

ftwilliam.com

Administration Software User Group Meeting

Meeting #6 - March 5, 2013



Wolters Kluwer
Law & Business

Agenda

- ◉ Coverage testing
 - The 410(b) coverage test
 - Options when failing the test
 - Tips for testing with the ftwilliam.com software
- ◉ Enhanced 'Clone me' feature
- ◉ New tool offered to user group
- ◉ Open discussion

410(b) Coverage Testing

- ◉ Required for each component:
 - Elective
 - Match
 - Nonelective
- ◉ Plan needs to pass either:
 - Ratio Percentage test, or
 - Average Benefits test
- ◉ Avoid the test by adopting a standardized prototype plan

Ratio Percentage Test

- ◉ Compares the percentage of NHCEs benefitting to percentage of HCEs
 - Must be at least 70%
- ◉ Benefitting means receiving an employer contribution or forfeiture allocation
- ◉ May test otherwise excludable employees
 - 'OEE' –separately
- ◉ Test non excludable employees



Excludable Employees

- ◉ The following may be excluded from the testing group:
 - Employees not meeting plan's age & service requirements
 - Terminated employees with fewer than 500 hours, not benefitting from the plan
 - Collectively bargained employees when the plan covers non-CBA employees
 - Non-resident aliens

Plan Design

- Based on employee demographics, the following may result in failure of the ratio percentage test:
 - Last day rule
 - Hours requirement
 - Exclude by class provision

When the Ratio Percentage Test Fails

- ◉ Options are:
 - Bring more people in to receive the employer contribution – plan document should address
 - Do the Average Benefits test
- ◉ In ftw document see questions C24 & C34
 - Do not automatically fix
 - Add just enough
 - Add all

When the Ratio Percentage Test Fails

- ◉ Other documents may offer fewer options
 - First - eliminate the hours requirement
 - Second – add back terminated employees, starting with the latest termination date

Average Benefits Test

- Two parts – both must be satisfied:
 - Nondiscriminatory classification test – looks at whether employees benefiting represent a reasonable & nondiscriminatory group
 - Average benefit percentage test – compares average allocation rate for HCEs vs. NHCEs



Tips for Testing in ftw

- ◉ 410(b) coverage testing in 'Do Combined Test' link
- ◉ Set combined test parameters:
 - Plan aggregation
 - Disaggregation of otherwise excludables
- ◉ Failed ratio percentage test => average benefits test runs as part of combined test



Tips for Testing in ftw

- Always do combined test before general test
- Don't do general test unless needed

Select Task		
Edit Census Review Docs Portal Download Current Download Prior Upload Census		
Other Import/Export/Reports		Print Reports
Scrub/Eligibility Parameters	Do Data Scrub/Elig Calc (Run)	Print Reports
Set Allocation Parameters	Do Allocations (Run)	Print Reports
Set Combined Test Parameters	Do Combined Test (Not run)	Print Reports
Set ADP/ACP Testing Parameters	Do ADP/ACP Test (Not run)	Print Reports
Set General Test Parameters	Do General Test (Not run)	Run Combined
Set Top Heavy Test Parameters	Do Top Heavy Test (Not run)	Print Reports
Printing Parameters/Client Package		
Set Printing Parameters	Select Reports	Print Package
Miscellaneous Tasks		
RMD Menu Vesting Export		
8955-SSA Export Menu 1099-R Export Menu		
5500 Data Report		
Global Participant Search Summary of Test Results		

Enhanced 'Clone Me' Feature

- ◉ New option to clone a plan to a different company
 - Clone plan specifications only, or
 - Clone plan specs and participant data
- ◉ See the user guide for instructions

Plan Administration Menu

Company: **ABC Company**

Plan: **Sample 401(k) Plan**

Plan Type: **401(k)**

Year End: **2011-12-31** [Change Year End](#) | [Add New Year End](#) | [Delete This Year End](#)

[Clone Me to this company](#) | [Clone Me to another company](#)



Steps to Clone a Plan

1. Add a new plan to the destination company - this is the destination plan.

Wolters Kluwer Home | Help | Support | Admin Menu | Log out

Select Plan

[Return to Previous Page](#)

Company: **Test Company** [Delete Company](#) [Select new Company](#)

Plan: [Add Plan](#) [Delete Plan](#)

[Select Plan](#)


2. Select the original company and plan and go to the admin software

Clone me steps (cont.)

