Conference Line

- PLEASE CALL THIS NUMBER
  - 1-888-619-1583
- Attendee Passcode: 634609
- You will be asked for your first and last name and your email address.
- You will be on hold until the presentation begins
Agenda

• Plan set-up, sources & investment accounts
• Working with the primary grids
• Supplemental grids - the Other Imports/Exports/Reports screen
• Running the data scrub; eligibility,
• Allocations & testing
• Transactions
• Miscellaneous Menu and Tools & Settings
Plan set-up, sources & investment accounts
Working with the primary grids
Supplemental grids - the Other Imports/Exports/Reports screen
Running the data scrub
A Word to the Wise!

- Most issues occur with the following areas:
  - Plan specifications
  - Census data
  - Eligibility
- We’ll be spending a lot of time today discussing these
Plan Specifications

• When you add the first plan year end, plan specifications will copy from the ftwilliam plan document software
  • One-time feed - changes made to the document during the year do not feed
• When you add subsequent year-ends, you have a choice to copy specifications from the document, or the prior year on Compliance
  • Default is the prior year on compliance
PPA Documents

• PPA documents offer more flexibility than EGTRRA
  ▫ Some options are too flexible to map - text and ‘Other’ fields
• You can still copy specs for the new year from the last year in compliance
• We maintain a public list of the features not mapping and update it as the mapping becomes available
PPA Documents

- List is on the pop-up window when you add a new plan year-end to a plan on a PPA document.
Plan Specifications

• Setting up accounts & sources - **ALWAYS** do before adding transactions!!
  ▫ Add asset custodian & ID code as applicable
  • Confirm source set-up - may need to click ‘Add Default Sources’ link
    ▪ Avoid adding sources manually
    ▪ Software now prevents users from adding source codes that are ftw system codes
  • Suppress any unused sources - don’t delete
  • Add investment accounts if using and add to all non-suppressed sources
Work with Sources

<table>
<thead>
<tr>
<th>SourceID</th>
<th>Suppress</th>
<th>Top Heavy</th>
<th>Source Name</th>
<th>Source External ID</th>
<th>Vesting</th>
<th>Vest Other</th>
<th>Contribution Source</th>
<th>Earnings Alloc Meth</th>
<th>Curr Yr Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>401K</td>
<td>No</td>
<td>Yes</td>
<td>Elective Deferral</td>
<td></td>
<td>100%</td>
<td>N/A</td>
<td>ElectiveDeferral</td>
<td>Bal Forward - Trad</td>
<td>100.00</td>
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<td>Yes</td>
<td>Roth Deferral</td>
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<td>100%</td>
<td>N/A</td>
<td>Roth</td>
<td>Bal Forward - Trad</td>
<td>100.00</td>
</tr>
<tr>
<td>MATCH</td>
<td>No</td>
<td>Yes</td>
<td>Matching Contribution</td>
<td></td>
<td>2-6 Year Graded</td>
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<td>Matching</td>
<td>Bal Forward - Trad</td>
<td>100.00</td>
</tr>
<tr>
<td>QMAC</td>
<td>Yes</td>
<td>Yes</td>
<td>QMAC</td>
<td></td>
<td>100%</td>
<td>N/A</td>
<td>QMAC</td>
<td>Bal Forward - Trad</td>
<td>100.00</td>
</tr>
<tr>
<td>QNEC</td>
<td>Yes</td>
<td>Yes</td>
<td>QNEC</td>
<td></td>
<td>100%</td>
<td>N/A</td>
<td>QNEC</td>
<td>Bal Forward - Trad</td>
<td>100.00</td>
</tr>
<tr>
<td>PS</td>
<td>No</td>
<td>Yes</td>
<td>Profit Sharing</td>
<td></td>
<td>2-6 Year Graded</td>
<td>N/A</td>
<td>NonElective</td>
<td>Bal Forward - Trad</td>
<td>100.00</td>
</tr>
</tbody>
</table>

- Financial data import vendor: None
- Exports Vendor List by Plan
When to Add Investment Accounts

• Use Investment Accounts to track Participant balances?
  ▫ **YES** If any of the following are applicable:
    • Assets in more than one place
    • Need to allocate earnings
    • Participants have individual brokerage accounts
    • You are tracking loans
  ▫ **NO** If all the assets are with an asset custodian and you only need to track by source
Setting up Accounts

Use Investment Accounts to track Participant balances:

- Yes
- No

Work With Investment Accounts

**Investment Accounts**

<table>
<thead>
<tr>
<th>AccountID</th>
<th>Account Name</th>
<th>Account Description</th>
<th>Type</th>
<th>Del</th>
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<tbody>
<tr>
<td>POOLED</td>
<td>Pooled Account</td>
<td>XYZ Bank</td>
<td>Cash</td>
<td></td>
</tr>
<tr>
<td>VENDOR</td>
<td>Lincoln</td>
<td>Lincoln Financial</td>
<td>Cash</td>
<td></td>
</tr>
<tr>
<td>BROKERAGE</td>
<td>Schwab</td>
<td>Schwab SDB acco</td>
<td>Brokerage</td>
<td></td>
</tr>
<tr>
<td>LOAN</td>
<td>Loan Fund</td>
<td>Loan</td>
<td>Cash</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Cash</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Cash</td>
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<td>Cash</td>
<td></td>
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<tr>
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<td></td>
<td></td>
<td>Cash</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Cash</td>
<td></td>
</tr>
</tbody>
</table>

Add all Investments to all Sources

Close  Update
Add Investment Accounts to Sources

- Option to add all accounts to all sources is on the account setup screen
- Or from source setup screen use the check box to select sources and click ‘Do with selected’
  - Choose ‘Edit Account Information’
Plan Specifications

