

Actuarially Equivalent Benefit Forms System

INTRODUCTORY GUIDE

Copyright © BLAZE SSI Corporation. All rights reserved. Inquiries regarding permission for use of material contained in this document should be addressed to:

BLAZE SSI Corporation Box 333, Brielle, NJ 08730
(voice) 732-223-5575 (fax) 732-223-6683 (email) sales@blazessi.com (web) www.blazessi.com

The purpose of this Introductory Guide is to help new or occasional system users become familiar with the Actuarially Equivalent Benefit Forms Web-Based System. After reviewing this guide a user should be able to:

- Create, open, enter, review and save the required information contained in client data files
- Calculate Actuarially Equivalent Benefit Forms for plan distributions
- Print client-ready reports illustrating the Actuarially Equivalent Benefit Forms and their values relative to the QJSA
- Understand the BLAZE SSI Windows graphical user interface (GUI) features

This Introductory Guide includes the following sections:

1. [What is the Actuarially Equivalent Benefit Forms System?](#)
2. [Selecting / Entering Data](#)
3. [Saving and Recalling Data](#)
4. [Results and Reports](#)
5. [Documentation](#)
6. [User-input fields](#)
7. [System Requirements](#)
8. [Installing the System](#)
9. [Un-installing the System](#)

Section 1: What is the Actuarially Equivalent Benefit Forms system?

Actuarially Equivalent Benefit Forms (BENFORMS) is a BLAZE SSI web-based system designed to calculate and illustrate actuarially equivalent benefit options for participants of corporate employee benefit plans, self-employed plans, tax-sheltered annuities, IRA plans and IRA rollovers.

The system also illustrates the value of each option relative to the qualified joint and survivor annuity (QJSA) which most plans must provide as an available option.

The system illustrates multiple benefit commencement ages and many payout options including life contingent benefits, J&S, J&C (qualified and non-qualified), period certain and lump sums (actuarially equivalent or IRC417(e) minimum).

The system illustrations are produced in attractive, easily understood, client-ready format. The report formats vary depending upon the options the user has chosen to display. Specific report formats illustrate:

- Actuarially Equivalent Benefit Forms
- Beneficiary Designation Form and Spousal Consent Form
- Value of Options relative to the QJSA

Section 2: Selecting / Entering Data:

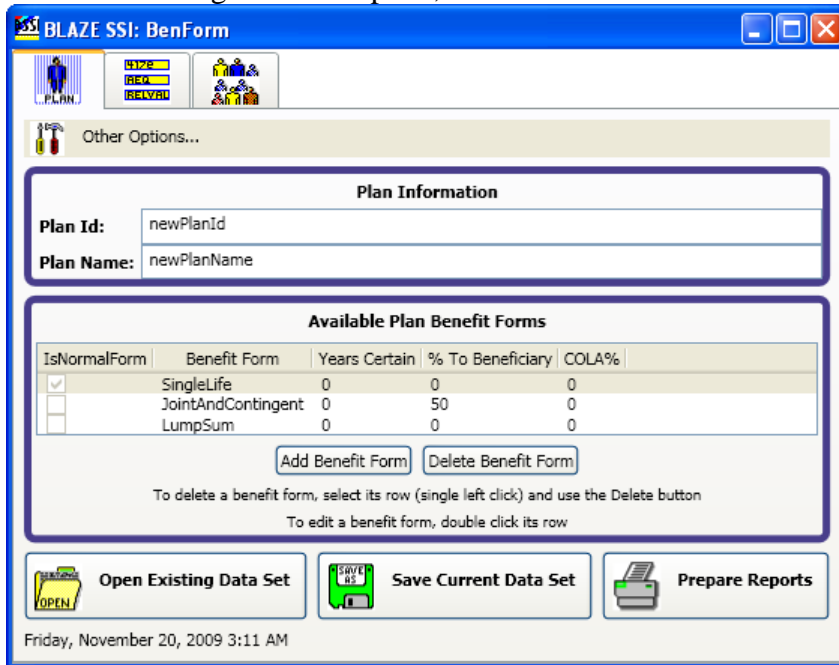
From the Windows Start menu, Program Files, BLAZE SSI Applications, single (left) click the BenForm shortcut to start a work session of the system.

The BLAZE SSI Sign-In window will be presented so that the user may enter the credentials provided to the user by BLAZE SSI. These credentials are validated throughout the work session.



