

Q1: When I upload my census the Ownership, Officer status, Family Group/Relation, Employee Class and/or CT Group code isn't coming in from the census upload?

A1: When uploading the census, check the Census Upload screen to make sure that "Retain Prior Year Codes" is set to No if you want the codes on the current year census file to be used. Otherwise, the software will pull the data from the prior year's census.

Census Upload

Currently selected census grid: * ftw Primary 1 Census (comp and comp after elig) (ID: c1eb549)

With Map: Yes

Retain prior year codes: No

Select a file: Choose File No file chosen

Number of rows to ignore: 5

Retain prior year codes

Selecting "Yes" will copy Ownership %, Family Code, Family relationship, Officer, Cross Test group codes, EE class, and EE class other from prior year census even if these items are on the current year census.

Cancel Upload

OK

Q2: How do I enter multiple sets of hire/term dates?

A2: From year to year, the employment date history is retained. After the first year in the software, you only have to enter the hire and termination dates that apply to the plan year in which you are working. The software will then add any new employment date entered to the participant record without removing any dates that were previously reported and already in the participant record. Therefore, you do not need to continue to report previous rehire and termination dates that were already reported in the previous year. Each plan year you can report two hire dates and two termination dates.

Q3: I changed my census grid and now all my compensation, hours, etc. are blank or my testing results are incorrect.

A3: Compensation and hours of service mapping is based on the grid that is on the main Census screen and mapped when the Scrub/Eligibility task is run. If the main census grid is changed to a supplemental grid that does not include compensation and hours and the Scrub/Eligibility task is run, it will cause the previously reported hours and compensation for that plan year to be removed. When adding additional information or overriding, you would go to the Other Import/Export/Report menu and add the additional grid there. For example, if you need to override initial eligibility for an employee, you would not change the main census grid that is currently set in the Census screen. You would add the *ftw Override Initial Eligibility to the Other import/export/reports menu.

Q4: The deferrals on my census upload have been changed to a lesser amount.

A4: The software will not allow deferrals to exceed compensation. It will list an error in the Scrub Error/Warnings Report for that person letting you know that they have deferrals in excess of compensation. This is usually a data issue where compensation was missing from the census. Remember, all compensation columns that are on the census grid you are using for the plan must be completed.

Q5: I received a “Sorry, an error occurred” error when running the Scrub/Eligibility task.

A5: This error may occur due to several reasons but most often it is because there is an invalid date on the census. The fastest way to review is to download the current census (Census>Download>Current) and sort/filter the date columns. The invalid date will be at the top or the bottom of the list. Either fix the date on the census grid within the software or fix the date(s) on the census spreadsheet, save it and reupload the census file to overwrite the existing census data. Example: 5/15/20025

Q6: What is the difference between the Key Employees on the HCE Key Determination report and the Key Employees on the Key Determination for Next Year report?

A6: The HCE Key Determination report lists the Key Employees as of the determination date. Generally, this would be as of the last day of the previous plan year. Therefore, this is based on the prior year’s census data. This status is whether the employee is a Key Employee for the current year top heavy minimum allocation requirements.

The Key Determination for Next Year report identifies Key Employees based on the current year census. This status is used in the Top Heavy Test that is run in the current plan year, which determines if the plan is top heavy for the next plan year.

Q7: I have an allocation override turned on in the Allocation task parameters, but the amounts entered in the census were changed to \$0.

A7: When using allocation overrides, they need to be set to Yes **prior** to running the Scrub/Eligibility task. If they aren’t set when you run the Scrub/Eligibility task, the census values that you originally entered will be removed. Reupload the census, make sure the overrides are set, then run the Scrub/Eligibility and subsequent tasks.

If the plan has a safe harbor contribution you will need to make sure the contributions are in the correct safe harbor column. QACA safe harbor values need to be entered in a QACA safe harbor column. None of the *ftw Primary Census grid templates have these columns. Instead add the *ftw Contribution Upload grid to the Other Import/Export/Report menu and enter the values in the corresponding QACA column.

Q8: The 415 Annual Additions Test is failing due to an employee having \$0 compensation, but there is compensation reported on the census grid.

A8: If the 415 test is failing due to an employee having \$0 in compensation, but the employee is on the census with compensation, it is because that employee terminated in a prior year (P-Term status). Go to the Scrub/Eligibility task and generate an Eligibility Status Report to review their employment history. Their last date of employment is likely a termination date in the prior plan year. Enter a rehire date on the census for that employee. Make sure that the rehire date is after the termination date and not the same day. When you rerun the tasks, the employee will be Active instead of P-term and will be properly included in the 415 test.

Q9: I received a “Sorry, an error occurred” error when running the ADP/ACP task.

A9: This can occur when your census includes eligible employees with \$0 compensation and includes QNEC contributions. You will either need to enter \$0.01 for their compensation or remove them from the census.

Q10: When running the ADP test the full match is listed as an Associated Match Forfeiture.

