

ftwilliam.com
Compliance
User Group
Meeting #33

April 5, 2016

Agenda

- New ftwilliam.com 'Train the trainer' initiative
- Information about certain supplemental grids
- Grid mapping
- Using the compliance forum – topic list added on user group materials
- Updated compliance user guides released



Train the Trainer Initiative

Janice Herrin

Train the Trainer

- New Initiative in the planning stage
- ftw offer more training to a designated, in-house, Compliance Module Expert
 - Ensure the expert is comfortable with basic features to train other users
 - Train expert the steps for typical trouble shooting
 - Train on Top Ten support issues
 - Offer suggestions on ftw features that your company may not be using - 'Is there an easier way'?

Train the Trainer

- Why your firm should have an ftw expert
 - Standardization of processing and correction methods
 - Improve processing efficiencies
 - Maintain control of internal policies and procedures
 - Determine if more formal training is needed – industry or software.
 - Have a go-to-person for basic questions and training

Train the Trainer

- We will be sending out a survey
 - Please complete it
 - We need to know if you have any interest in the project or any suggestions





Supplemental Census Grids

Janice Herrin

Adding Grids on the OIER Screen

Select Grids	
Participant Lookup	None
Service Grid	None
Initial Eligibility Grid	* ftw Override Initial Eligibility (58a0e0d) Edit Data Download: Upload:
Continuing Eligibility Grid	* ftw Correct 410(b) Failure (cb75a0f) Edit Data Download: Upload:
HCE Grid	* ftw Override HCE Key (51e8e47) Edit Data Download: Upload:
Key Grid	None
Allocation Grid	None
410(b) Grid	None
ADP/ACP Grid	None
General Test Grid	None
UD Grid 1	* ftw Catchup and Excess Report (51e5089) Edit Data Download: Upload:
UD Grid 2	* ftw First Year Supplemental Census Grid (a79ad3f) Edit Data Download: Upload:
UD Grid 3	Custom Report (2c75e5c) Edit Data Download: Upload:
UD Grid 4	None
UD Grid 5	None

- Labelled drop-downs provided for convenience
- It doesn't matter which drop-down you use!

Supplemental Grids

Name	Used to
* ftw Beneficiary Fields	Enter and review beneficiary fields
* ftw Catchup & Excess Report	Review catchup data and excess contributions
* ftw Catchup & Excess Report Fiscal	Same as above for non-calendar year plan
* ftw Contribution Upload	Upload contributions
* ftw Correct 410(b) Failure	Override continuing eligibility to correct failed 401(b) test
* ftw DER Conversion	Convert data from Relius, the first plan year in ftw system
* ftw DER Conversion 2015	Same as above for plan years 2015 and later
* ftw Exclude by Class	Enter employee class codes
* ftw First Year Supplemental Census Grid	Enter supplemental data for the first plan year in ftw
* ftw General Test Acct Bal	Enter general test account balances for testing – select 'Account Balances' for 'Testing Period' option
* ftw Override HCE Key	Override HCE and Key data
* ftw Override Initial Eligibility	Override initial eligibility and entry dates
* ftw Roth and Roth Rollover	Enter Roth data and Roth rollover contributions.
* ftw Self Employment Calcs	View self-employed calculations
* ftw Top Heavy Allocations	Review top heavy & other employer contributions

Why add extra grids on the OIER screen?

- Add supplemental data
 - Run custom reports
 - Provide more detail on calculations
 - Use individual overrides
-
- Now let's look at some examples of system grids that you can use for the above.....

Adding Supplemental Data

- * **ftw First Year Supplemental Census Grid**
 - Years of service for eligibility by source, & for vesting
 - In-service distributions for Top Heavy testing
 - Key employee indicators:
 - Key as of determination date
 - Former key
 - Prior year statutory compensation
 - Top paid group – prior year
 - Two additional columns for fiscal year plans only for deferrals & catch-ups made in the calendar year ending in the current year

Adding Supplemental Data

- * **ftw Beneficiary Fields** - add primary beneficiary's name & birthdate; secondary beneficiary name only
- * **ftw Contribution Upload** – use when uploading contributions when the fields are not on the primary census grid e.g. QNEC, QACA, Davis-Bacon