• Review other plan specifications
  • Option to compare specs in Compliance with the document - from Compliance Menu=>Plan Specs
  • Make sure all date fields are correctly populated in the General Features section
  • New option added in 2016 for plans with last day rule - ‘Include Last Day’
    • If selected those who terminate on the last day will receive a contribution
    • Not in the document, so TPA needs to select in Compliance
Census Grids

• A new set of grids known as ‘System Grids’ was added in 2014
  • System grid names begin with * ftw; cannot be edited or deleted
• Two more grids were added to the list in 2016
  • * ftw Davis Bacon - used to enter Davis Bacon Eligibility and Contributions (Nonelective & QNEC)
  • * ftw Primary 5 Census Cash Balance - primary census grid for cash balance plans
• All users have access to the system grids
## System Grids

<table>
<thead>
<tr>
<th>Name</th>
<th>Grid ID</th>
<th>Used to</th>
</tr>
</thead>
<tbody>
<tr>
<td>* ftw Beneficiary Fields</td>
<td>3d2a0cf</td>
<td>Enter and review beneficiary fields</td>
</tr>
<tr>
<td>* ftw Catchup and Excess Report</td>
<td>51e5089</td>
<td>Review catchup data and excess contributions</td>
</tr>
<tr>
<td>* ftw Catchup and Excess Report Fiscal</td>
<td>675e6b9</td>
<td>Review catchup data and excess contributions for fiscal year plan</td>
</tr>
<tr>
<td>* ftw Contribution Upload</td>
<td>d043c55</td>
<td>Upload contributions</td>
</tr>
<tr>
<td>* ftw Davis Bacon</td>
<td>e570899</td>
<td>Enter Davis Bacon eligibility and contributions</td>
</tr>
<tr>
<td>* ftw DER Conversion</td>
<td>b1c01ec</td>
<td>Convert data from Relius, the first plan year plan is loaded on ftw system</td>
</tr>
<tr>
<td>* ftw DER Conversion 2015</td>
<td>a1a197c</td>
<td>Convert data from Relius, the first plan year plan is loaded on ftw system 2015 and later</td>
</tr>
<tr>
<td>* ftw Exclude by Class</td>
<td>c680e59</td>
<td>Enter employee class codes</td>
</tr>
<tr>
<td>* ftw First Year Supplemental Census Grid</td>
<td>a79ad3f</td>
<td>Enter supplemental data for the first plan year that the plan is loaded on ftwilliam.com – takeover plans</td>
</tr>
<tr>
<td>* ftw General Test Acct Bal</td>
<td>8e0269a</td>
<td>Enter general test account balances for testing. See General Test Parameters; select ‘Account Balances’ for ‘Testing Period’ option</td>
</tr>
<tr>
<td>* ftw Override HCE Key</td>
<td>51e8e47</td>
<td>Override HCE and Key data</td>
</tr>
<tr>
<td>* ftw Override Initial Eligibility</td>
<td>58a0e0d</td>
<td>Override initial eligibility and entry dates - need to set override on Scrub Parameters screen</td>
</tr>
<tr>
<td>* ftw Primary 1 Census (comp and comp after elig)</td>
<td>c1eb549</td>
<td>Enter census data for 401(k) plans using entry date compensation</td>
</tr>
<tr>
<td>* ftw Primary 2 Census Statutory Comp</td>
<td>f0e744e</td>
<td>Enter census data for 401(k) plans using full year compensation</td>
</tr>
<tr>
<td>* ftw Primary 3 Census Fiscal Plan Year</td>
<td>efb0e0a</td>
<td>Enter census data for non calendar year 401(k) plans</td>
</tr>
<tr>
<td>* ftw Primary 4 Census exclude certain comp (414s comp test)</td>
<td>d915e5d</td>
<td>Enter census data for 401(k) plans/using a non 414(s) compensation definition</td>
</tr>
<tr>
<td>* ftw Primary 5 Census Cash Balance</td>
<td>11eb264</td>
<td>Primary census grid for cash balance plans - in beta testing</td>
</tr>
<tr>
<td>* ftw Roth and Roth Rollover</td>
<td>91b0efa</td>
<td>Enter Roth data and Roth rollover contributions.</td>
</tr>
<tr>
<td>* ftw Self Employment Calculations</td>
<td>d6982aa</td>
<td>View self-employed calculations</td>
</tr>
<tr>
<td>* ftw Top Heavy Allocations</td>
<td>de7a272</td>
<td>View top heavy allocation calculations</td>
</tr>
</tbody>
</table>
Choosing a Primary Census Grid

• Start with one of the ‘system’ primary grids
  ▫ Contain most data needed for annual processing
  ▫ Mapping is pre-set
• To customize a system grid first copy it, then rename
  ▫ Maintains system grids
  ▫ Avoids confusion with other associates’ grids
# Primary Census System Grids

<table>
<thead>
<tr>
<th>Grid Name</th>
<th>When to use</th>
</tr>
</thead>
<tbody>
<tr>
<td>* ftw Primary 1 Census (comp and comp after elig)</td>
<td>Plan that uses entry-date comp for plan calculations</td>
</tr>
<tr>
<td>* ftw Primary 2 Census Statutory Comp</td>
<td>Plan that uses statutory comp for all plan calculations</td>
</tr>
<tr>
<td>* ftw Primary 3 Census Fiscal Plan Year</td>
<td>Non-calendar year plan</td>
</tr>
<tr>
<td>* ftw Primary 4 Census exclude certain comp (414s comp test)</td>
<td>Plan that uses a non-Safe Harbor definition of comp and needs 414(s) testing</td>
</tr>
</tbody>
</table>
Copying a Primary Grid
Edit Grid Screen
Mapping Example

- On the Edit Grid screen click ‘Update & Edit Mapping’
- On the View Grid screen click ‘View Mapping’
Tips on Grids

• System grids cannot be edited or deleted
  ▫ Copies of system grids can

• Heading & Help Text fields in the system grids are more descriptive
  ▫ These fields are editable - use the Edit Grid screen to change