3. Then click the applicable 'Clone Me' link at the top of the screen.
4. Choose the destination plan as the plan you are cloning to.
5. Select 'Clone Plan Specs only' or 'Clone Plan Specs and Participant Data'.

Plan Administration Menu

Company: **ABC Company**
Plan: **Sample 401(k) Plan**
Plan Type: **401(k)**
Year End: **2011-12-31** [Change Year End](#) | [Add New Year End](#) |
[Clone Me to this company](#) | [Clone Me to another company](#)

 Wolters Kluwer [Help](#)

Clone a Plan

Select Plan to clone to:
.Test Company, Test 1

[Clone Plan Specs and Participant Data](#) | [Clone Plan Specs Only](#)

Clone Me Options

- ◉ Cloning Plan Specs Only
 - Plan Parameters
 - Investment accounts and sources
- ◉ Cloning Plan Specs and Participant Data
 - Plan parameters
 - Investment accounts and sources
 - Census data
 - Transaction batches
 - Participant loans
 - Ability to clone multiple plan years
 - Important to clone the plan years in order.



New Tool Just for this Group

- ◉ Users forum
 - Accessed through Zendesk
 - Users will need to update their account & create a password
- ◉ This will eventually be extended to all admin users
- ◉ Forum for other software modules will follow



Log in to ftwilliam.com support

Email address

Sign in using



Password

or

(Help! I don't know what to enter here!)

Remember me on this computer

Log in

New to ftwilliam.com support?

[Sign up to submit and track your requests online. »](#)

No password?

If you've communicated with our support staff through email previously, you're already registered. You probably don't have a password yet, though.

- ◉ <https://ftwilliam.zendesk.com>
- ◉ If you have emailed support previously you are already registered
- ◉ Click the link to create a password
 - You will receive an email with a link to a website to set a password

Welcome back, Jane Nickalls

Forums

Overview | Recent

Administration Software Users Forum »

Eligibility (3) »

- Elig - First year on ftw, pvt worked < 1000 hrs this year but more in prior years; shows a
- Elig - First year on ftw, pvt worked 1000 hrs this year but fewer in prior years so shows a
- Eligibility or entry dates are incorrect

Contributions (1) »

- non-calendar year plan and I need to somehow tell the system what the catch-up contribu

Loans (6) »

- Loans are an investment
- loans - No links to the loan module
- Conversion loan - amortization schedule from ftw does not match the one from the prior

Transactions (1) »

- My transaction file will not upload - I keep getting an error message.

HCEs & Keys (3) »

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

Vesting (2) »

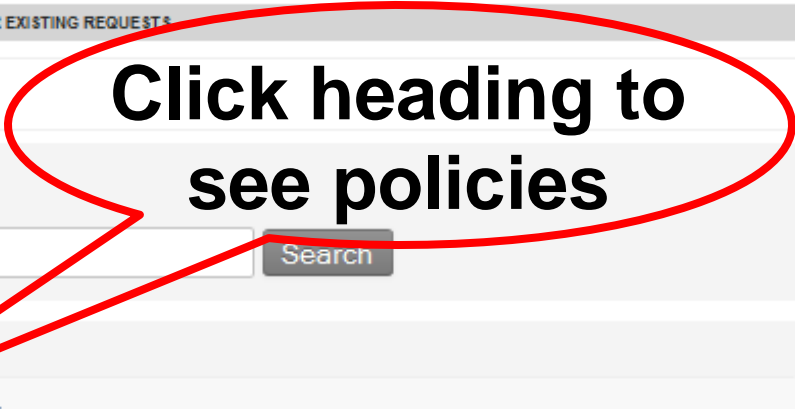
- Why are my prior year terms shown as 0% vested?
- 1st year on ftw - Vesting is incorrect for terminated participants

Allocations (4) »

- Allocation won't run - nonelective
- Self-Employment Income Calculation
- Allocation won't run

Investments (1) »

- participant investment splits



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Forums

Administration Software Users Forum

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(All)

Click Heading to See Policies

Forums / Administration Software Users Forum

Overview | **Recent**

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Administration Software Users Forum

Welcome!