Adding Supplemental Data

- * **ftw Exclude by Class** – use when the plan has a class exclusion, code employee as 'Other' in EE Class column; EE Class Code field also needs to be populated
- * **ftw Roth and Roth Rollover** – add the first year that Roth contributions were made - for five year clock - and rollover amounts, taxable & non-taxable separately

Overrides

- * **ftw Override HCE Key**
 - Add HCE& Key indicators
- * **ftw Override Initial Eligibility**
 - Override eligibility & entry dates for some participants or globally
- * **ftw Correct 410(b) Failure**
 - Override continuing eligibility, typically to bring participants in to pass 410(b) coverage test

Running Custom Reports

- Design a custom grid in the Census link Create/Edit Grids
- Add to OIER screen in one of the UD drop-down boxes
- Open in Word or Excel
 - Word version available for client package – SSNs are masked

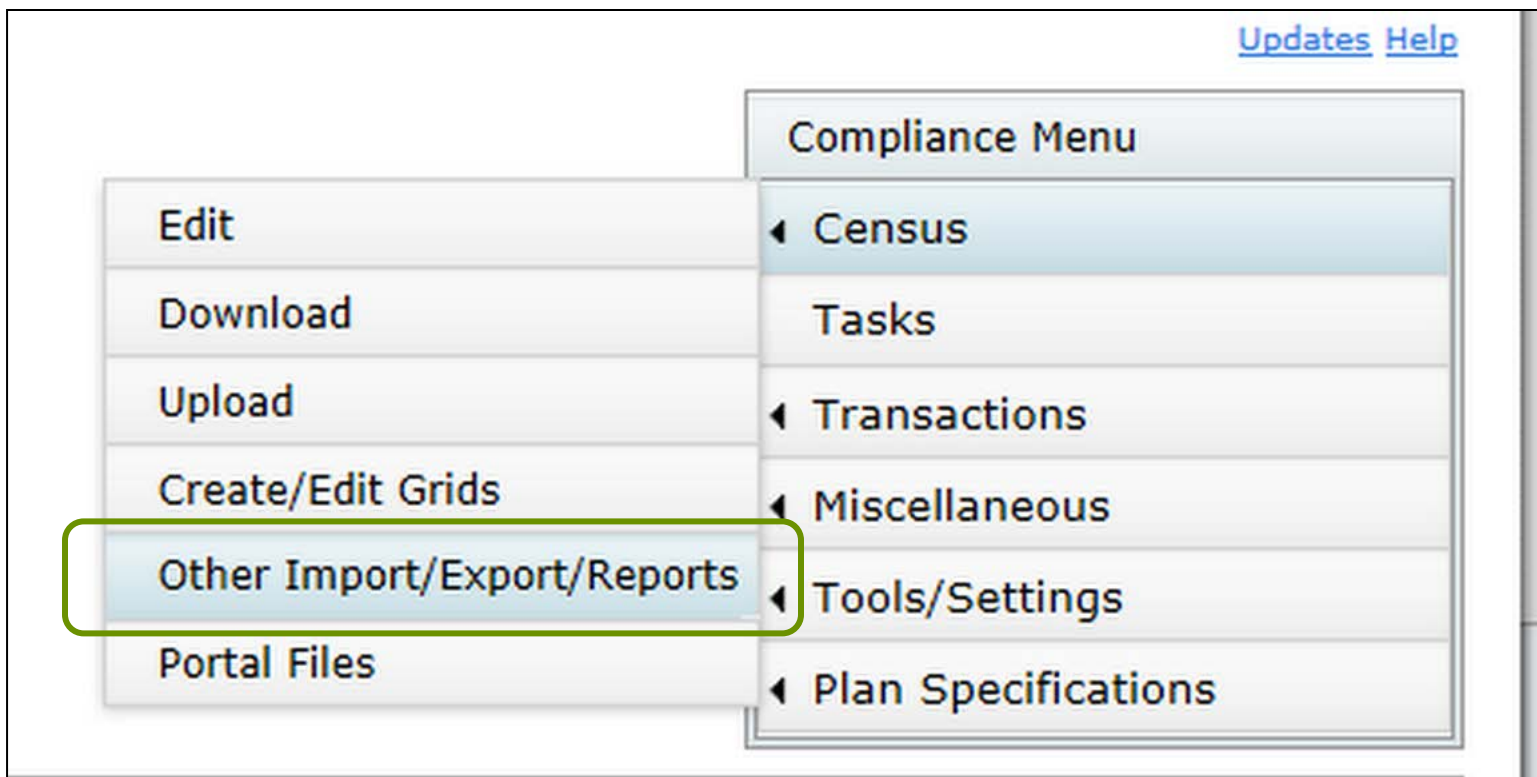
More Detail on Calculations

- *** ftw Catchup and Excess Report &**
- *** ftw Catchup and Excess Report Fiscal**
 - See where catch-ups & excess contributions are coming from –
 - Catch-ups can be 402(g); 415; plan limit or ADP
 - Excesses can be 402(g); 415 or plan limit
 - Fiscal version includes 'Pre-calendar Year' fields – shows deferrals, catch-ups and excesses from calendar year ending in current plan year

More Detail on Calculations

- *** ftw Self Employment Calculations**
 - See deductions for share of common law employees and taxes
- *** ftw Top Heavy Calculations**
 - See breakdown of nonelective contributions between employer contributions and additional required to meet top heavy minimums

How & Where you add the grids





Grid Mapping

Jane Nickalls

Grid Mapping

- Mapping is pre-set on the four * ftw primary census grids
 - Mapping not required on supplemental grids
 - When uploading a supplemental grid, select 'No Map' option
- There are multiple compensation fields used in the calculations done by the data scrub
 - Typically feed from statutory or entry date compensation field on grid
- Hours fields also feed

Grid Mapping

View mapping | Please note that mapping will only occur on the grid selected for uploading/entering census data.

