



FTWILLIAM.COM COMPLIANCE MODULE USER GROUP MEETING

TUESDAY SEPTEMBER 10, 2019

AGENDA

- Fiscal year plans
- Changing Social Security numbers
- New releases – plan export feature
- Tips of the month
- Wrap-up

FISCAL YEAR PLANS

HOW TO SET UP AND PROCESS A NON-CALENDAR YEAR PLAN IN
FTWILLIAM.COM

CONTRIBUTION & COMPENSATION LIMITS

Limit	2017	2018	2019
HCE	\$120,000	\$120,000	\$125,000
Key (Officer)	\$175,000	\$175,000	\$180,000
Key (1% Owner)	\$150,000	\$150,000	\$150,000
Compensation	\$270,000	\$275,000	\$280,000
415 Limit	\$54,000	\$55,000	\$56,000
SS Limit	\$127,200	\$128,400	\$132,900
402(g)	\$18,000	\$18,500	\$19,000
Catch-up	\$6,000	\$6,000	\$6,000

FISCAL YEAR PLAN – WHAT LIMITS ARE USED?

- 415 Dollar limit: End of plan year
- Compensation Cap: Beginning of plan year
- SS Integration level: Beginning of plan year
- HCE Compensation: As of year in which look back year begins
- Key Compensation: As of year in which look back year begins
- 402(g) limit: Based on calendar year, so both years
- Catch-up limit: Based on calendar year, so both years

EXAMPLE - FISCAL YEAR PLAN LIMITS

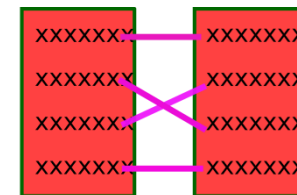
PLAN YEAR 7/1/2018 - 6/30/2019

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Red indicates the limits that would be used

FISCAL YEAR PLAN IN FTW COMPLIANCE

- Add First Plan Year End
 - Read screen carefully and modify plan year-end – the default is the current calendar year; i.e. 12/31/2019
- Choose the right primary census grid
 - Suggested grid is * ftw Primary 3 Census Fiscal Plan Year (efb0e0a)
 - Modify to remove superfluous columns if you like, but please don't mess with the mapping!



MAPPING

PRIMARY CENSUS GRID

- Elective Deferrals field - enter ALL 401(k) contributions made during the plan year – i.e. July 1, 2018 - June 30, 2019 for PYE 6/30/2019
- ElectiveDeferralPreCalYr field - enter 401(k) contributions made prior to 1/1 in plan year – i.e. July 1 - December 31 2018 for PYE 6/30/2019
- Grid has the same fields for Roth Contributions
- Use this grid each plan year

FIRST YEAR SUPPLEMENTAL GRID

- **Contribution_CatchUp402gPre** – enter catch-ups made in the calendar year ending in the current plan year – i.e. 2018 for PYE 6/30/2019
- **Contribution_ElectiveDeferral402gExcessPre** – enter excess deferrals made in the calendar year ending in the current plan year i.e. 2018 for PYE 6/30/2019
 - E.g. if someone had deferred \$27,000 in the 2018 calendar year, enter \$2,500 in this column
- These fields help populate the catch up buckets correctly for the current and future years – only need to populate in year one

EXAMPLE – DEFERRALS PLAN YEAR 7/1 – 6/30

- Ann Amnesia, age 54, is aiming to defer the maximum

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
2017	2500	2500	2500	2500	2500	2500	2500	2500	2500	2500	0	0	\$25,000
2018	0	0	0	3000	3000	3000	3000	3000	3000	3000	3000	500	\$24,500
2019	2500	2500	2500	2500	2500	2500	2500	2500	2500	2500	0	0	\$25,000

- Starts 2017 deferring \$2,500 a month so she can front-load
- Forgets to reduce her deferrals in October,
- In January 2018 she forgets to start up her deferrals again; remembers in April and ups the amount to \$3000 a month; remembers to reduce the amount in December
- January 2019, she defers \$2500 per month and remembers to stop

EXAMPLE – DEFERRALS PLAN YEAR 7/1 – 6/30

- Ann Amnesia, age 54, is aiming to defer the maximum

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
2017	2500	2500	2500	2500	2500	2500	2500	2500	2500	2500	0	0	\$25,000
2018	0	0	0	3000	3000	3000	3000	3000	3000	3000	3000	500	\$24,500
2019	2500	2500	2500	2500	2500	2500	2500	2500	2500	2500	0	0	\$25,000

