Filer Support Staff at (202) 551-8900, Monday through Friday, except federal holidays, from 9 a.m. to 5:30 p.m. ET. Filer Support voicemail is available during off hours.

2.3.1 Hours of Operation

EDGAR is available for filings and changes to company information each business day, Monday through Friday, from 6:00 A.M. to 10:00 P.M., Eastern Time. Transmissions to EDGAR submitted before 10:00 P.M. Eastern Time will be processed. EDGAR is unavailable after 10:00 P.M. Eastern Time and all transmissions after that time will have to be submitted the next business day.

2.3.2 Introduction to Web Browsers

The EDGAR system uses web-based technology. Web browsers read code called Hypertext Mark-up Language (HTML). We use a browser as an integral part of EDGAR, providing our interface to the EDGAR Filing Website.

2.3.2.1 Browser Differences

Microsoft Edge and Google Chrome browsers (current versions) may be used to reach the EDGAR websites. Which browser you use is a personal preference. There might be subtle differences if you are using Microsoft Edge or Google Chrome.

The biggest differences between browsers are visual elements, such as buttons, menu options, and the location of preference settings. In addition, browsers behave differently in how they save or download files.

To change default Google Chrome download/save settings, select “Settings” from the icon at the top right corner of the browser with the “Customize and control Google Chrome” help message; this will cause the “Settings” tab to open in the same browser window. In the “Settings” tab, click [Show advanced settings]. Under “Downloads,” select the “Ask where to save each file before downloading” check box. Choosing this setting prompts you for a location each time you save or download a file. For detailed information on your browser, see your browser's user manual or help function.

The default menu bar contains buttons that help you navigate the Internet; however, these buttons do not necessarily help you navigate EDGAR. For the purposes of logging into EDGAR, downloading files, submitting filings and company queries, or updating company information, these buttons do not apply. Some of the functions you can use are Bookmark, to mark the EDGAR Login page for easy accessibility; Back, to correct, add, or remove criteria from a query; and Security, to turn on or off your security functions.

Microsoft Edge and Google Chrome are the supported browsers for the EDGAR Filing, EDGAR Filer Management, and EDGAR OnlineForms Management websites.

We recommend that you do not use multiple browser windows or tabs when working on EDGAR. Otherwise, information from one window may impact information on other window(s) causing EDGAR applications to potentially function incorrectly. If you want to use multiple windows when working on EDGAR, you must select “New Session” (for Microsoft Edge) from the “File” menu. This creates a new browser session that will not share information with the existing session.

2.3.3 Accessing EDGAR

To access EDGAR, you must have individual account credentials obtained through Login.gov. See EDGAR Filer Manual, Volume I, General Information, Section 3(a) for more information. New filers and filers who want to file in another capacity (e.g., filing agent, training agent, or non-variable annuity filer) must use Form ID to apply for access to file on EDGAR. The Form ID application must be filed electronically through the EDGAR Filer Management website and include a notarized authentication document in PDF format. If you do not attach the required notarized authentication document as a PDF to Form ID, we cannot accept your application. Details of this process are covered in Volume I.

If SEC staff grants the Form ID application for EDGAR access, an account administrator listed on Form ID can log into the dashboard with Login.gov individual account credentials to authorize additional individuals and entities for the CIK, as well as manage the filer's CCC.

2.3.4 Getting Help with EDGAR

For Procedural and Technical questions, contact Filer Support

You can reach our Filer Support Branches in the Divisions at (202) 551-8900. The staff responds to general EDGAR questions like how to become a filer, the Form ID process, how to get to the websites, how to update filer information, filing of forms, and header tags. Filer Support is available each business day from 9:00 A.M. to 5:30 P.M. Eastern Time. Outside of these hours, please leave a message for Filer Support voicemail and your call will be returned as soon as possible during business hours.

For general fee information, contact the Fee Account Services Branch in the Office of Financial Management at (202) 551-8900.

For Substantive questions, contact the relevant Division or Office

For filing content, rule interpretations, filing date adjustments, and hardship exemption requests, contact the division or office that reviews the filing during normal business hours 9:00 A.M. to 5:30 P.M., Eastern Time.

Division of Corporation Finance:

> Filers that have substantive questions related to filings reviewed by the Division of Corporation Finance should contact the appropriate Division office based on the area of concern. See Division Office.
>
> Filers that have an issue with a submitted and accepted document should follow the relevant procedures found at *https://www.sec.gov/submit-filings/filer-support-resources/how-do-i-guides*.

