ftwilliam.com Compliance Module User Group Meeting

Meeting #66 April 7, 2020

April SHOWERS BRING May FLOWERS

Today's Agenda

- Managing census grids
  - Primary census grid
  - Supplemental grids
- Enhancements released in March
- Tips of the Month
- Wrap-up

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Topic 1

MANAGING CENSUS GRIDS

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Managing Your Grids

- Does your grid drop-down box look like one of these?

Created from (4314ea6)
Created from jbh comp less deferrals (4f091cb)
Created from abc Sample Census (comp and comp after elig) (7a9f425)
Created from ADP/ACP Grid (d6331a9)
Created from Allocation Report Matching YOS (7ead4ca)
Created from brenda Sample Census (comp and comp after elig) (4320bcb)
Created from brenda Sample Census (comp and comp after elig) (5cf3913)
Created from brenda Sample Census (comp and comp after elig) (5cf3913)
Created from Census Data Supplemental (a758467)
Created from Created from Jane (aca2ad9)
Created from Created from jh contributions upload (3d6af4b)
Created from Created from Sample Census (comp and comp after elig) (c5debf8)
Created from Initial Eligibility Grid (4c04d5d)
Created from jane contributions upload (fa015ca)
Created from jh contributions upload (3d6af4b)
Created from jh posting contributions (d62e9bc)
Created from mh Sample Census (comp and comp after elig) (2648325)
Created from Sample 402(g)/Catchup (5b0f3a0)
Created from Sample Census (comp and comp after elig) (c5debf8)
Created from Sample Census (comp and comp after elig) (c5debf8)
Created from Sample Census (comp and comp
Created from Sample Census (comp and comp
Created from Sample Census (comp and comp
Created from Sample Census (comp and comp
Created from Sample Census Supplemental w
Created from Sample Census Supplemental w

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Address Grid (d95f570)
Age Grid (3ef9aba)
Back-up Sample Census exclude certain comp(414s comp test) (6642cbb)
BPS ftw Primary 1 Census (comp and comp after elig) (fa789f7)
CPD Sample Census Data full year comp (feba3a3)
Created from ftw First Year Supplemental Census Grid (a79ad3f)
Created from ftw Primary 1 Census (comp and comp after elig) (c1eb549)
jbhhhhh ftw Primary 1 Census (comp and comp after elig) (89a9e1d)
Kelly ftw Primary 1 Census (comp and comp after elig) (8a6e5c4)

Managing Grids

- Grids may be deleted
  - By designated admins only
  - System grids (* ftw) are an exception
- May we suggest 'spring-cleaning' your grids
  - Delete any () - these are created when someone clicks the Add New button under Create/Edit Grids but doesn't actually create a new grid
  - Rename any not properly labelled - 'Created from' indicates that the grid was copied from another grid

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Managing Grids

- Delete button is available so long as the grid selected is not a system grid
- 'Download Grid List' link opens list in Excel - useful for searching for a grid or grid ID

Suggestions for Managing Grids

- Label thoughtfully - indicate if a grid is specific to a single plan or group of plans
  - ◦ Especially if a grid has custom mapping
- Designate one or two associates to 'manage' grids
- Delete any 'empty' or duplicate grids
- Be wary of deleting grids that may be in use!

What if I Delete a Grid that's in Use?

- Initially no data is displayed on the Edit Census screen, though names are visible in drop-down

- Software will then switch to default grid

Data Entry Grid (Census Grid) -

Plan: **JN 2014 Training Plan** | Year End: **2014-12-31** Change Year End

Refresh the Grid | **Active/Inactive Participants not on current census: None** | Show Actives Only

| Bennett, Elizabeth ∨ | | Select Participant | | Delete Participant |

Add Participant | SSN: [ ] Last Name: [ ] First Name: [ ]

Grid Mapping

- 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
- Mapping is pre-set on the five * ftw primary census grids
  - Mapping not required on supplemental grids
  - When uploading a supplemental grid, select 'No Map' option
- Hours fields also map