• Cleaning up grids makes for easier grid management
  ▫ Label custom grids using short & long descriptions
  ▫ Delete empty grids
Options for Portal Customers

- From Compliance menu select Census=>Portal Files
  - Census Worksheet & Annual Questionnaire files can be exchanged with client
  - Online Annual Questionnaire can be edited & published
Census Worksheet Options

• To Portal User - TPA can post census worksheet for client to access
  ▫ Load Prior option adds last year’s census file without hours, comp etc.
  ▫ Load Current adds current census - generally will be a blank spreadsheet
  ▫ Manual option allows TPS to upload a custom file
• Client can download & upload or edit on the portal
  ▫ Depends how permissions are set
Census Worksheet Options

• From Portal User - TPA can access updated worksheet
  ▫ Option to ‘Make Final’ and upload in a single click
• Batch options also available - need ‘Specify a Server’ email setting
Questionnaire Options

- Manually upload your own questionnaire to portal
- Use Online Annual Questionnaire (OAQ)
  - Edit plan by plan or customize a default questionnaire
  - Re-order questions, import new questions, determine range of answers
  - Add ‘Plan questions’ - populate from plan checklist
  - Publish to portal for client to access and fill out
Loading Census Data

- The data you load on your primary census grid allows the software to calculate eligibility and determine HCEs & Keys
- To add data, upload via worksheet - preferred method
  - From the Compliance Menu select Census=>Download
  - Select ‘Current’ the first year in ftwilliam
  - Select ‘Prior’ otherwise
  - Open the worksheet
Loading Census Data

• Edit the worksheet to add the data
  ▫ Do not change the rows at the top of the worksheet - grid ID must be in cell A3

• To upload, from the Compliance Menu select Census=>Upload

• Choices on the upload screen are different for first year in ftwilliam vs subsequent years
First Year in the System

- The first year on ftwilliam, the software will assume that prior year data was the same as the current year.
Adding Historical Data for Plan Calculations

• You can add historical data using a supplemental grid - we suggest:
  ▫ * ftw First Year Supplemental Census Grid - add this on the Other Import/Export/Reports screen under one of the user defined drop-down boxes
Years of Service

- Add the correct prior years of service in each of the Prior YOS columns for the affected participants

<table>
<thead>
<tr>
<th>Last Name</th>
<th>First Name</th>
<th>SSN</th>
<th>Prior YOS</th>
<th>Prior YOS</th>
<th>Prior YOS</th>
<th>Prior YOS</th>
<th>Prior YOS</th>
<th>TH Inserv Distri</th>
<th>TH Inserv Distri</th>
<th>TH Inserv Distri</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bacall</td>
<td>Lauren</td>
<td>111-11-1111</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<tr>
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<td>Lucy</td>
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<td>De Haviland</td>
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<td>0</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
</tbody>
</table>

Totals:
Other Supplemental Data on Grid

- In-service distribution amounts for top heavy testing
- Key employee indicators
- Prior year statutory compensation
- Top paid group - prior year
- Fiscal year fields - only needed for a non-calendar year plan the first year in ftwilliam
Before Running the Data Scrub

• Save yourself some time - make sure that:
  ▫ Plan specifications are coded correctly, especially the Eligibility section
  ▫ Census data is clean

• Run the scrub once you have added the supplemental data - order is very important:
  ▫ Upload primary census
  ▫ Add supplemental grid and enter years of service etc. where necessary
  ▫ Run the data scrub
Running the Data Scrub

- The data scrub calculates eligibility and entry dates and determines HCEs and Key employees.
- Pay attention to errors on the scrub results screen:
  - Missing data - dates, compensation etc.
  - Eligibility incorrect - e.g. deferrals listed for ineligible employees
  - Suppress warnings, especially first year
Data Scrub Parameters

- First two eligibility overrides always default to Yes for the first ftw year
- Third eligibility override should be set to Yes if you are importing eligibility & entry dates from prior vendor
- Top paid group election is made under HCE Key Overrides
  - Need to indicate who was in the TPG last year for the first ftw year only
  - If excluding part-time categories, indicate on parameters & populate Employee Type column on census
Data Scrub Parameters

Scrub/Eligibility

Eligibility Overrides
- Override calculation of prior year eligibility service: Yes / No
- Override calculation of prior year participation service: Yes / No
- Override initial eligibility status/entry date: Yes / No
- Override continuing eligibility: Yes / No

HCE KEY Overrides
- Override automatic determination of HCEs and Keys: Yes / No
- Use top-paid group election: Yes / No
- Use calendar year data election: Yes / No
- In determining top-paid group for HCEs and officers for Top Heavy, exclude permitted classes: Yes / No
Review Reports

• Always review the eligibility & HCE/Key status reports to ensure the eligibility & entry dates are correct and the HCEs and key employees are properly identified
• Review ‘Key for Next Year’ report for key employees used in the top heavy test
Not the First Year in the System

• Before adding the 2016 plan year:
  ▫ Make sure 2015 is clean & complete on the testing side
    • Data Scrub is run
    • Top heavy test is run
    • Combined test & ADP/ACP tests need to be run for fiscal year plan so that catchup buckets will be populated correctly for new year
  ▫ If planning to bring balances forward next year - add ending balance batch on transaction menu and post
Adding 2016

- Click ‘Add new year end’
  - Make sure the correct year end is entered
- Select option to copy plan specifications from document or prior year on compliance
  - If copying from the document, review general features/date formats/ accounts and sources
- Select new primary census grid if last year was a conversion year
- Create and post beginning balances from prior year transactions
Adding Plan Year Ends in Batch

• Feature is available to all users
• From the compliance module in any plan, go to Tools/Settings => ‘Batch Add Plan Year End’
  ▫ Brings up a dialogue box to select the year end to add - defaults to the current calendar year
• Choose or enter the year end, you’ll see a list of plans to select to the new year end to
• The list will include all plans whose last year end is the year before the one entered
Adding Plan Year Ends in Batch