The image shows a Windows-style dialog box titled "BLAZE SSI Sign-In". Inside the window, the text "BLAZE SSI: BenForm" is displayed at the top. Below this, the "System # 84" is shown. There are three input fields: "Group Id:" with the value "12345", "Sign In Name:" with the value "Authorized User", and "Password:" with a masked password of ten dots. A checkbox labeled "Save SignIn Information" is checked. A "SignIn" button is located to the right of the password field. At the bottom, the status "Status: Not Signed In" is displayed.

After the user sign-in is complete, the BenForm main window will be presented:



The image shows the main window of the BLAZE SSI BenForm application. The title bar reads "BLAZE SSI: BenForm". The window contains several sections:

- Plan Information:** Two input fields, "Plan Id:" with the value "newPlanId" and "Plan Name:" with the value "newPlanName".
- Available Plan Benefit Forms:** A table with the following data:

IsNormalForm	Benefit Form	Years Certain	% To Beneficiary	COLA%
<input checked="" type="checkbox"/>	SingleLife	0	0	0
<input type="checkbox"/>	JointAndContingent	0	50	0
<input type="checkbox"/>	LumpSum	0	0	0

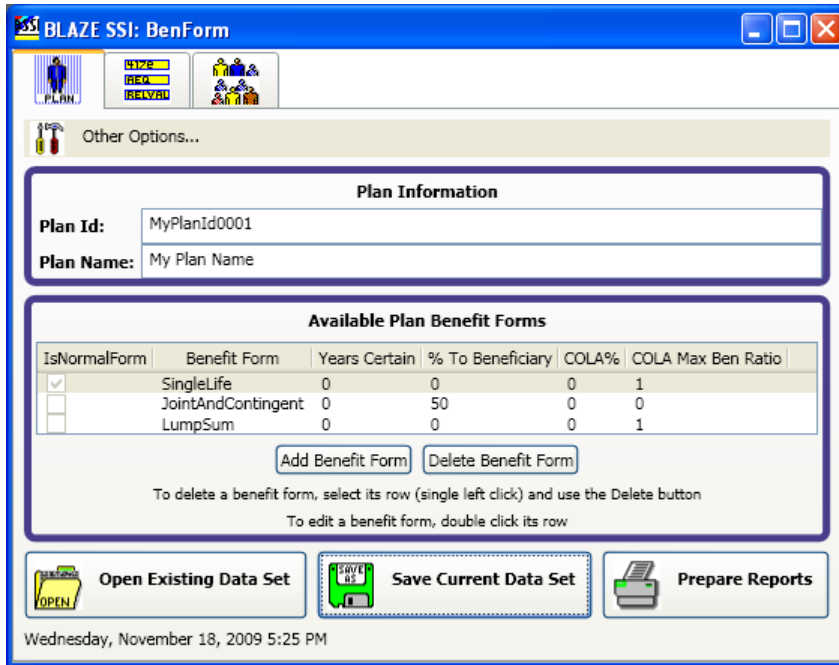
Below the table are two buttons: "Add Benefit Form" and "Delete Benefit Form".
- Instructions:** "To delete a benefit form, select its row (single left click) and use the Delete button" and "To edit a benefit form, double click its row".
- Buttons:** "Open Existing Data Set" (with an Open icon), "Save Current Data Set" (with a Save icon), and "Prepare Reports" (with a printer icon).
- Status Bar:** "Friday, November 20, 2009 3:11 AM".

The main window contains three tabs for Plan, Assumptions and Census data which compose a data set for the BenForm system.

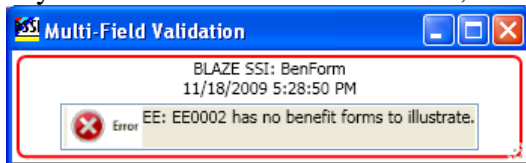
The Plan tab also contains the Other Options... menu and the Open, Save and Prepare Reports buttons.

