



## Technical Answer Group (TAG)

Available on our award-winning research platform – Cheetah™

*“Others may “Google” it, but I “TagData” it! I can almost always find what I need in the FAQ section, but if I don’t, submitting a question is easy and the answers are prompt and thorough. I love the TagData sense of humor that sometimes makes an appearance in communications. It lightens up sometimes tedious, complicated research.”*

–Cathy Wells  
Carr, Riggs &  
Ingram, LLC

### Direct answers to your ERISA and retirement research questions.

The **Technical Answer Group (TAG)** is a team of specialists, with an average of more than 25 years of TPA practice and pension experience, who respond to hundreds of technical questions submitted by pension professionals each day with relevant citations included.

**TAG** also provides you with links to primary source materials, access to an extensive database of more than 3,500 previously asked questions, quick reference tools, charts, industry and legislative news updates, and much more all within one dashboard.

### Highlights

- Submit a Question to TAG
- Frequently Asked Questions (FAQ) Database
- Practice Tools
- TAG Daily News
- Pension & Employee Benefits Treatises
- Agency Materials
- Rules & Regulations
- Laws & Statutes
- Archives – Law
- Cases (with archives back to 1960)

The screenshot displays the Cheetah™ interface for the Technical Answer Group (TAG). The top navigation bar includes 'Home', 'TECHNICAL ANSWER GROUP - TAG', 'Titles', 'Practice Tools', 'Favorites', 'History', 'Folders', 'Saved Items', and 'News'. A search bar is located at the top right with a 'CITATION SEARCH' button. The main content area is divided into several sections:

- SEARCH OR BROWSE WITHIN TAG FAQ DATABASE:** Includes a search term input field, a search button, and a dropdown for 'All Topics'.
- Submit a Question to TAG:** A form for submitting questions, including fields for 'Subject matter', 'Relevant Background Information', and 'Specific Question'. It also features a 'SUBMIT' button and a checkbox for 'I use fwilliam.com plan documents'.
- PRACTICE TOOLS:** A section with a gear icon containing links to 'QUICK REFERENCE SPREADSHEETS AND CHARTS' (with sub-links for 'Catch-up Contribution Worksheet', 'Controlled Group Spreadsheet', and 'Covered Compensation Tables') and 'OTHER TOOLS, CALCULATORS AND DECISION TREES' (with sub-links for 'CCH SmartTool: Benefit Facts & Figures', 'Glossary of Pension Terms', and 'Maximum Loan Amount Calculator').
- CONTENT:** A section with a gear icon containing two columns of links: 'PENSION & BENEFITS TREATISES' (with links to 'Pension Answer Book - Krass', '401(k) Answer Book - Great-West Financial', and '403(b) Answer Book - Seymon-Hirsch and Anderson-Briggs') and 'AGENCY MATERIALS' (with links to 'IRS Notices', 'IRS Revenue Procedures', and 'IRS Revenue Rulings').
- NEWS HEADLINES:** A section with a gear icon containing a link to 'TAG NEWS' and a sub-link for 'Fiduciary News—Exclusive Interview: Ric Edelman Says Req RI "Unlikely"'. A 'SEE ALL' button is also present.

“TAG is my #1 resource for research and findings. When submitting a specific question to the TAG staff, the answers received are always very thorough and precise.”

–Michele Belladonna  
Partner, Red Bank Pension Services, Inc.

### How to Submit a Question to TAG

Type your question and any additional relevant background information into the “Submit a Question” widget and instantly submit your question to our team of specialists!

**Submit a Question to TAG**

**Overview**

Subject matter

**Relevant Background Information**

Type here your relevant information

**Specific Question**

Type here your question

I use fwilliam.com plan documents SUBMIT

### 3,500+ Frequently Asked Questions (FAQ) Database

Search the entire TAG Dashboard, including government source documents and optional treatises, or only the TAG FAQ database via a specialized search widget – which provides quick access to approximately 3,500 previously and frequently-asked questions from other pension professionals. You can search by keyword or phrase, and by topic selected or the entire FAQ database.

Browse more than 45 FAQ topics!

The screenshot shows a web browser window with the URL <https://stg.wkcheetah.com/#/read/TAG/13769d527d5e1000a92f549f3520933402fch-da-filter1WKUS-TAL-DOCS-PHC-%7B8EAACC15-EC>. The page title is 'TAG FAQs'. On the left, a 'CONTENTS' sidebar lists various topics, with '401(k) - ADP/ACP testing' selected. The main content area displays a question and answer for '06/14/2019 - Q: Can the one-to-one correction method use the otherwise excludable rules?'. The answer states: 'No; this is not permissible. From Rev. Proc. 2019-19'. Below this, there are sections for 'APPENDIX B CORRECTION METHODS AND EXAMPLES; EARNINGS ADJUSTMENT METHODS AND EXAMPLES' and 'SECTION 2. CORRECTION METHODS AND EXAMPLES', which includes sub-sections for '.01 ADP/ACP Failures', '(1) Correction Methods', and '(b) One-to-One Correction Method'. A footnote at the bottom reads: '(f) General. In addition to the correction method in Appendix A, a failure to satisfy the ADP test or ACP test may be corrected by using the

“I have found TAG a very useful resource over the years, and the team has been always professional and reliable.”