- Choose or enter the year end, you’ll see a list of plans to select to the new year end to.
- The list will include all plans whose last year end is the year before the one entered.
  - E.g. if you use 12/31/2016 you’ll get a list of all calendar year plans that have a 12/31/2015 year end but not a 12/31/2016.
Adding Plan Year Ends in Batch

- Select some or all plans and use ‘Do with selected’ drop-down
Adding Plan Year Ends in Batch

- Option to copy plan specs from the previous year in compliance is the default selection
- Can change line by line or select the ones to change and use ‘Do with Selected’ button
  - Select plans and then ‘Change columns’ to switch to copying from the document
Adding Plan Year Ends in Batch

- To batch add the year-ends, select the plans and click the ‘Bring Forward Info’ option
- Confirm the selection
Census Upload - 2\textsuperscript{nd} or Later Years

- Download census grid
  - Use ‘Prior’ link for grid pre-populated with last year’s data
    - Only upload hire & term dates in new plan year
- Option on upload screen to copy some data fields from prior year - default is ‘Yes’
  - Will use data from prior year even if different data is on census upload
Janice Herrin

Eligibility
Allocations & testing
Transactions
Miscellaneous Menu and Tools & Settings
The Tasks Menu

- ‘Run’ icon indicates whether the task was run and if it passed or failed
- Once task is run reports icon is clickable
Eligibility

- The software calculates eligibility & entry dates based on census data.
- Logic enhanced in 2016 - now, once dates are determined they are not recalculated unless you reset.
- Two ways to recalculate eligibility:
  - First year in ftwilliam you can re-upload the census and select Yes on the upload screen to reset entry dates.
  - Use the new tool to recalculate eligibility.
Recalculate Eligibility Tool

- Window opens
- Options to download worksheet or set all participants eligibility
Recalculate Eligibility Tool

- To recalculate eligibility dates for all participants for all sources, click Set all to “Yes” link. Confirm that you want to reset for all
  - Close the recalculation window and run the scrub
Recalculate Eligibility Tool

• To recalculate for some participants and/or for some sources, download the worksheet - click the Get Current Participants’ Toggle Settings link
  1. Open the worksheet and delete the rows for participants you don’t want to recalculate
     • Contains a list of participants with a column for each source and No in each cell
  2. Change No to Yes for the sources you are recalculating
  3. Save as a CSV file & upload the worksheet from the recalculation window
  4. Tip - you can click ‘Set All to Yes’ before downloading the worksheet to avoid step 2 above
Allocations

• Option to calculate or upload employer contributions
  ▫ If uploading, set overrides on Set Allocation Parameters screen BEFORE running the data scrub
    • Option to run a true-up report
    • Additional option for match to calculate associated match from ADP refunds

• Can also push contribution amounts from the transaction menu to the allocation and test on those
## Allocation Overrides

<table>
<thead>
<tr>
<th>Option</th>
<th>Yes / No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Override Employee Contributions to be matched</td>
<td></td>
</tr>
<tr>
<td>(requires entry of matched contributions in census)</td>
<td></td>
</tr>
<tr>
<td>Match allocation manual override:</td>
<td></td>
</tr>
<tr>
<td>If Match allocation override, calculate true-ups:</td>
<td></td>
</tr>
<tr>
<td>If Match allocation override, calculate match associated with ADP refund based on formula:</td>
<td></td>
</tr>
<tr>
<td>Safe Harbor Match allocation manual override:</td>
<td></td>
</tr>
<tr>
<td>Nonelective allocation manual override:</td>
<td></td>
</tr>
<tr>
<td>QNEC allocation manual override:</td>
<td></td>
</tr>
<tr>
<td>Average benefits calculation override:</td>
<td></td>
</tr>
<tr>
<td>Is there another plan that must be taken into account for Average Benefits:</td>
<td></td>
</tr>
</tbody>
</table>
Allocations

• Enter formula(s) on Set Allocation Parameters screen

• Making maximum PS contribution - can choose one person or all HCEs

• ‘Maximize’ is not an option for new comparability - allocation type MUST BE ‘Specified’
  ▫ Enter a % or dollar amount for each group under ‘Define Allocation Groups’ - amount or % goes to each person in the group

• To maximize people, allocate enough to their groups - software caps at 415 limit
### Allocation - Match Parameters

- **Matching Allocation**

  **Matching - Safe Harbor**

  - 
  - 
  - 
  - 
  - 

  **Matching - Fixed Rates**

  Matching Contribution formula (if SH Match, enter number of added Tiers): 1 rate

  Indicate whether max component of tier is percent or dollar amount: Percent

  Enter rate of Matching Contributions on first tier: 50.000000

  Enter maximum amount of Employee Contributions matched on first tier: 4.000000

- **Formula is in allocation parameters - will feed from document if plan specific**
Allocation - Top Heavy Parameters

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Setting</th>
</tr>
</thead>
<tbody>
<tr>
<td>Top Heavy as of Determination Date:</td>
<td>Yes</td>
</tr>
<tr>
<td>Plan to which Top-Heavy allocations are made:</td>
<td>This Plan</td>
</tr>
<tr>
<td>Design of Plan automatically meets top heavy allocation requirements</td>
<td>Yes / No</td>
</tr>
<tr>
<td>3. If Top-Heavy made in &quot;This Plan&quot;, type of other plan maintained by the Company that covers employees eligible to participate in this Plan:</td>
<td>N/A - No other plan</td>
</tr>
<tr>
<td>Include Match in Top Heavy minimums for Non Keys:</td>
<td>Yes / No</td>
</tr>
<tr>
<td>Participants who share in Top-Heavy minimum allocations:</td>
<td>Non-Key only</td>
</tr>
<tr>
<td>Aggregation required:</td>
<td>Yes / No</td>
</tr>
<tr>
<td>Override Top Heavy minimum allocation percent</td>
<td>Yes / No</td>
</tr>
</tbody>
</table>