- 2017 calendar year Ann has \$1,000 402(g) excess
- 2017/18 plan year Ann defers \$19,000

EXAMPLE – DEFERRALS PLAN YEAR 7/1 – 6/30

- Ann Amnesia, age 54, is aiming to defer the maximum

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
2017	2500	2500	2500	2500	2500	2500	2500	2500	2500	2500	0	0	\$25,000
2018	0	0	0	3000	3000	3000	3000	3000	3000	3000	3000	500	\$24,500
2019	2500	2500	2500	2500	2500	2500	2500	2500	2500	2500	0	0	\$25,000

- 2018/19 plan year Ann defers \$30,500

HOW IS THIS ENTERED IN THE 2017/18 CENSUS?

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
2017	2500	2500	2500	2500	2500	2500	2500	2500	2500	2500	0	0	\$25,000
2018	0	0	0	3000	3000	3000	3000	3000	3000	3000	3000	500	\$24,500
2019	2500	2500	2500	2500	2500	2500	2500	2500	2500	2500	0	0	\$25,000

- 2017 calendar year - \$25,000 total deferrals
 - \$18,000 deferrals + \$6,000 CUC + \$1,000 402(g) excess;
- 2017/18 plan year - \$19,000 total deferrals; \$10,000 in 2017

HOW IS THIS ENTERED IN THE 2017/18 CENSUS?

- 2017 calendar year - \$25,000 total deferrals
 - \$18,000 deferrals + \$6,000 CUC + \$1,000 402(g) excess;
- 2017/18 plan year - \$19,000 total deferrals; \$10,000 in 2017

First year supplemental grid

Catch-Up 402g Pre	Elective Deferral 402g Excess Pre
\$6,000	\$1,000

Primary census grid

401(k)	401(k) PreCalYr
\$19,000	\$10,000

HOW IS THIS ENTERED IN THE 2018/19 CENSUS?

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
2017	2500	2500	2500	2500	2500	2500	2500	2500	2500	2500	0	0	\$25,000
2018	0	0	0	3000	3000	3000	3000	3000	3000	3000	3000	500	\$24,500
2019	2500	2500	2500	2500	2500	2500	2500	2500	2500	2500	0	0	\$25,000

- 2018/19 plan year \$30,500 total deferrals; \$15,500 in 2018

Primary census grid

401(k)	401(k) PreCalYr
\$30,500	\$15,500

FISCAL YEAR PLAN – SCRUB PARAMETERS

- HCE Key Overrides block
 - Use calendar year data election – **always select NO**
 - If Yes is selected the ftw system will look for calendar year compensation to determine highly compensated & key employees
 - This field is not on the census

FISCAL YEAR PLAN – CATCHUPS

- To monitor participant's catchup and excess amounts for non-calendar plan year
 - On the Other Imports/Exports/Reports screen, add the grid named: * ftw Catchup and Excess Report fiscal (675eb9)
 - Shows catchup and excess amounts by type, e.g. 402(g), plan limit, ADP etc.
 - Calendar plan version of this grid is also available

CHANGING SOCIAL SECURITY NUMBERS

HOW TO HANDLE CHANGES IN PARTICIPANT SSNS

SCENARIOS

- You download a vendor file and the SSN is different for one or more of the participants on the file
- Client sends new year's census and there's a participant with a different SSN than the one that's already in the system

SSN CHANGES

- If you discover the error before uploading the file (census or vendor), change the SSN in the system first
 - Go to the Edit Census screen and change the SSN directly in the grid - this will update the participant record in all years
- If you don't discover the error, and upload the file, the upload will create a duplicate census record



SSN DUPLICATES CREATED BY VENDOR UPLOAD

- You will see a message on the vendor upload screen indicating that participants were added and the data scrub was reset
- On the Edit Census screen, check for duplicates added below the grid
 - Determine which SSN is correct
 - If it's the one from the vendor, delete the new record & correct the SSN on the Edit Census screen
 - Delete the transaction batches & re-upload the vendor file

SSN DUPLICATES CREATED BY VENDOR UPLOAD

- If the vendor file has an incorrect SSN, do the following:
 - Delete the new census record that the vendor upload created
 - If the vendor file is in CSV or Excel format, manually correct the SSN
 - Delete the transaction batches & re-upload the corrected vendor file
 - Ask the vendor to correct the SSN on their system
 - Note that if the file is a PAS, RMAP or Text, you can't correct it so reach out to the vendor to correct the SSN and download a new file

