

## DC 401(a) Allocation System

The web-based **Defined Contribution/Profit Sharing 401(a) Allocation System** complements any recordkeeping system by allocating the sponsor-discretionary PS contribution. Data entry is supported via a fully-validated MS Excel workbook. Supports comprehensive selection of allocation methods and produces PDF-formatted reports including non-discrimination test results for new comparability plans.

### 1. APPLICATION FEATURES

- + Determines the plan sponsor's allocation for each participant of a profit sharing plan
- + Supports Profit Sharing allocations for:
  - Salary ratio; IRC 401(l) Integrated salary ratio;
  - Age-Based; or
  - New Comparability (cross tested under IRC401(a)(4)).**
- + New Comparability support includes:
  - o Reports illustrating 401(a) non-discrimination test results;
  - o Up to 99 user-specified census subgroups;
  - o System-determined minimum or maximum allocation for a subgroup;
  - o User-specified %Pay or \$Amount allocation for any subgroup.
- + Complements any recordkeeping system from any vendor on any platform
- + Adapts to any workflow
- + Deploys easily via web based access, with zero footprint on user's PC
- + Users pay only for completed results
- + Calculation performed rapidly with results entered into user's workbook for easy review

### 2. USER INTERFACE FEATURES

- + Easy and familiar, fully-validated Windows Excel workbook for data entry
- + User Guide and on-line documentation
- + Automated data validation and input error trapping
- + Reports automatically prepared in .PDF file for screen view, hard copy and email

### 3. CUSTOMER SUPPORT

- + System kept up-to-date with applicable government regulations
- + Unlimited email HelpLine support
- + National and regional user seminars
- + Basic and customized training seminars
- + Systems consulting and custom programming available

### 4. OPERATING ENVIRONMENT SUPPORTED

- + DC 401(a) Allocation System maintained on secure BLAZE SSI web server
- + Data stored at user's selected location
- + No BLAZE SSI software installed on user's PC; no user-applied updates required
- + Runs on any PC running a current Microsoft operating system
- + Requires MS Internet Explorer 8 (or higher) and free Adobe Reader
- + Requires MS Excel version 2003, 2007 or 2010

# DC 401(a) Allocation System

**Complements any Record-keeping System** The system allocates the sponsor-discretionary, defined contribution, profit sharing contribution to eligible plan participants. The system is not limited to any specific database or record-keeping system.

**Fully-validated User-interface** The system requires minimal input using easy-to-understand Microsoft Excel plan- and census-level worksheets. The included worksheets are fully documented and validated for speed and accuracy. The system highlights any user-input errors which can be reviewed simultaneously with the input worksheet for quick correction by the user.

**Adaptable to any Workflow** The worksheet information can be input manually, copy/pasted from an external source or filled from a user-created query of the record-keeping system database. System results can be emailed for sponsor approval, printed using any Windows printer, copy/pasted into the record-keeping system and stored in a document retrieval system.

**Accurate, Comprehensive Results** The allocation methods supported by the system include traditional salary ratio, salary ratio with IRC401(l) integration and 'New Comparability' (cross tested under IRC401(a)(4)) for multiple groups. The New Comparability allocation supports a system-determined minimum or maximum allocation for a user-specified census subgroup and user-specified %Pay or \$Amount allocation for any census subgroup. After the system validates the user-input data, the worksheets are updated with the system calculations.

Results include census-level columns with plan-level totals for IRC401(a) allocation, contribution/reallocated forfeiture split and IRC415 maximum account addition.

Results also include a client-ready, pdf-format document illustrating the allocation values and for new comparability allocations, the 401(a) non-discrimination test results. Depending on the user-input information, these non-discrimination test results will include the 70%Ratio%, Non-discriminatory Classification, Average Benefit% and Minimum Contribution Gateway tests on an allocation or cross-tested benefit basis.

**Easy System Deployment** Since the system is maintained by BLAZE SSI on secure web-servers, the user's PC requires only an Internet connection, recent-version web-browser, a (free) copy of Adobe Reader and Microsoft Excel (2003/2007/2010). Because of this minimum system footprint, the system is always up-to-date with no maintenance updates to apply. User-input information and system results can be saved at the user selected location for convenience and security.

**Pay only for Completed Results** System costs are based on completed allocation calculations. There is no charge until the system determines the requested allocation. Users pay only for their actual use of the system, not for processing invalid user input or data storage.

**Quality Professional Support from BLAZE SSI** The DC 401(a) Allocation System will save you time and effort.