- Top heavy status feeds from top heavy test section
- Need to indicate if plan design meets top heavy requirements
Allocation - Nonelective

<table>
<thead>
<tr>
<th>Allocation Groups</th>
<th>Group</th>
<th>Type</th>
<th>Percent</th>
<th>Dollar Amount</th>
<th>Automove Skip</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allocation Group 1</td>
<td>Percent</td>
<td>12.000</td>
<td>0.00</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Allocation Group 2</td>
<td>Percent</td>
<td>76.100</td>
<td>0.00</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Allocation Group 3</td>
<td>Percent</td>
<td>5.000</td>
<td>0.00</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Allocation Group 4</td>
<td>Percent</td>
<td>0.000</td>
<td>0.00</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Allocation Group 5</td>
<td>Percent</td>
<td>0.000</td>
<td>0.00</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Allocation Group 6</td>
<td>Percent</td>
<td>0.000</td>
<td>0.00</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Allocation Group 7</td>
<td>Percent</td>
<td>0.000</td>
<td>0.00</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Allocation Group 8</td>
<td>Percent</td>
<td>0.000</td>
<td>0.00</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Allocation Group 9</td>
<td>Percent</td>
<td>0.000</td>
<td>0.00</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Allocation Group 10</td>
<td>Percent</td>
<td>0.000</td>
<td>0.00</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Allocation Group 11</td>
<td>Percent</td>
<td>0.000</td>
<td>0.00</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Allocation Group 12</td>
<td>Percent</td>
<td>0.000</td>
<td>0.00</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Allocation Group 13</td>
<td>Percent</td>
<td>0.000</td>
<td>0.00</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Allocation Group 14</td>
<td>Percent</td>
<td>0.000</td>
<td>0.00</td>
<td>No</td>
<td></td>
</tr>
</tbody>
</table>
Troubleshooting the Allocation

- Eligibility is incorrect
- No plan compensation
- The deduction limit is exceeded
- The dollar amount is insufficient to meet top-heavy minimums
- A non-compliant integrated formula is used
- The allocation type for NCPS is not ‘Specified’
- Plan is top heavy and there are self-employed people on the census - need to override the TH minimum calculation and enter the percentage
- Contributions are uploaded on the census but no override set
Testing

- Run tests in the order listed
  - Look at results screen - some are interactive
  - Close results screen with the OK button
- Combined test is first - all other testing hinges on this test
  - 415 Limit
  - 410(b) Coverage test
  - 404 Deduction limit
  - 414(s) compensation test
- Combined Test Parameters
  - Plan aggregation - either ftw or non-ftw plan
  - Disaggregation of otherwise excludables
  - Compensation testing - need to indicate if required and enter de minimis amount
## Combined Test Parameters

<table>
<thead>
<tr>
<th>Aggregation/Disaggregation</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Divisions - Not used</strong></td>
</tr>
<tr>
<td>Testing Divisions used (Not used):</td>
</tr>
<tr>
<td><strong>MEP - APA - Not used</strong></td>
</tr>
<tr>
<td>Indicate status as MEP/APA (Not used):</td>
</tr>
</tbody>
</table>

### 410(b)/401(a)(4)/ADP/ACP Testing

| Testing Aggregation used: | Yes |
| If Testing Aggregation is ‘Yes’, Testing Aggregation group ID: |
| If Testing Aggregation is ‘Yes’, Plan containing combined census: | Other Plan |
| If Testing Aggregation is ‘Yes’, combine selected data for duplicate Participants: | Yes | No |
| Disaggregation using otherwise excludable employees: | Yes | No |

- **Upper section**
## Combined Test Parameters

### 415 Testing
- **415 Aggregation required:**
  - Yes / No

### 404 Deduction Testing
- **Override 25% deduction limit:**
  - Yes / No
- Enter the amount of contributions funded by forfeitures as a positive amount:
  - 0.00
- Enter the net amount contributions from other plans of the Employer:
  - 0.00

### 414(s) Compensation Testing
- **Compensation Testing required for Match:**
  - Yes / No
- **Compensation Testing required for Nonelective:**
  - Yes / No

- Lower section
ADP/ACP Parameters

- **ADP/ACP Overrides**
  - Override 402(g)/Catchup calculations: [ ] Yes / [ ] No

- **410(b)/401(a)(4)/ADP/ACP Testing Options (Modify R)**
  - Testing Divisions (Multiple Employer Plan): [ ] No
  - Plan Aggregation: [ ] No
  - Disaggregation using otherwise excludable employees: [ ] No

- **Testing Parameters**
  - **Testing Groups**
    - Two definitions of compensation used: [ ] Yes / [ ] No
  - **Methods to Avoid Failure**
    - Borrow contributions from ADR: [ ] Yes / [ ] No
    - Create catchup: [ ] Yes / [ ] No
  - **Failure Corrections**
    - Roth correction order for ADP failures: [ ] Last
    - Refund income calculation: [ ] Safe harbor

- **Prior Year Elections**
  - **ADP Prior Year Elections**
    - ADRs of NHCEs: [ ] Current year
  - **ACP Prior Year Elections**
    - ACRs of NHCEs: [ ] Current year
  - **First Plan Year**
    - First Plan Year as an Elective Deferral plan: [ ] Yes / [ ] No
Adding Prior Year Results

ADP/ACP Prior Year

<table>
<thead>
<tr>
<th>Group</th>
<th>ADP</th>
<th>ACP</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### ADP/ACP Test Results

- 'DisaggOver' - the group who are not excludable
- 'DisaggUnder' - the group who are excludable (do not meet statutory eligibility)
- 'ExclNHCE' - excluding only the NHCEs not meeting statutory eligibility from the test.