Short Description: Primary 1 Census | Excel Download file type:

Long Description: Used to enter census data for 401(k) plans

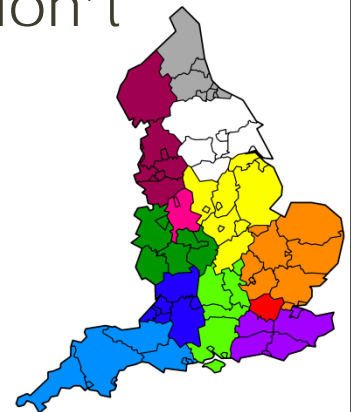
Description: * ftw Primary 1 Census (comp and comp after elig)

System Field	Grid Field	Custom map
Service_EligibilityHours	On data entry grid	N/A
Service_EligibilityHoursInitial	<input type="text" value="Service_EligibilityHours"/>	<input type="text"/>
Service_VestingHours	<input type="text" value="Service_EligibilityHours"/>	<input type="text"/>
Service_ParticipationHours	<input type="text" value="Service_EligibilityHours"/>	<input type="text"/>
Compensation_ElectiveDeferral	<input type="text" value="Compensation_FromEntry1"/>	<input type="text"/>
Compensation_Matching	<input type="text" value="Compensation_FromEntry1"/>	<input type="text"/>
Compensation_MatchingSH	<input type="text" value="Compensation_FromEntry1"/>	<input type="text"/>
Compensation_NonElective	<input type="text" value="Compensation_FromEntry1"/>	<input type="text"/>
Compensation_NonElectiveSH	<input type="text" value="Compensation_FromEntry1"/>	<input type="text"/>
Compensation_TopHeavy	<input type="text" value="Compensation_Statutory"/>	<input type="text"/>
Compensation_ACPTesting1	<input type="text" value="Compensation_FromEntry1"/>	<input type="text"/>
Compensation_ACPTesting2	<input type="text" value="Compensation_FromEntry1"/>	<input type="text"/>
Compensation_ADPTesting1	<input type="text" value="Compensation_FromEntry1"/>	<input type="text"/>
Compensation_ADPTesting2	<input type="text" value="Compensation_FromEntry1"/>	<input type="text"/>
Compensation_NonElectiveTesting	<input type="text" value="Compensation_FromEntry1"/>	<input type="text"/>
Compensation_Statutory	On data entry grid	N/A
Compensation_Statutory_FromEntry	<input type="text" value="Compensation_Statutory"/>	<input type="text"/>
Compensation_Statutory_PriorYear	<input type="text" value="None"/>	<input type="text"/>
Compensation_Statutory_CalYr	<input type="text" value="Compensation_Statutory"/>	<input type="text"/>
Compensation_ExclDeferrals	<input type="text" value="Compensation_FromEntry1"/>	<input type="text"/>
Compensation_Deduction	<input type="text" value="Compensation_Statutory"/>	<input type="text"/>