SSN DUPLICATES CREATED BY CENSUS UPLOAD

- The record with the new SSN will be in the census grid; the record below the grid has the history – YOS, hours, compensation and vesting
- Records have to be merged – see the Help Center under Miscellaneous for detailed instructions as to how to merge the records

SSN POINTERS

- You can use either SSN or Employee Number as the participant identifier
 - May not switch from year to year
- If you use dummy SSNs, e.g. 000-00-XXXX where XXXX is the last 4 of the actual SSN, you can correct all the SSNs on the Edit Census screen before uploading a census file with actual SSNs
- If your primary census grid has columns for both SSN and EN, only populate the one selected by the plan
 - Never enter numbers formatted like SSNs in the EN column



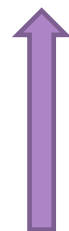
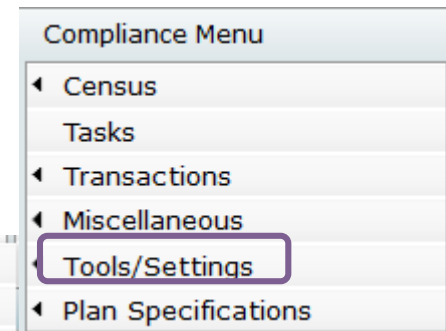
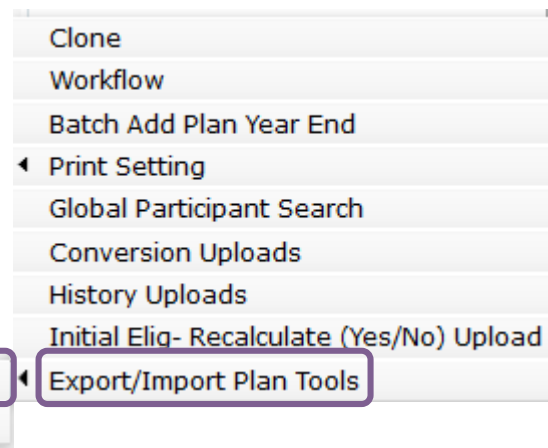
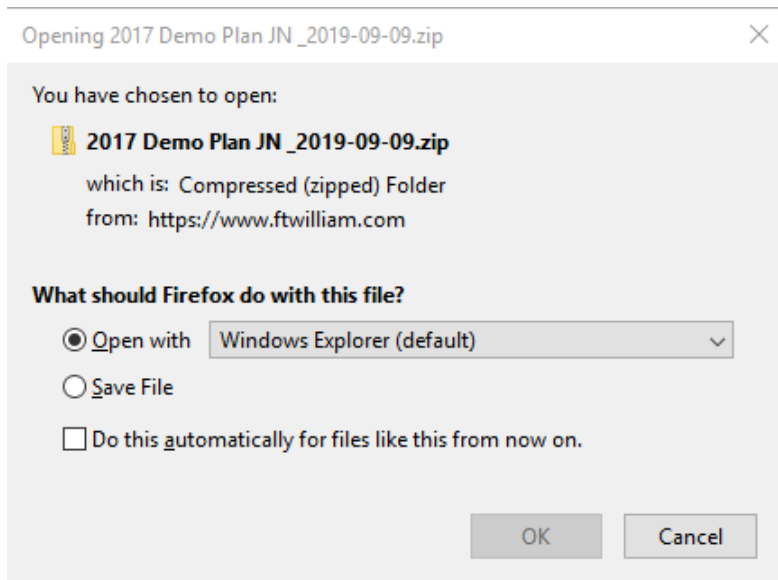
NEW RELEASES