#### ADP/ACP Testing Results

<table>
<thead>
<tr>
<th>Group</th>
<th>Disaggregation</th>
<th>NHCE Cnt</th>
<th>NHCE ADP</th>
<th>MAX</th>
<th>HCE ADP</th>
<th>ADP Result</th>
<th>NHCE Cnt</th>
<th>ACP Orig</th>
<th>From ADP</th>
<th>ADJ NHCE ACP</th>
<th>ADJ MAX</th>
<th>HCE ACP</th>
<th>ACP Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>N/A</td>
<td>DisaggOver</td>
<td>10</td>
<td>4.84</td>
<td>6.84</td>
<td>9.47</td>
<td>FAIL</td>
<td>10</td>
<td>2.08</td>
<td>0.00</td>
<td>3.50</td>
<td>2.08</td>
<td>4.08</td>
<td>PASS</td>
</tr>
<tr>
<td>N/A</td>
<td>DisaggUnder</td>
<td>1</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>PASS</td>
<td>0</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>PASS</td>
</tr>
<tr>
<td>N/A</td>
<td>ExclNHCE</td>
<td>10</td>
<td>4.84</td>
<td>6.84</td>
<td>9.47</td>
<td>FAIL</td>
<td>10</td>
<td>2.08</td>
<td>0.00</td>
<td>3.50</td>
<td>2.08</td>
<td>4.08</td>
<td>PASS</td>
</tr>
</tbody>
</table>

**Test Fails**

Select testing combination to correct: **ExclNHCE:1**

Select Test Option

Please select which test option to correct.

Please select which test option to use.
ADP/ACP Test Corrections

- Select how corrections should be calculated
  - One test - without excludable NHCEs i.e. the carve out method
  - Two tests - excludables & nonexcludables
  - Need to select test option even if not using disaggregation
ADP/ACP Test

- Corrections
  - QNEC - pro-rata, flat dollar or new ‘Targeted’ (previously bottom up)
  - Refunds/move excesses to catch-up
  - If uploading match be sure to enter formula so the system can calculate match associated with ADP refunds
ADP Corrections

Preliminary refunds
Amount moved to catch-up
Final refund amounts

<table>
<thead>
<tr>
<th>Name, First Name, Last Name</th>
<th>SSN</th>
<th>Comp</th>
<th>Contrib</th>
<th>ADR</th>
<th>Adj &amp; ADR</th>
<th>Prelim $</th>
<th>Refund Prelim $</th>
<th>Catch Up ADP</th>
<th>Total Refund</th>
<th>Elective Refund</th>
<th>Roth Refund</th>
<th>Catch Up 402g Prev. used</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bennett, Elizabeth</td>
<td>111-11-1111</td>
<td>75000.00</td>
<td>17500.00</td>
<td>23.33</td>
<td>11.57</td>
<td>8822.50</td>
<td>3405.67</td>
<td>0.00</td>
<td>3405.67</td>
<td>3405.67</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Bennett, Henry</td>
<td>111-11-1116</td>
<td>265000.00</td>
<td>180000.00</td>
<td>6.79</td>
<td>0.00</td>
<td>0.00</td>
<td>3905.67</td>
<td>0.00</td>
<td>3905.67</td>
<td>3905.67</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Bennett, Jane</td>
<td>111-11-1112</td>
<td>83000.00</td>
<td>7500.00</td>
<td>0.04</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Dashwood, Elinor</td>
<td>111-11-1114</td>
<td>85000.00</td>
<td>17500.00</td>
<td>20.59</td>
<td>11.57</td>
<td>7655.50</td>
<td>3405.65</td>
<td>0.00</td>
<td>3405.65</td>
<td>3405.65</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Dashwood, Mary</td>
<td>111-11-1115</td>
<td>265000.00</td>
<td>180000.00</td>
<td>6.79</td>
<td>0.00</td>
<td>0.00</td>
<td>3905.67</td>
<td>0.00</td>
<td>3905.67</td>
<td>3905.67</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>De Bourgh, Catherine</td>
<td>111-11-1119</td>
<td>130000.00</td>
<td>180000.00</td>
<td>13.85</td>
<td>11.58</td>
<td>2946.00</td>
<td>3905.67</td>
<td>3000.00</td>
<td>905.67</td>
<td>905.67</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Gardiner, George</td>
<td>111-11-1122</td>
<td>150000.00</td>
<td>15000.00</td>
<td>10.00</td>
<td>0.00</td>
<td>0.00</td>
<td>905.66</td>
<td>905.66</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
</tbody>
</table>
Earnings

- Two ways to calculate earnings
  - If you have transaction data already added, just click the ‘Update earnings with transaction data’ link
  - Otherwise enter the beginning balances plus contributions, & earnings in the table and click the update earnings button
Associated Match

- Associated match is match that a participant is no longer entitled to because of refunded deferrals
  - Also referred to as ‘Orphaned Match’
  - Amount is forfeited; no vesting applied
- ACP refund amounts are calculated first - refunds may take care of associated match