Division of Trading and Markets:

> For help with Form ATS-N filings, Form 13H, or Form CF, contact the Division of Trading and Markets at TradingAndMarkets@sec.gov or (202) 551-5777.
>
> For help with Forms SBSE, SBSE-A, SBSE-BD, SBSE-C, SBSE-W, and SBSE-CCO-RPT, contact the Division of Trading and Markets at TradingAndMarkets@sec.gov or (202) 551-5777.

For help with filing Form X-17A-5 Part III electronically, please review the instructions for the Electronic Filing of Broker-Dealer Annual Reports.

For help with filing Form 17-H, please review the instructions for the Electronic Filing of Form 17-H.

Division of Investment Management:

For institutional investment manager filings on Form 13F or Form N-PX, call the IM Chief Counsel's Office inquiry line at: (202) 551-6825.

For investment company filings, call the IM EDGAR inquiry line: (202) 551-6989.

For questions concerning post-acceptance corrections and withdrawals, first review "Correct, withdraw, or delete a filing" in EDGAR—Information for Filers, How Do I.

For questions concerning series and classes (contracts), first read our notice, Series and Class (Contract) Notice and FAQ's or call the IM EDGAR inquiry line at (202) 551-6989.

Office of Municipal Securities:

For help with the municipal advisor registration forms (Forms MA, MA-I, MA-NR, and MA-W), contact the Office of Municipal Securities at (202) 551-5680.

Office of Credit Ratings:

For help with Form NRSRO and reports filed pursuant to Rule 17g-3 under the Exchange Act, contact the Office of Credit Ratings by e-mail at NRSROsubmissions@sec.gov or by phone at (212) 336-9080.

2.4 EDGAR Gateway and Websites

The SEC maintains a number of websites and URLs to support the filing process. The EDGAR Gateway is an interface between all EDGAR websites and URLs. By choosing the link that describes what you want to do, you can connect to the correct resource to accomplish your task. You can reach the EDGAR Gateway by using the following URL:

https://www.portal.edgarfiling.sec.gov

You can use links on this URL to access the websites or URLs. The other EDGAR websites and/or URLs as well as their uses are as follows:

URL	Name
https://www.edgarfiling.sec.gov Prepare and transmit EDGARLink Online Form filings Prepare and transmit Regulation A Forms, Regulation Crowdfunding Forms, Form 13H, Form 13F, Form ATS-N, Form SDR, Security-based Swap Entity Form filings, Form X-17A-5 Part III, Form 17-H, Municipal Advisor Form filings, Transfer Agent Forms, Form N-CEN, Form 24F-2, Form N-PX, Form 13F-CTR, Form N-PX CTR, Form N-CR, and Form SBSEF. Transmit XML Filer-Constructed Submissions Updates of Entity Information Filing Status and E-mail Notifications View the Fee Rate Table	EDGAR Filing Website
https://www.onlineforms.edgarfiling.sec.gov Prepare and transmit Ownership filings Prepare and transmit Form 144 filings Prepare and transmit Form D Filings Prepare and transmit Schedule 13D Filings Prepare and transmit Schedule 13G Filings Transmit XML Filer-Constructed Submissions Updates of Entity Information Filing Status and E-mail Notifications	EDGAR OnlineForms Management website
https://www.filermanagement.edgarfiling.sec.gov My Accounts Retrieve Submission Information Manage API Tokens Apply for EDGAR Access (New/Existing CIKs) Reset CCC Manage ABS Issuer Activity Download the Filer Manual	EDGAR Filer Management dashboard
https://www.edgarcompany.sec.gov Public Access to Company Information	EDGAR Company Database

URL	Name
https://www.sec.gov Access to Filings Information on Existing Rules Information on Proposed Rules Download the Filer Manual Frequently Asked Questions Download Filer-Constructed Technical Specifications	SEC’s Public Website

Please note that there may be more than one URL or website to help you with a single task. For example, there are two URLs where you can change entity data and download the Filer Manual. Please be very careful in linking to the websites. Some are preceded by https: and you will not be allowed access to a secure site without this designator. You should use the Favorites feature built into Microsoft Edge to store the URLs for the sites you use frequently.