PLAN EXPORT/IMPORT TOOL

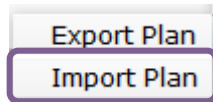
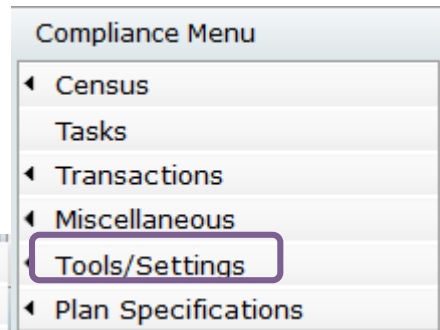
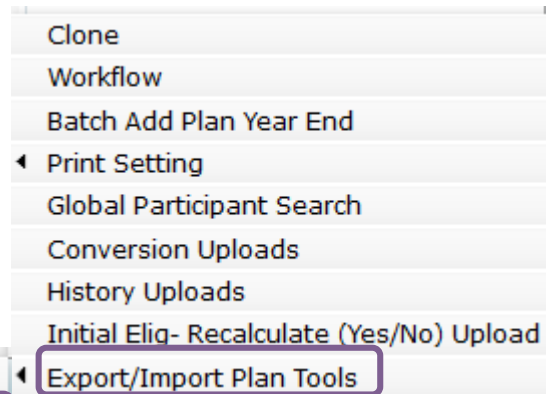
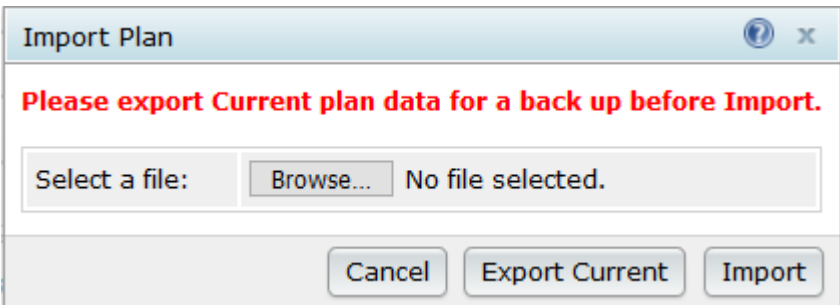
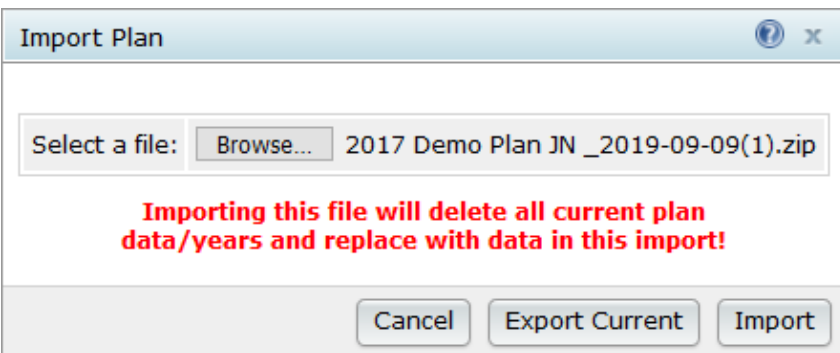
PLAN EXPORT/IMPORT TOOL

- Allows users to create a back-up copy of a plan, including all plan year-ends
- If you subsequently add incorrect data to the plan, e.g. upload the wrong census file, you can restore the plan, using the copy that you saved
- To use the Export/Import Plan Tool follow the steps below:
 - From the Compliance Menu > Tools/Settings > Export/Import Plan Tools, click on 'Export Plan'. Using the 'Save as' option, save the downloaded file; do not open or edit
 - To restore a previous version of the plan, go Tools/Settings > Export/Import Plan Tools, then click on 'Import Plan'
 - Select the file to import to reconstruct the plan - this will be the file saved from Step 1
 - Note that you will need to 'Export Current' plan data prior to importing the file selected.; the 'Export Current' file is a snapshot of the plan just prior to import - we suggest saving this file as well
 - Click 'Import' to reconstruct the plan
- We suggest saving a backup file periodically; annually for example, after you finish annual processing

PLAN EXPORT TOOL



PLAN IMPORT TOOL





TIPS OF THE MONTH & WRAP-UP

TIP OF THE MONTH #1 – UPLOADING VENDOR FILES

- If you are having a problem uploading a vendor file, some pointers are below:
 - Make sure the ID Code is entered in Plan Specifications and matches the code on the file
 - Map sources before uploading the file
 - For CSV files, open the file, format the SSNs & dates if necessary
 - For other file formats, don't open the file, just save directly
 - Check Vendor files – file types & tips in the Transactions section of the Help Center for notes on specific vendors

TIP OF THE MONTH #2 – BROWSERS TO USE

- If you are having a problem viewing data in the software, you may want to try a different browser
- The browsers we use for testing the compliance module in the ftwilliam.com software:
 - Mozilla Firefox, or
 - Microsoft Edge

WRAP-UP

- Next User Group meeting – November 5, 2019
 - No meeting in October because of the 5500 deadline
 - We'll cover RMDs in the November meeting
 - Other topic suggestions? Please share in the chat now, or send to support@ftwilliam.com
- Questions, thoughts, suggestions..... please send them!