<table>
<thead>
<tr>
<th>Name</th>
<th>SSN</th>
<th>Comp</th>
<th>Contrib</th>
<th>ACR</th>
<th>Adj ACR</th>
<th>Prelim $</th>
<th>Refund</th>
<th>Associated Match Forf</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fonda, Henry</td>
<td>111-11-1117</td>
<td>175000.00</td>
<td>14000.00</td>
<td>8.00</td>
<td>5.75</td>
<td>3937.50</td>
<td>3217.90</td>
<td>0.00</td>
</tr>
<tr>
<td>Gable, Clark</td>
<td>111-11-1118</td>
<td>255000.00</td>
<td>16650.00</td>
<td>6.53</td>
<td>5.75</td>
<td>1987.50</td>
<td>5867.90</td>
<td>0.00</td>
</tr>
<tr>
<td>Hepburn, Audrey</td>
<td>111-11-1120</td>
<td>150001.00</td>
<td>10000.03</td>
<td>6.67</td>
<td>5.75</td>
<td>1374.97</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Hepburn, Katharine</td>
<td>111-11-1121</td>
<td>145000.00</td>
<td>11600.00</td>
<td>8.00</td>
<td>5.75</td>
<td>3262.50</td>
<td>817.90</td>
<td>0.00</td>
</tr>
<tr>
<td>Leigh, Vivien</td>
<td>111-11-1123</td>
<td>250000.00</td>
<td>18900.00</td>
<td>7.41</td>
<td>5.75</td>
<td>4237.50</td>
<td>8117.91</td>
<td>0.00</td>
</tr>
<tr>
<td>Stewart, Jimmy</td>
<td>111-11-1126</td>
<td>160001.00</td>
<td>12800.08</td>
<td>8.00</td>
<td>5.75</td>
<td>3600.02</td>
<td>2017.98</td>
<td>0.00</td>
</tr>
<tr>
<td>Wayne, John</td>
<td>111-11-1128</td>
<td>159000.00</td>
<td>12720.00</td>
<td>8.00</td>
<td>5.75</td>
<td>3577.50</td>
<td>1937.90</td>
<td>0.00</td>
</tr>
</tbody>
</table>
General Test - Cross Tested Plans

- New Comparability profit sharing allows sponsor to split population into groups and allocate a different amount/percentage to each group
- Participant’s allocation group code is set in census
- The allocation formulas are set in the Allocation Parameter section - Define Contribution Groups - dollar amount or percentage
- Requires ‘Cross Testing’ - tests benefits as well as contributions
- Allocation Type has to be ‘Specified’
  - To max out participants, allocate enough to their groups - software will cap at 415 limit
# General Test Parameters

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of General Test:</td>
<td>Cross Test RG at Midpoint</td>
</tr>
<tr>
<td>Testing Period:</td>
<td>Current Year</td>
</tr>
<tr>
<td>Override NRA:</td>
<td>Yes / No</td>
</tr>
<tr>
<td>Determination of age:</td>
<td>Last</td>
</tr>
<tr>
<td>Impute Disparity (May not be Yes if Cross Test and NRA &lt; 55):</td>
<td>Yes / No</td>
</tr>
<tr>
<td>Interest:</td>
<td>8.50%</td>
</tr>
<tr>
<td>Actuarial Table:</td>
<td>UP-1984</td>
</tr>
<tr>
<td>Override Gateway Test:</td>
<td>Yes / No</td>
</tr>
</tbody>
</table>

- Standard or Cross test
- Current year or account balances
- Imputed disparity
- Actuarial options
General Test Parameters

- Type of general test - suggest starting with cross test RG at midpoint
- Change to 70% if the average benefits test is failing
General Test Autosolve

General Test Results

Changes to allocation groups - Increase NHCEs

<table>
<thead>
<tr>
<th>Group</th>
<th>Percent</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>12,000</td>
<td>12,000</td>
</tr>
<tr>
<td>2</td>
<td>75,100</td>
<td>76,100</td>
</tr>
<tr>
<td>3</td>
<td>3,000</td>
<td>3,000</td>
</tr>
<tr>
<td>4</td>
<td>3,000</td>
<td>3,001</td>
</tr>
</tbody>
</table>

Please note that the corrections are approximate and that it may be necessary to run the solver more than once. Please note that the cost estimates are based on the allocation amounts entered in the Allocations Parameters and not actual allocations. Actual allocations will be lower if the allocation is reduced to comply with sec 415.

- Revise allocations and re-run test
- Back to Gen Test results

Average Benefit Test

<table>
<thead>
<tr>
<th>Override</th>
<th>NHCE Ben %</th>
<th>HCE Ben %</th>
<th>Ave Ben %</th>
<th>Average Benefit Test</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>28.00</td>
<td>56.73</td>
<td>47.68</td>
<td>FAIL</td>
</tr>
</tbody>
</table>

Gateway (May produce overrides to Profit Sharing Eligibility which may require Plan amendment)

- Auto Solve Gateway - Increase NHCEs
- Auto Solve Gateway - Decrease HCEs

Rate Group

- Auto Solve Rate Group - Increase NHCEs
- Auto Solve Rate Group - Decrease HCEs
Top-Heavy Test

• Top Heavy Parameters
  • Add other plan balances
  • Enter top-heavy status - first year only
  • Ending balance only or all transactions

• Top heavy section on Set Allocation Parameters
  ▫ Top heavy status feeds from top heavy parameters
  ▫ Can indicate if plan design meets top heavy requirements
  ▫ Opt to use match to meet TH minimums
  ▫ TH minimums go to all or non-key only
Top Heavy Test Parameters

Do not use!

Code plan as TH in first year

Set parameters to run test this year. Results will feed to next year.
Top-Heavy Troubleshooting

- Correctly identifying key employees
  - Make sure ownership & family columns are correct in all years
  - Review HCE/Key report to see who is key for this year
  - Review ‘Top Heavy for Next Year’ report to see key employees in the TH test

- Problems with top-heavy minimum contributions
  - Make sure TH section of allocation parameters is coded correctly
  - Nonelective source needs to be active
  - Key employees need to have contributions
Top-Heavy Troubleshooting

- Distributions are not being added back
  - Historical in-service distribution amounts can be entered in a supplemental grid for the first plan year using the ftwilliam software
    - Year one is the current plan year
  - Distributions taken in later years will pull from the transaction menu
    - Need to be coded as ‘Inservice’ transactions
  - Transaction batches need to be posted, not pending
Transaction Menu

- Options for adding transaction batches:
  - Upload from asset custodian
  - Create from the allocation
  - Create manually
  - Other options
    - Create beginning balances
      - Need posted prior year ending balance to add a populated batch
    - Select ‘From Sources’ to add batch with participant & source/account detail
    - Allocate Earnings
Transaction Menu