Section 3: Saving and Recalling Data:

The Actuarially Equivalent Benefit Forms system stores the sponsor data in an xml-format data file at a user-specified location with a user-specified file name. To Save use user-entered information, click the Plan tab to display the main window of the BenForm system and click the Save Current Data Set button:



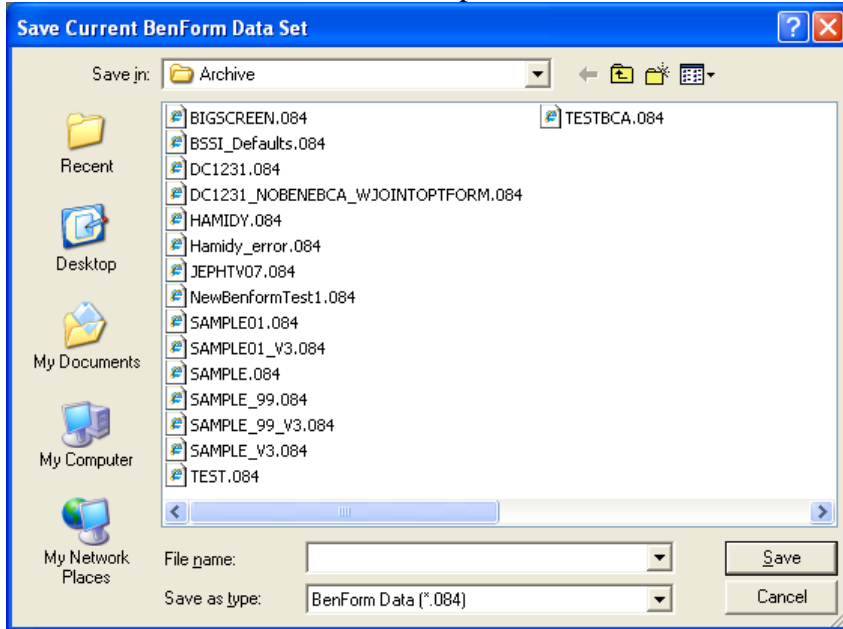
The system will perform the applicable multi-field validation of the user-entered data and report any deficiencies in this information, for example:



The Multi-Field Validation window is not modally displayed, so that it can be moved aside by the user and remain on the workstation's display which the user corrects the input values.

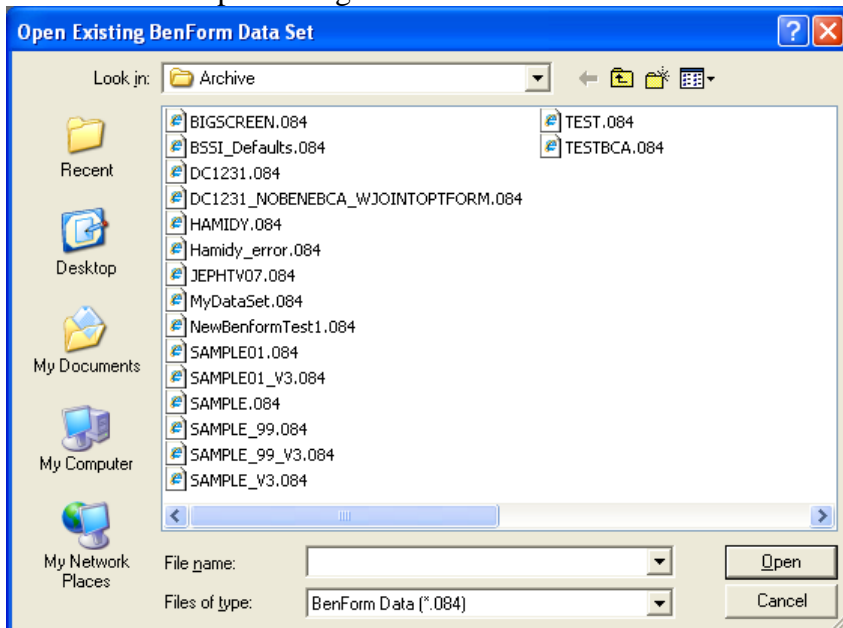
The multi-field validation is also performed before the Report Preparation process can continue.

If there are no Multi-Field Validation errors in the current user-entered data set, the Save Current BenForm Data Set window will be presented. This is the Windows Save As file dialog:



Browse to the desired location for this data set and specify the desired name for the data set. The system will automatically append the .084 file extension to the user-entered file name to indicate that this file is associated with the BenForm system.

To recall a pre-existing BenForm data set, from the Plan tab of the system, click the Open Existing Data Set button to present the Open Existing BenForm Data Set window which is the Windows File Open dialog:



Browse to the .084 file containing the applicable BenForm data set and click the Open button to make the current data set in the work session.