This forum is for use by the members of the ftwilliam.com Admin User Group. Discussions are facilitated by ftwilliam.com staff but meant to be a place for user-to-user interaction. The group meets the first Tuesday of each month at 12:00 CST.

The Administration Software Users Group forum is designed to be a resource site for our Admin User Group members to collaborate, share best practices, hints and tips with each other about ftwilliam.com administration software. Though a professional community, we intend this forum to have an informal atmosphere. Please feel free to share benefit topics that are important to you; that you need help with or had success with!

Role of ftwilliam, Wolters Kluwer Law & Business (Ftw):

* Will moderate discussions and assist in organizing comments and articles into appropriate/helpful categories.

* Will attempt to privately follow up directly with users if incorrect or inappropriate comments are made. Users will then have the opportunity

Forum Policies

- ◉ Ftwilliam.com will:
 - Moderate discussions and categorize postings
 - Follow up directly with users if incorrect or inappropriate comments are made
 - Not police every comment but will remove abusive/inappropriate comments and may rescind user privileges
- ◉ We respectfully request that the forum not be used as an advertising medium



Using the Forum

- ◉ Click on a topic – add article or subscribe
 - Subscribe means you receive an email when updates are made
- ◉ Click on an article – add comments
- ◉ Search feature
- ◉ Submit a request – same as emailing support@ftwilliam.com



Click on a Topic

- Search
- Subscribe
- Add a new article

The screenshot shows a forum page titled "Forums / Administration Software Users Forum / HCEs & Keys". The page features a search bar with a magnifying glass icon and a "Search" button. To the right of the search bar is a "subscribe" button with an envelope icon. Below the search bar, there are two tabs: "Overview" and "Recent". To the right of the "Recent" tab is an "Add Article" button. The main content area displays three forum posts, each with a document icon, a title, and the author's name and date. The first post is "First year on ftw - if the Top Paid Group option is selected" by Aimee Nash on December 27, 2012. The second post is "Someone should be an HCE or key and is not" by Aimee Nash on December 27, 2012. The third post is "Top Paid Group - Tie Breaker Determination" by Melissa Howard on Jan 10. Red circles highlight the "Search" button, the "subscribe" button, and the "Add Article" button.

Forums / Administration Software Users Forum / HCEs & Keys

search Search

subscribe

Overview | Recent

Add Article

First year on ftw - if the Top Paid Group option is selected
Aimee Nash December 27, 2012

Someone should be an HCE or key and is not
Aimee Nash December 27, 2012


Top Paid Group - Tie Breaker Determination
Melissa Howard Jan 10

Click on an Article

- Add comments or questions
- Indicate that you found helpful

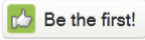
Forums / Administration Software Users Forum / HCEs & Keys ✉ subscribe

Top Paid Group - Tie Breaker Determination

 Melissa Howard
posted this on Jan 10 04:04 pm

To break a tie if the top paid group election is used and there is more than one HCE with the same salary, the system will simply select the first employees in the census meeting that criteria.

For example, if your top paid group includes 2 employees and you have 3 employees all with the highest amount of compensation, the first two of those employees on the imported census would be marked as being in the TPG.

0 people found this useful. 

Add a comment

B *I* U ABC ↺ ↻ ↷ ☰ ☰

Attach file » Save comment

Tips for Support Requests

- For faster response include the following:
 - Company & plan name
 - Year-end
 - Example of unexpected result e.g. name of participant whose eligibility appears incorrect



Open Discussion

- ◉ Next meeting – Tuesday, April 2, 2013
- ◉ Ideas for future agenda items?
- ◉ Questions, ideas, suggestions.....
- ◉ Thank you for attending!