A10: In order for the software to properly calculate the Associated Match Forfeiture, make sure that the Match formula is entered in the Allocation task. This would only occur when you are overriding the employer match calculation and directing the software to use the match that you uploaded with the census. If there is an ADP failure you still need to make sure the match formula that was used for the year is entered in the Allocation task parameters in order for the software to accurately calculate the Associated Match Forfeiture/Hanging Match.

Q11: ACP Refunds are forfeiting the full refund amount even though the participant is 100% vested.

A11: When doing ADP/ACP refunds, make sure that a transaction report or vesting report is run before calculating the refunds. This can be done either before running the ADP/ACP Test task or by running the ADP/ACP test task and then upon failure, run either a Transaction report (Transactions>Reports/Statements) or Vesting Export (Miscellaneous>Misc Reports>Vesting Export), then return to the ADP/ACP test task and rerun the task. Then, when you click Do Refunds/Calculate Catch ups, the vesting will be considered in the calculation of refunds and refund earnings.

Q12: My vendor upload won't upload/create batches

A12: Make sure that the mapping is correct by going to Transactions>Vendor Uploads>Map Sources. Please also reference the Vendor Files Types and Tips document on the Help Center for additional information on ensuring you have the correct report from the applicable recordkeeper.

Q13: What is causing the Invalid Account or Invalid Source error message when trying to post batches in Transactions?

A13: Ultimately, this error is because you have batches that include transactions with either an invalid or blank SourceID or AccountID. You can either click into the individual batches to review the SourceID and AccountID columns or review all transactions in that year by hovering over Transactions in the Compliance Menu and select Participant Transactions.

If all transactions have a valid SourceID and AccountID entered, you may have a SourceID or AccountID in the batch that isn't set up in Plan Specs. Go to Plan Specs>Work with Sources and make sure that the SourceID exists. Scroll to the right and review the Account Information column to make sure that the source is linked to the correct account(s).

Q14: My Transaction report download won't complete

A14: Check the date range on the Transactions screen and make sure that the dates in the posted transactions fall within that date range. Check for duplicate accounts linked to the sources by going to Plan specs>Work with Sources. Scroll to the right and click the link in the Account Information column for one of the sources. If one of the accounts is listed twice, set one of them to None and click Update.

Q15: 5500 Counts won't generate.

A15: The plan year begin and end date on the 5500 must match the plan year created in the compliance module. If there is a difference between the two dates, temporarily change the 5500 date range to match the compliance date range. Go to the Compliance module, make sure that the Scrub/Eligibility task and a Transaction report (Transaction>Reports/Statements) have been run and then run the 5500 Data Report.

Q16: 5500 Counts are incorrect (related to the number of participants with a balance).

A16: Prior to running the 5500 Data Report, make sure that the Scrub/Eligibility task is run, all applicable batches are posted on the Transactions screen and generate a Transaction report by going to Transactions>Reports/Statements. Generating any of the Transaction reports updates the balances in the participant records, which in turn is used for the 5500 Data Report and other miscellaneous reports.

Q17: The RMD calculation is using the wrong ending balance.

A17: Similar to the 5500 Data Report (5500 participant counts), the balance is updated in the participant record at the time a Transaction report is generated. Within the most recent plan year end that transactions have been posted for, generate a Transaction report (Transactions>Reports/Statements) and confirm that you have the correct/expected ending balance. Then, go to the RMD module and set the plan year for the RMDs and format. Click This Plan next to Calculate RBD/RMD, then click This Plan next to RBD/RMD Report and review the updated results. Roth balances are no longer included in the balance for RMD calculations effective 1/1/2024 in accordance with SECURE Act 2.0.

Additionally, for off-calendar plan years or any other situation in which you need the RMD calculation to be based on a balance that is different than the ending balance in the most recent plan year, you have the option to click on the Edit Data link next to the participant's name on the RMD screen to override the balance used in the RMD calculation.

Miscellaneous Items

- It is critical that you review reports and testing as you are processing a plan within the software. Many questions can be easily answered by confirming data in the Eligibility Status Report and HCE Key Determination Report. If your eligibility or HCE statuses are not correct, then your allocations and testing will not be correct. In general, you should not have any employees with a "P-Term" status on the Eligibility Status Report as only employees that were employed during the year should be included on the census (other than the first plan year in the software).
- A catchup contribution is not a catchup contribution until a limit is reached. The software will code catchup contributions when the 402(g), 415 or plan limit is reached or an ADP refund is recharacterized as a catchup contribution. The * ftw Catchup and Excess Report grid on the Other Import/Export/Report menu is a great tool to review catchup contributions and what limit triggered the deferral to be coded as a catchup contribution.
 - For off-calendar plan years, use the * ftw Catchup and Excess Report fiscal grid as this has an additional breakout for the 402(g) limit the plan year began in and the 402(g) limit the plan year ended in.