Note that completing this process will replace the current data set, if any, with the pre-existing BenForm data set which has been user-selected in the Open dialog. **BE SURE TO SAVE THE CURRENT BenForm DATA SET BEFORE OPENING ANOTHER DATA SET!**

Section 4: Results and Reports:

To prepare the reports applicable to the current data set, from the Plan tab of the system, click the Prepare Reports button:

The screenshot shows the BLAZE SSI: BenForm application window. The title bar reads "BLAZE SSI: BenForm". The interface includes a navigation menu with "PLAN", "REQ", and "REVAL" options. Below the menu is an "Other Options..." button. The main content area is divided into two sections: "Plan Information" and "Available Plan Benefit Forms".

Plan Information

Plan Id: MyPlanId0001
Plan Name: My Plan Name

Available Plan Benefit Forms

IsNormalForm	Benefit Form	Years Certain	% To Beneficiary	COLA%	COLA Max Ben Ratio
<input checked="" type="checkbox"/>	SingleLife	0	0	0	1
<input type="checkbox"/>	JointAndContingent	0	50	0	0
<input type="checkbox"/>	LumpSum	0	0	0	1

Buttons: Add Benefit Form, Delete Benefit Form

To delete a benefit form, select its row (single left click) and use the Delete button
To edit a benefit form, double click its row

At the bottom, there are three buttons: "Open Existing Data Set" (with an OPEN icon), "Save Current Data Set" (with a SAVE AS icon), and "Prepare Reports" (with a printer icon). The status bar at the bottom left shows "Wednesday, November 18, 2009 5:45 PM".

The output reports are presented in an independent (non-modal) window as pdf-format documents. Use the Save option in that pdf window to save the result to the user-desired location.

Since the results are presented in an independent window, additional variations of the illustration may be requested and compared on-screen to select the most appropriate illustration.

The options available on the independent report presentation window depend on the version of Adobe Acrobat installed on the user's workstation. All users will be able to save and print the pdf-format documents created by the system from the report presentation window:

The screenshot shows a software window titled "BLAZE SSI: BenForm" with a toolbar and a main content area. The content area displays a report for "newPlanId" and "newPlanName" under the heading "Alternative Retirement Benefit Forms".

Plan Benefit Normal Form

	Name	SEX	Date of Birth	BCD	BCA	Amount	Form	Certain Period	COLA %	COLA Ratio
Participant	newEENAME1 newEENAME2	M	01/01/1950	10/26/2009	60	1,000.00	Life Annuity	0	0.00	0.00
Beneficiary	newBENEName1 newBENEName	M	01/01/1950		60					

Alternative Benefit Form	Benefit Amount		BCD	BCA	Certain Period	COLA %	COLA Ratio	Relative Value
	Participant	Survivor						
Qualified Joint and Survivor Form	911.74	455.87	10/26/2009	60	0	0.0000	1.0000	100%

The monthly joint and contingent annuity continues for the lives of both the participant and the beneficiary, with 50 % of the benefit payable to the beneficiary if the participant dies. The benefit payable to the participant is unreduced if the beneficiary dies.

In the case of a married participant, under IRC401(a)-11(b)(2), the QJSA benefit form must be at least as valuable as any other optional form of benefit payment under the plan at the same time.

50 % J&C Annuity	911.74	455.87	10/26/2009	60	0	0.0000	0.0000	100%
------------------	--------	--------	------------	----	---	--------	--------	------

The monthly joint and contingent annuity continues for the lives of both the participant and the beneficiary, with 50 % of the benefit payable to the beneficiary if the participant dies. The benefit payable to the participant is unreduced if the beneficiary dies.

Lump Sum Payment	158,434.30	0.00	11/20/2009	60	0	0.0000	1.0000	130%
[AEQ Assumptions]	132,353.70							
[IRC417(e)(3) Minimum Value]	158,434.30							

The lump sum benefit is a single payment at the indicated benefit commencement age.

Under IRC401(a)-20, the amount payable under another optional form of benefit payment with relative value which exceeds that of the QJSA benefit form because of the minimum present value requirement of IRC417(e) does not fail to satisfy IRC401(a)-11(b)(2).

The **BCD** (Benefit Commencement Date) is the date that the benefit is first payable.

The **BCA** (Benefit Commencement Age) is the age the benefit payments are assumed to begin.

The **Relative Value** is 100 times the ratio of the present value of the illustrated optional benefit form to the present value of the Qualified Joint and Survivor annuity form using the Relative Value Assumptions.