Grid Mapping

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

Short Description: [...rimary 1 Census | Excel Download file type: csv ∨

...on | Used ...ter 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	Service_EligibilityHours ∨	
Service_VestingHours	Service_EligibilityHours ∨	
Service_ParticipationHours	Service_EligibilityHours ∨	
Compensation_ElectiveDeferral	Compensation_FromEntry1 ∨	
Compensation_Matching	Compensation_FromEntry1 ∨	
Compensation_MatchingSH	Compensation_FromEntry1 ∨	
Compensation_NonElective	Compensation_FromEntry1 ∨	
Compensation_NonElectiveSH	Compensation_FromEntry1 ∨	
Compensation_TopHeavy	Compensation_Statutory ∨	
Compensation_ACPTesting1	Compensation_FromEntry1 ∨	
Compensation_ACPTesting2	Compensation_FromEntry1 ∨	
Compensation_ADPTesting1	Compensation_FromEntry1 ∨	
Compensation_ADPTesting2	Compensation_FromEntry1 ∨	
Compensation_NonElectiveTesting	Compensation_FromEntry1 ∨	
Compensation_Statutory	On data entry grid	N/A
Compensation_Statutory_FromEntry	Compensation_Statutory ∨	
Compensation_Statutory_PriorYear	None ∨	
Compensation_Statutory_CalYr	Compensation_Statutory ∨	
Compensation_ExclDeferrals	Compensation_FromEntry1 ∨	
Compensation_Deduction	Compensation_Statutory ∨	

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

When Might I Need to Adjust Mapping?

- Different eligibility for different sources
  - E.g. defer immediately; one year/1000 hours for match
- Different compensation used for contributions
  - E.g. deferrals use entry date compensation; PS uses entry date less bonuses
- In either of the above scenarios, you would add an additional compensation field to the grid and adjust the mapping
  - Add e.g. 'Compensation_FromEntry2'

Grid Mapping

- Add another field to the census grid
  - Heading & Help Text fields are editable - customize the description

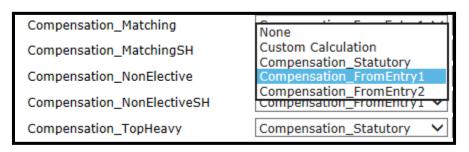| 210 | R:Compensation_Statutory | Statutory Comp | Enter compensation in current plan year |
| 220 | R:Compensation_FromEntry1 | Plan Comp | Enter compensation for current plan year or comp from entry date |
| 230 | R:Compensation_FromEntry2 | Plan Comp less bonuse | Enter compensation from entry date less bonuses |

- The new compensation field is then available to map to other fields

Compensation_Matching	None
Compensation_MatchingSH	Custom Calculation
Compensation_NonElective	Compensation_Statutory
Compensation_NonElectiveSH	Compensation_FromEntry1
	Compensation_FromEntry2
	Compensation_FromEntry1
Compensation_TopHeavy	Compensation_Statutory

How Does Mapping Get Messed Up?

- Below are the two most common reasons:

    1. User creates new primary census grid from scratch and doesn't set up mapping - better to copy a primary system grid and edit

    2. User copies one of the primary system grids, e.g. * ftw Primary 1, and deletes the plan compensation column

        o Fields that previously mapped 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

* ftw Primary System Grids

Grid Name	Grid ID	Description
* ftw Primary 1 Census (comp and comp after elig)	c1eb549	For 401(k) plans using entry date compensation
* ftw Primary 2 Census Statutory Comp	f0e744e	For 401(k) plans using full year compensation
* ftw Primary 3 Census Fiscal Plan Year	efb0e0a	For non-calendar year 401(k) plans
* ftw Primary 4 Census exclude certain comp (414s comp test)	d915e5d	For 401(k) plans/using a non 414(s) compensation definition

Supplemental Grids

- Should ALWAYS be added on the Other Imports/Exports/Reports screen
- Used to:
  - Add additional data, e.g. * ftw First Year Supplemental; * ftw Contribution Upload; * ftw Exclude by Class
  - See the detail behind calculations, e.g. * ftw Catchup and Excess Report, * ftw Self Employment Calculations
  - Run a custom report - create a custom grid and open in Word
    - Can be included in client package - add from one of the UD drop-downs to see the name of the grid when adding reports to the package

Supplemental Grids

- Drop-downs are labelled for convenience
  ◦ Can add a grid to any drop-down
- List of system supplemental grids follows
- Popular grids to add are identified on slides 20-23
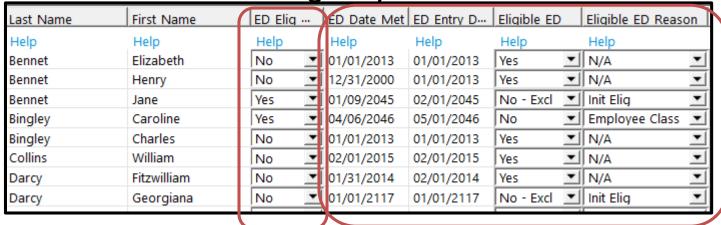
* ftw Supplemental System Grids