–**Nadeen Lawrence**  
Pension Administrator,  
Frye Retirement  
Planning

## Practice Tools

Here you'll find helpful and easy-to-use tables, charts, spreadsheets and information—all in one place. Need to verify who is a highly compensated employee? Use our chart and find out in a matter of seconds. Need to know what the taxable wage base was in 1984? We have all the pension limits listed since 1975!

- Catch-up Contribution Worksheet
- Controlled Group Spreadsheet
- Covered Compensation Tables
- HCE Determination by Year
- Historical Limits
- Plan Comparison & Summary
- Self-Employed Worksheet
- CCH SmartTool: Benefit Facts & Figures
- Glossary of Pension Terms
- Maximum Loan Amount Calculator
- Plan Distribution Rollover Decision Tree
- SIMPLE 401(k) and other Plans Comparison Chart
- State Pension Distribution Withholding and Reporting Compare

DB withholding rules	
Jurisdiction	DB withholding rules
California	Private and public employers: Distributions (periodic, non-periodic, lump-sum, etc) are subject to state income tax withholding, unless recipient elects no withholding. (Cal. Unempl. Ins. Code Sec. 13028; Cal. Code Regs. tit. 22 Sec. 4328-1; California Withholding Guide; Cal. Pub. DE 231P)
Illinois	Private and public employers: Distributions are not subject to withholding if made under a qualified plan. Recipients may enter into a voluntary withholding agreement with a payor. The agreement must be in writing. Withhold the amount agreed upon or a flat 5%. (ITA Sec 203(a)(2); 86 Ill. Admin. Code 100.7000; 86 Ill. Admin. Code 100.7030(c); Form IL 1040 Instructions; Pub. 120, Retirement Income)
New York	Private and public employers: Voluntary withholding is permitted. Payor must withhold if requested to. (NYS-50, Employer's Guide to Unemployment Insurance, Wage Reporting, and Withholding Tax).
Federal/state combined FIRE filing	
Jurisdiction	Federal/state combined FIRE filing
California	Private and public employers: Yes (IRS Pub. 1220 (Specifications for Filing Forms 1098, 1099, 3921, 3922, 5498, 8935, and W-2G, Electronically), (2/2016)).
Illinois	Private and public employers: Yes (IRS Pub. 1220 (Specifications for Filing Forms 1098, 1099, 3921, 3922, 5498, 8935, and W-2G, Electronically), (2/2016)).
New York	New York does not participate in the FIRE system.
Form 945 or state equivalent	
Jurisdiction	Form 945 or state equivalent
California	Private and public employers: Employers/payors must report state income tax withheld from nonpayroll items on Forms 591 or 592. Federal Form 945 may be used and is due by January 31 (February 10 if deposits were made on time) of the following year. Form DE 9, Quarterly Wage and Withholding Report, is used to report withholding from payments of deferred income to California residents. It is due the first of each month following the end of the quarter. (Cal. Unempl. Ins. Code Sec. 13028; Reg. 18662-8, 18 CCR; Cal. Code Regs. tit. 18 Sec. 26131-5. Cal. Code Regs. tit. 22 Sec. 4325-1; California Withholding Guide)
Illinois	Private and public employers: No provision on reporting nonpayroll items, including pension distributions, to the state other than federal Form 1099-R.
New York	No provision for reporting nonpayroll pension items other than Forms NYS-45 and NYS-45-ATT.

## Pension & Benefits Treatises

More than 50 industry-leading Wolters Kluwer Pension and Benefits authoritative treatises are fully integrated and available on the TAG Dashboard (*additional fees apply*), including *Pension Answer Book*, *401(k) Answer Book*, and *5500 Preparer's Manual*.

*“The [TAG] Q&A is a great source of information. The responses to questions are always well-reasoned and specific sources being provided helps with further research.”*

—Uniglobal

## TAG Daily News

Daily email updates and late-breaking news concerning the DOL, IRS, PBGC, and other industry sources. Missed an update? Check the TAG news archive, which contains the current three weeks as well as the past three weeks of news.

## Agency Materials

- IRS Notices
- IRS Revenue Procedures
- IRS Revenue Rulings
- Forms & Instructions

- IRS Publications
  - DOL Opinion Letters
  - Executive Orders
- And much more!

## Rules & Regulations

- ERISA Regulations
- Federal Tax Regulations
- IRS Notices of Proposed Rulemaking

- Treasury Decisions
- Treasury Department News Releases

## Laws & Statutes

- Committee Reports
- Constitution of the United States
- Enacted Laws

- ERISA Law
- Internal Revenue Code
- Other Federal Pension Laws and Regs

## Cases

- Pension and Welfare Benefit Cases (archive back to 1960)
- U.S. Tax Cases

- U.S. Tax Court Regulars
- And more

Visit [tagdata.com](http://tagdata.com) or call 1-800-596-0714 to learn more.