If the benefits illustrated are intended as distributions from an IRC401(a)-qualified retirement or annuity plan, they may be subject to federal, state, or local taxes and additional limitations and disclosure requirements under IRC401, IRC415, IRC417 and other IRS regulations covering retirement age, maximum and minimum benefits which are beyond the scope of this illustration.

Remember to save these results for future use. This is an independent window, so you may perform additional calculations while it remains open.

From the Plan Tab of the main window of the system, click the Other Options... menu item and select the PDF Options... submenu to edit the user-preferences for the formatting of the pdf output of the system:

The screenshot shows a dialog box titled "BLAZE SSI: PDF Report Format Options". It contains the following settings:

Left Margin (72 points/inch)	36
Top Margin (72 points/inch)	36
Right Margin (72 points/inch)	36
Bottom Margin (72 points/inch)	36
Page# Options	Consecutive with 1st page#
Starting Page# for 1st Page>	1
Include Page# on 1st page	<input checked="" type="checkbox"/> Include Page# on 1stPage
Footer Text Justification	Center
Include Current Date	<input checked="" type="checkbox"/> Include Current Date in 1-line Footer
Include Current Time	<input checked="" type="checkbox"/> Include Current Time in 1-line Footer
Include Current Release#	<input checked="" type="checkbox"/> Include System Release# in 1-line Footer
Multi-Line Footer Position	Below 1-line Footer
Multi-Line Text#1	
Multi-Line Text#2	
Multi-Line Text#3	
Multi-Line Text#4	
Multi-Line Text#5	
Multi-Line Text#6	
<input type="checkbox"/> Suppress Heading Box/Shading	<input type="checkbox"/> Suppress Gridlines

Section 5: Documentation:

The required data fields are generally self-documenting because of the labels associated with input fields. Most fields also incorporate a ‘tooltip’ which will be displayed when mouse hovers over the applicable input field.

In the example below the user has hovered the mouse over the “AEQ Assumptions...” checkbox:

The screenshot shows the 'BLAZE SSI: BenForm' application window. The 'IRC417(e) Assumptions' section is expanded, and the 'Plan Actuarial Equivalence Assumptions' sub-section is active. A tooltip is visible over the 'AEQ Assumptions are the IRC417(e) Assumptions' checkbox, displaying the text: 'Check if the AEQ assumptions are the same as the IRC417(e) assumptions (Generally the Pre-retirement Interest%)'. Other visible fields include 'Interest% [Benefit Form Adjustment]: (Generally the Post-retirement Interest%)' set to 5.5, 'Mortality Table' set to '030 1984 Unisex Pension (UP-84)', 'Mortality SetBack' with 'Male: 0' and 'Female: 0', 'Mortality Projection Scale' set to 'None', 'Projection Years' set to 0, and 'Minimum Projection%' set to 0. A checked checkbox at the bottom of this section reads 'Interest Only Actuarial Adjustment for Benefit Commencement Age'. The 'Relative Value Assumptions' section below shows 'Age Basis' set to 'Nearest365DaysPerYear'.

Section 6: User Input Fields:

Enter Plan Identification Information:

Enter the user-selected Plan Id: field to identify the BenForm record set when it is saved. This field is not illustrated on the output reports.

Enter the Plan Name: field so that this is displayed on the BenForm output reports in the title block.

The screenshot shows the BLAZE SSI: BenForm application window. The title bar reads "BLAZE SSI: BenForm". The interface includes a menu bar with "FILE", "EDIT", and "HELP" options. Below the menu bar is a toolbar with icons for "PLAN", "BENFORM", and "REPORT". A section titled "Other Options..." is visible. The main content area is divided into two sections: "Plan Information" and "Available Plan Benefit Forms".

Plan Information

Plan Id: MyPlanId0001
Plan Name: My Plan Name

Available Plan Benefit Forms

IsNormalForm	Benefit Form	Years Certain	% To Beneficiary	COLA%
<input checked="" type="checkbox"/>	SingleLife	0	0	0
<input type="checkbox"/>	JointAndContingent	0	50	0
<input type="checkbox"/>	LumpSum	0	0	0

Buttons: Add Benefit Form, Delete Benefit Form

To delete a benefit form, select its row (single left click) and use the Delete button
To edit a benefit form, double click its row

Footer: Open Existing Data Set, Save Current Data Set, Prepare Reports

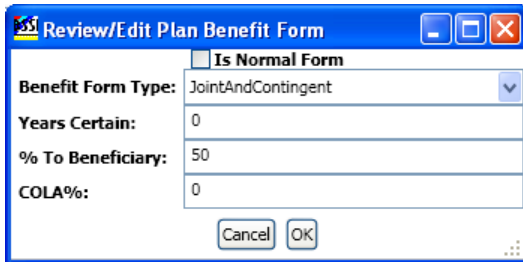
Friday, November 20, 2009 3:11 AM

Select the Optional Retirement Benefit Forms Available under the Plan:

The optional retirement benefit forms available under the plan must be specified, so that they can be selected and illustrated for the plan participants in the census.