- Option to select and post/unpost all batches together
Options on Transaction Menu

• Create transaction batches by ‘pulling’ contributions from the allocation
• Compare the allocation numbers with the transaction batches
• ‘Push’ transaction data to the census to populate the contribution columns
  ▫ Allows you to run testing based on the numbers from the vendor

<table>
<thead>
<tr>
<th>Source</th>
<th>Batch from Alloc.</th>
<th>Compare Trans. to Alloc.</th>
<th>Alloc. from Batch</th>
</tr>
</thead>
<tbody>
<tr>
<td>401K</td>
<td>N/A</td>
<td>Differences Only</td>
<td>All</td>
</tr>
<tr>
<td>ROTH</td>
<td>N/A</td>
<td>Differences Only</td>
<td>All</td>
</tr>
<tr>
<td>MATCH</td>
<td>N/A</td>
<td>N/A</td>
<td>Create $36,335.00 Allocations</td>
</tr>
<tr>
<td>PS</td>
<td>N/A</td>
<td>N/A</td>
<td>Create $103,800.00 Allocations</td>
</tr>
</tbody>
</table>

No allocations for: MATCH, QNEC, PS, ROLLUNREL
Earnings Allocation

• Set formula on Work with Sources screen
  • Traditional vs. All transactions
    • Traditional = just $ going out
    • All Transactions = $ coming in and going out

• Current year weighting factors

• Posting Order is important - make sure all batches are posted before allocating earnings

• Date range is set on the main transaction screen
  ▫ Applies to statements & reports as well as earnings

• Accounts coded as Type ‘Brokerage’ allow earnings to be allocated to individuals
## Earnings Allocation - Basis Methods

**Current Year Factor = 100%;**
**Current Year Contribution Factor = 50%**

### Traditional Method

<table>
<thead>
<tr>
<th>Beginning Balance Adjusted by</th>
<th>Distributions</th>
<th>In-service distributions</th>
<th>ADP/ACP Corrective distributions</th>
<th>Insurance premium payments</th>
<th>Transfers Out, Forfeitures</th>
<th>Loan Distributions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subtracting 100% of</td>
<td>Distributions</td>
<td>In-service distributions</td>
<td>ADP/ACP Corrective distributions</td>
<td>Insurance premium payments</td>
<td>Transfers Out, Forfeitures</td>
<td>Loan Distributions</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adding 50% of</td>
<td>Contributions</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### All Transactions

<table>
<thead>
<tr>
<th>Beginning Balance Adjusted by</th>
<th>Distributions</th>
<th>In-service distributions</th>
<th>ADP/ACP Corrective distributions</th>
<th>Insurance premium payments</th>
<th>Transfers Out, Forfeitures</th>
<th>Loan Distributions</th>
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<td>Subtracting 100% of</td>
<td>Distributions</td>
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</tr>
</tbody>
</table>

**Current Year Factor = 100%;**
**Current Year Contribution Factor = 50%**
Uploading Vendor Files

- Spreadsheet with instructions by vendor is in the Help Center under Transactions
- General rules:
  - Always set up ftwilliam sources, and accounts if using, before uploading file
  - Also map vendor sources to ftwilliam sources
  - If the vendor file is a CSV, open it, and save as a CSV file
  - If a non-CSV file, do not open, just download & save
  - Some files need the contract number as part of the file name
Generic Upload

- Generic upload available for plans using a vendor we don’t have a custom feed for
- SRT upload is another option - easy to get data into the format they use
  - Need to use SRT source codes
- Contact support@ftwilliam.com for a sample template for either of the above
Client Package

- Set Printing Parameters - design style for reports & statements
  - Select style and orientation for each report or all reports
  - Custom messaging on statements is controlled by print style
- Select Reports - choose which reports to include in the package
- Print Package - open in MS Word or pdf
Global Print Settings

• Accessed from Tools/Settings Menu
• Allows designated admins to:
  ▫ Design new print styles - new styles added are available to all plans
    • Participant statement messaging is controlled by print style
  ▫ Select options for most standard reports
    • Order participants are listed
    • Additional information included, e.g. include SSNs, show fees separately on financial reports
    • Options selected will apply to all plans
Miscellaneous Menu

• Tasks that feed to other software modules - 1099-R & 8955-SSA can be run globally
  ▫ 5500 Data Report - participant counts
  ▫ 8955-SSA Export
  ▫ 1099-R Export

• Other tasks - can be run globally
  ▫ RMD - calculates required beginning dates and minimum distribution amounts

• All these tasks require the data scrub and one of the financial or vesting reports to be run
Miscellaneous Menu

- **Miscellaneous Reports**
  - **Summary of Test Results** - one page summary of all test results
  - **Plan Highlights** - includes testing parameters; intended for client use
  - **Vesting export reports** - two versions; both can be run at plan level or globally for all plans
    - Run vesting calculations
Tools & Settings

• Clone
• Workflow Grid
• Batch add year-end
• Print setting
• Global participant search
• Conversion upload
• History upload
• New tool to recalculate eligibility
Getting Help

• Two user guides are available – regular & quick start:

• Help Center
  ▫ Includes troubleshooting information on using the software

• Both the above are accessed from the Wolters Kluwer logo drop-down or the ‘Help’ link at the top right of any plan in compliance

• Contact support@ftwilliam.com if you can’t access the Compliance Help Center
Getting Help

- Compliance User Group
  - Meets the first Tuesday of most months at 12 Noon CT via webinar
  - Contact support@ftwilliam.com to join
- Call (800)596-0714 or email support@ftwilliam.com with specific questions - hours are 8 AM to 5 PM CT on weekdays
  - Please send emails from the plan you are working in - allows us to see the problem
  - Please don’t sent emails to our personal email accounts
Thank You for Attending

- We will respond to questions from the webinar in a follow-up note by early next week
- Please send further questions or feedback to support@ftwilliam.com