Grid Name	Description
* ftw Beneficiary Fields	Enter & review beneficiary information.
* ftw Catchup and Excess Report	Review catchup data and excess contributions by limit - one version for calendar year plans and one for non-calendar.
* ftw Catchup and Excess Report fiscal	
* ftw Contribution Upload	Upload contributions - use for contribution types not on the primary census grid
* ftw Correct 410(b) Failure	Override continuing eligibility, i.e. they are excluded because of LDR or hours requirement
* ftw Davis Bacon	Indicate who is eligible for prevailing wage, and enter contributions.
* ftw DER Conversion 2017	Convert census data from Relius the first year a plan is in ftw.
* ftw Divisions	Add division codes.
* ftw Exclude by Class	Enter employee class codes when there's an other class exclusion.
* ftw First Year Supplemental Census Grid	Enter supplemental data for the first year a plan is loaded on ftw; this is mainly for takeover plans.

* ftw Supplemental System Grids

Grid Name	Description
* ftw General Test Acct Bal	Enter general test account balances when you choose this option for the general test. See section 6.5 of the User Guide for more details.
* ftw Override HCE Key	Override HCE and/or Key data; if you are overriding all participants, set the HCE/Key override in the Scrub/Eligibility section of the Tasks menu.
* ftw Override Initial Eligibility	Override initial eligibility and entry dates; if you are overriding all participants, set the initial eligibility override in the Scrub/Eligibility section of the Tasks menu.
* ftw Roth and Roth Rollover	Enter first year Roth contributions for five-year clock and Roth rollover contributions.
* ftw Self Employment Calculations	View amounts used to calculate earned income for self-employed participants.
* ftw Top Heavy Allocations	View amounts allocated to meet top heavy minimums.
* ftw TPG - Projected HCE for next year	View projected HCEs for the following plan year, if TPG is used.

Popular Supplemental Grids

* ftw Override Initial Eligibility

Last Name	First Name	ED Elig ...	ED Date Met	ED Entry D...	Eligible ED	Eligible ED Reason
Help	Help	Help	Help	Help	Help	Help
Bennet	Elizabeth	No	01/01/2013	01/01/2013	Yes	N/A
Bennet	Henry	No	12/31/2000	01/01/2013	Yes	N/A
Bennet	Jane	Yes	01/09/2045	02/01/2045	No - Excl	Init Elig
Bingley	Caroline	Yes	04/06/2046	05/01/2046	No	Employee Class
Bingley	Charles	No	01/01/2013	01/01/2013	Yes	N/A
Collins	William	No	02/01/2015	02/01/2015	Yes	N/A
Darcy	Fitzwilliam	No	01/31/2014	02/01/2014	Yes	N/A
Darcy	Georgiana	No	01/01/2117	01/01/2117	No - Excl	Init Elig

- Used to override eligibility
  - On an individual basis select yes in the Eligibility Override columns for each source
  - Globally - set the global override in the Scrub/Eligibility section of the Tasks menu (Override Initial Eligibility/Entry Date)
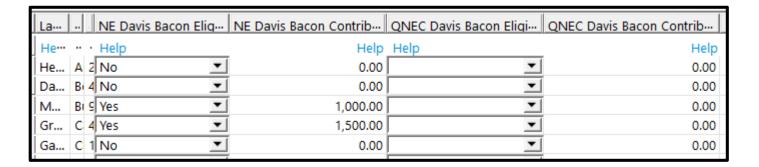- Fill out both Date columns, Eligible and Reason columns for each source

Popular Supplemental Grids

* ftw Exclude by Class

Last Name	First Name	SSN	EE Class	EE Class Code
Help	Help	Help	Help	Help
Bennet	Elizabeth	111-11-1111	Normal ▾	
Bennet	Henry	111-11-1116	Normal ▾	
Bennet	Jane	111-11-1112	Normal ▾	
Bingley	Caroline	111-11-1121	Normal ▾	
Bingley	Charles	111-11-1120	Other ▾	LocA
Collins	William	111-11-1117	Other ▾	LocB

- Used to add EE Class Code for Other class exclusion
- Code the Eligibility section of Plan Specifications
  - Can use multiple class codes, e.g. exclude location A from all contributions and allow location B to defer but exclude from match - codes might be LocA & LocB
- Code excluded participants as Other in the Employee Class column on the primary census grid - this will feed to the supplemental grid
- Code LocA or LocB in the EE Class Code on the supplemental grid