If the retirement benefit forms available under the plan need to be modified:

- Select the benefit form in the list which is not applicable to the current plan by single (left) clicking this item in the list and then clicking the Delete Benefit Form button to delete the non-applicable benefit form.
- Click the Add Benefit Form button to add a new benefit form available under the plan and the system will insert an additional benefit form in the list using default values.
- To edit a specific benefit form available under the plan, double (left) click the specific benefit form in the list and the Review/Edit Plan Benefit Form window will be presented:



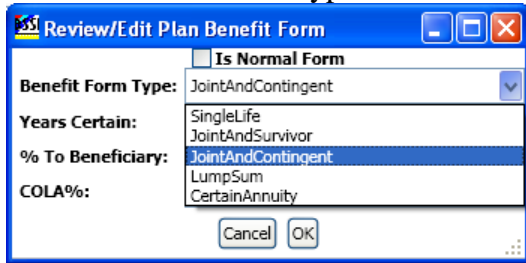
The screenshot shows a dialog box titled "Review/Edit Plan Benefit Form". It contains the following fields and controls:

- Is Normal Form
- Benefit Form Type: JointAndContingent (dropdown menu)
- Years Certain: 0
- % To Beneficiary: 50
- COLA%: 0
- Buttons: Cancel, OK

Only one plan benefit form can be selected as the plan normal form.

The BenForm system automatic considers the required Qualified Joint & Survivor annuity option for participants who have a spouse as of the anticipated benefit commencement date. Therefore select additional Joint & Survivor or Joint & Contingent annuity types only if they represent optional retirement benefit forms under the plan which are distinct from the Qualified Joint & Survivor annuity option required under the Federal statutes.

Use the Benefit Form Type combo-box control to select the applicable benefit form:



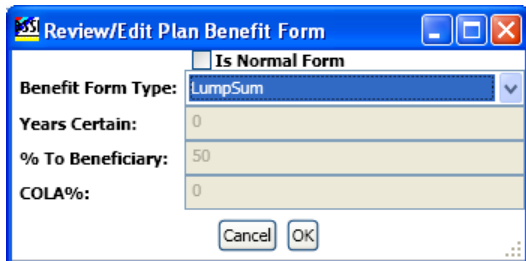
The Years Certain field must be a non-negative integer.

If the benefit form is a Joint & Survivor or Joint & Contingent annuity form, enter the % to Beneficiary field as a non-negative number less than or equal to 100.

If the plan benefit form provides for a cost of living increase, enter the effective annual COLA%.

If the plan benefit form does not provide for a COLA, then both the COLA% and the COLA Maximum Benefit Ratio fields may be entered as 0.

The Lump Sum benefit form, if available under the plan, generally requires no additional user-input beyond selecting it. It would be extra-ordinary for a Lump Sum benefit option to be the normal form under the plan.



Specify the Actuarial Assumptions Used in the Illustration:

Click the Assumptions Tab (with the 417E, AEQ and RelVal text) to present the assumptions window.

Use the IRC417(e) Assumptions expander to display these assumption options. Select the three applicable interest rates, the mortality table and indicate if the benefit commencement age adjustment will use interest only. Generally these assumptions are selected based on the anticipated benefit commencement date.

The screenshot shows a software window titled "BLAZE SSI: BenForm". At the top, there are three tabs: "PLAN", "417E", and "RELVAL". The "417E" tab is selected. Below the tabs, there is a section titled "IRC417(e) Assumptions:" with a collapse arrow. This section contains three input fields for "Interest Rate%" corresponding to "Years 1 - 5", "Years 6 - 20", and "Years 21+", with values of 4, 5, and 6 respectively. Below these is a "Mortality Table" dropdown menu set to "097 2009 417(e)(3) Applicable Mortality Table". A checkbox labeled "Interest Only Actuarial Adjustment for Benefit Commencement Age" is checked. Below this are two collapsed sections: "Plan Actuarial Equivalence Assumptions:" and "Relative Value Assumptions:". At the bottom, there is an "Age Basis" dropdown menu set to "Nearest365DaysPerYear".