- View mapping on system (* ftw) grids
- Edit mapping on custom grids
- Note that changing mapping only does not change grid ID

How Does Mapping Get Messed Up?

- User creates new primary census grid from scratch and doesn't set up mapping
 - Better to copy a primary system grid and edit
- User copies one of the primary system grids and deletes the plan compensation column
 - Fields that map from plan comp now don't map



Troubleshooting Mapping

- The following are potential issues caused by incorrect mapping
 - Allocation or test run based on the wrong compensation
 - Prior year compensation is overridden by current year, rather than actual prior year being used
 - Allocation or test doesn't run
 - Excess contributions on 415 report

Compliance User Forum

Jane Nickalls

Compliance User Forum

- Troubleshooting help for the software
- Share ideas, ask questions – both from other users and the ftw support team
- Slides for user group meetings posted
- Go to <https://ftwilliam.zendesk.com>
 - If you have emailed support previously you are already registered
 - Click the link to sign up
 - You will receive an email with a link to a website to set a password
 - Contact support@ftwilliam.com if you have a problem accessing the forum

Sign up to ftwilliam.com support

Please fill out this form, and we'll send you a welcome email to verify your email address and log you in.

Your full name *

Your email *

Your Twitter

I'm not a robot



reCAPTCHA
[Privacy - Terms](#)

Sign up

[cancel](#)

Support Software by Zendesk

- Click the link to sign up

Compliance Software Users Forum »

Eligibility (4) »

- Clearing bad termination dates
- Eligibility - first year on ftw, ppt worked fewer than 1000 hrs this year but more
- Eligibility and/or entry dates are incorrect

Contributions (4) »

- I'm uploading match on the census but the amounts are not sticking
- How does the software handle a plan with triple stack match?
- When I do the allocation the nonelective contributions are not calculating

Loans (8) »

- Loans are an investment
- How do you delete a loan?
- Loans - No links to the loan module

Compliance Software User Group Materials (28) »

- Slides from Compliance Software Refresher Webinar February 2, 2016
- Slides for User Group Meeting January 5, 2016
- Slides for User Group Meeting December 1, 2015

Transactions (10) »

- The Standard - Asset Custodian
- Switching Asset Custodians Mid Year
- Vendor files - file types & tips

Census (1) »

- Troubleshooting Uploading the Census

HCEs & Keys (3) »

- Top Paid Group - Tie Breaker Determination
- Someone should be an HCE or key and is not
- First year on ftw - If the Top Paid Group option is selected

Vesting (3) »

- 1st year on ftw - Vesting is incorrect
- Why are my prior year terms shown as 0% vested?
- How do I get the vesting to be correct for my prior year terms?

Top Heavy Testing (3) »

- Top-heavy minimum amounts not being calculated
- In-service distributions are not being added back to the balances in the TH test
- My top heavy test shows zero balances

Allocations (2) »

- Allocation won't run
- 'Maximize' option won't work

Miscellaneous (4) »

- Fixing duplicate participant records in the census
- End of Year Checklist
- Recording of Webinar on the ftwilliam Compliance Software New User Interface

Compliance User Forum Updates

- Forum is now accessible from the new Help page
- List of topics from user group meetings added – listed alphabetically for ease of use
- Please let us know your thoughts and suggestions on the forum





Updated Compliance User Guides

Melissa Howard

User Guides

- Demo

Open Forum

- Next meeting – Tuesday, May 3, 2016
- Ideas for future agenda items?
- Questions, thoughts, suggestions.....
- Thank you for attending and look out for that survey!