Popular Supplemental Grids

* Ftw Davis Bacon

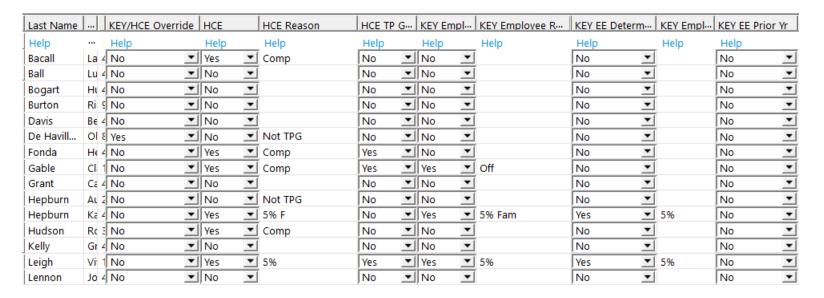| La···	··		NE Davis Bacon Elig···	NE Davis Bacon Contrib···	QNEC Davis Bacon Eligi···	QNEC Davis Bacon Contrib···
He···	··	· Help		Help	Help	Help
He...	A 2	No ▼	0.00	▼		0.00
Da...	B 4	No ▼	0.00	▼		0.00
M...	B 9	Yes ▼	1,000.00	▼		0.00
Gr...	C 4	Yes ▼	1,500.00	▼		0.00
Ga...	C 1	No ▼	0.00	▼		0.00

- Used to indicate eligibility for prevailing wage contributions and the amount of the contribution
- Columns for both nonelective & QNEC

Popular Supplemental Grids

* ftw Override HCE/Key

Last Name	...	KEY/HCE Override	HCE	HCE Reason	HCE TP G···	KEY Empl···	KEY Employee R···	KEY EE Determ···	KEY Empl···	KEY EE Prior Yr
Help	···	Help	Help	Help	Help	Help	Help	Help	Help	Help
Bacall	La 4	No	Yes	Comp	No	No		No		No
Ball	Lu 4	No	No		No	No		No		No
Bogart	Hu 4	No	No		No	No		No		No
Burton	Ri 9	No	No		No	No		No		No
Davis	Be 4	No	No		No	No		No		No
De Havill...	Ol 8	Yes	No	Not TPG	No	No		No		No
Fonda	He 4	No	Yes	Comp	Yes	No		No		No
Gable	Cl 1	No	Yes	Comp	Yes	Yes	Off	No		No
Grant	Ca 4	No	No		No	No		No		No
Hepburn	Au 2	No	No	Not TPG	No	No		No		No
Hepburn	Ka 4	No	Yes	5% F	No	Yes	5% Fam	Yes	5%	No
Hudson	Ro 3	No	Yes	Comp	No	No		No		No
Kelly	Gr 4	No	No		No	No		No		No
Leigh	Vi 1	No	Yes	5%	Yes	Yes	5%	Yes	5%	No
Lennon	Jo 4	No	No		No	No		No		No

- Used to override HCE and/or Key status
  - On an individual basis select yes in the HCE/Key Override column
  - Globally - set the global override in the Scrub/Eligibility section of the Tasks menu (Override HCE/)
- One override for both HCE and Key

Key Employees

- Key Employee - participant who is currently key

- Key EE Determination Date - participant who was key on the determination date (generally the last day of the prior plan year), so is key for the current plan year

- Key EE Prior Year participant who was key in any prior plan year - if no longer key they will be treated as a former key and excluded from the top heavy test

Topic 2

ENHANCEMENTS RELEASED IN MARCH

List of Enhancements

- New vendor upload for Aspire
- RMD calculation feature has been updated for the provisions of the SECURE Act
  - RMD will calculate at either age 70.5 or 72, depending on the participant's birth year
  - Language in the RMD Notice has been updated
  - RBD report now includes all participants who meet the age deadline, regardless of whether they are required to take an RMD
- Covered Compensation tables have been updated - see these in the Rate Group report and the Average Benefits report
- New 417(e)3 actuarial tables added; may be selected in the age weighted section of the allocation parameters and in the general test parameters

Topic 5

TIPS OF THE MONTH & WRAP-UP

Tip of the Month #1

- Grids:
  - Any field that is not in the participant's master file should be after the name & SSN on the primary census grid
    - We suggest last & first names are the first two columns - these freeze when you are viewing a grid
  - Format SSNs, especially if they have leading zeros
    - Also applied to vendor files in CSV format
  - MAC users & older versions of Excel please contact support@ftwilliam.com if you are having difficulty uploading a file

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Tip of the Month #2

- No need to include files with a support request - we can access most files, even if the file did not upload successfully

- Primary census file - Census=>Download=>Last File Uploaded

- Vendor file - Transactions=>Vendor Files=>Last file uploaded

Wrap-up

- Next meeting - Tuesday, May 5
  - Planning to begin a series to discuss one task per month - we'll start with the Scrub/Eligibility task
- Please share ideas for future agenda items - submit via chat now, or email to support@ftwilliam.com
- Stay safe and thank you for attending

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