Use the Plan Actuarial Equivalent Assumptions expander to display these assumption options.

The screenshot shows the 'BLAZE SSI: BenForm' application window. The 'IRC417(e) Assumptions' section is expanded to show 'Plan Actuarial Equivalence Assumptions'. A checkbox labeled 'AEQ Assumptions are the IRC417(e) Assumptions' is currently unchecked. Below this, there are several input fields: 'Interest% [Benefit Commencement Age Adjustment]: (Generally the Pre-retirement Interest%)' with a value of 5.5; 'Interest% [Benefit Form Adjustment]: (Generally the Post-retirement Interest%)' with a value of 5.5; 'Mortality Table:' with a dropdown menu set to '030 1984 Unisex Pension (UP-84)'; 'Mortality SetBack:' with 'Male:' and 'Female:' both set to 0; 'Mortality Projection Scale:' with a dropdown set to '0 None'; 'Projection Years:' with a value of 0; and 'Minimum Projection%:' with a value of 0. A checkbox for 'Interest Only Actuarial Adjustment for Benefit Commencement Age' is checked. Below this section, the 'Relative Value Assumptions' section is expanded to show 'Age Basis:' with a dropdown menu set to 'Nearest365DaysPerYear'.

Indicate if the AEQ Assumptions are the IRC417(e) Assumptions and if this option applies, no other AEQ Assumptions entries are required.

Otherwise select the Interest% rates, mortality assumption options and indicate if the actuarial adjustment for benefit commencement age will use interest only.

Generally the Plan Actuarial Equivalence Assumptions are specified in the plan document. The Benefit Commencement Age Adjustment applies when the anticipated benefit commencement age of the optional benefit form differs from that of the normal benefit form. The Benefit Form Adjustment applies when the optional benefit form payment scheme differs from that of the normal benefit form.

Use the Relative Value Assumptions expander to display these assumption options:

The screenshot shows the 'BLAZE SSI: BenForm' application window. The 'Relative Value Assumptions' section is expanded, showing the following fields and options:

- Relative Value Assumptions are the IRC417(e) Assumptions
- Interest% [Benefit Commencement Age Adjustment]: (Generally the Pre-retirement Interest%)
- Interest% [Benefit Form Adjustment]: (Generally the Post-retirement Interest%)
- Mortality Table:
- Mortality SetBack: Male: Female:
- Mortality Projection Scale: None Projection Years: Minimum Projection%:
- Interest Only Actuarial Adjustment for Benefit Commencement Age
- Age Basis:

Indicate if the Relative Value Assumptions are the IRC417(e) Assumptions and if this option applies, no other Relative Value Assumptions entries are required.

Otherwise select the Interest% rates, mortality assumption options and indicate if the actuarial adjustment for benefit commencement age will use interest only.

The Benefit Commencement Age Adjustment applies when the anticipated benefit commencement age of the optional benefit form differs from that of the normal benefit form. The Benefit Form Adjustment applies when the optional benefit form payment scheme differs from that of the normal benefit form.

The relative value assumptions are used to compare the present values of the optional forms to the plan normal form.

Be sure to select the appropriate Age Basis from the combo box options:

The screenshot shows the 'BLAZE SSI: BenForm' application window. It features a blue title bar and a toolbar with icons for PLAN, IRC417, and BENEFIT. The main area contains several sections:

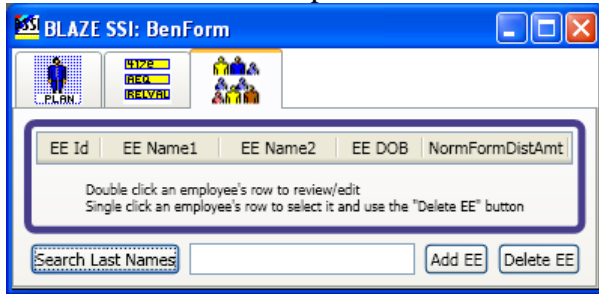
- IRC417(e) Assumptions:** (collapsed)
- Plan Actuarial Equivalence Assumptions:** (collapsed)
- Relative Value Assumptions:** (expanded)
 - Relative Value Assumptions are the IRC417(e) Assumptions
 - Interest% [Benefit Commencement Age Adjustment]:** (Generally the Pre-retirement Interest%)
 - Interest% [Benefit Form Adjustment]:** (Generally the Post-retirement Interest%)
 - Mortality Table:** 030 1984 Unisex Pension (UP-84) [dropdown]
 - Mortality SetBack:** Male: Female:
 - Mortality Projection Scale:** 0 None [dropdown] **Projection Years:** **Minimum Projection%:**
 - Interest Only Actuarial Adjustment for Benefit Commencement Age

At the bottom, the **Age Basis:** dropdown menu is open, showing the following options:

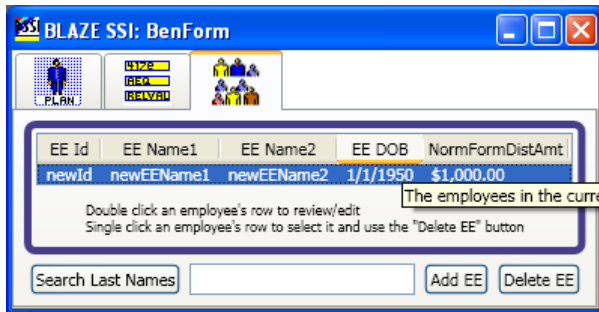
- Nearest365DaysPerYear (selected)
- Nearest365DaysPerYear
- AttainedAgeMostRecentBirthday
- NearestMonthsRoundedDown
- NearestMonthsRoundedUp
- Fractional365DayPerYear
- Fractional360DaysPerYear

When fractional ages are selected, the ages illustrated may not be integral values and the actuarial calculations will use interpolation to obtain the equivalent benefit amounts since actuarial mortality tables are available for integral ages only.

Click the Census tab to present the census window:



Click the Add EE button to add a member of the census and the system will add a member to the census with default information:



Single (left) click a member of the census in the list and click the Delete EE button to remove the selected member of the census.

Enter the letters of the last name of a census member in the text box provided and click the Search Last Names button to select that member in the list.

Double (left) click a member of the census in the list to edit that member's information for purposes of the BenForm illustration.

	Name1	Name2	Date of Birth	Sex
Employee	newEEName1	newEEName2	1/1/1950	Male
Beneficiary	newBeneName1	newBeneName2	1/1/1950	Female

Beneficiary is Spouse of Employee

Employee's Id:

Employee's Distribution Amount in Plan Normal Form:

Prepare Report

Enter the Employee and Beneficiary (applicable to Joint & Survivor or Joint & Contingent benefit forms) name(s), birth date and sex fields. The sex field entries will be ignored by the system if the user-selected actuarial assumptions for mortality are not sex-based.

Indicate if the Beneficiary is the Spouse of the Employee so that the illustration can properly include the appropriate language on the Spousal Consent form.

Enter an Employee Id which must be unique among all the members of the census.

Enter the retirement benefit amount, in plan normal form, for this member of the census. The retirement benefit amount in plan normal form is the basis of the calculations used by the system to illustrate the alternative benefit forms available under the plan.

Use the Prepare Report option to include/exclude the participant in the report output.

Click the Qualified Joint & Survivor Information expander to present the Qualified Joint & Survivor Information window:

The screenshot shows a software window titled "Review/Edit Employee Record". It contains two main sections:

- Employee and Beneficiary Information:** This section includes fields for "Employee" and "Beneficiary" with columns for "Name1", "Name2", "Date of Birth", and "Sex". The "Employee" row shows "newEEName1", "newEEName2", "1/1/1950", and "Male". The "Beneficiary" row shows "newBeneName1", "newBeneName2", "1/1/1950", and "Female". There is a checked checkbox for "Beneficiary is Spouse of Employee". Below these are fields for "Employee's Id:" (value: EE0001) and "Employee's Distribution Amount in Plan Normal Form:" (value: 1000).
- Qualified Joint & Survivor Information:** This section includes a "Benefit Form:" dropdown (value: JointAndContingent), a "Percent to Beneficiary:" field (value: 50), "QJSA Amount Option:" dropdown (value: IsAEQOfNormalForm), "QJSA Amount:" field (value: 0), "QJSA %of Normal Form:" field (value: 100), "QJSA Commencement Option:" dropdown (value: SameAsNormalForm), "BCA:" field (value: 65), and "BCD:" field (value: 11/18/2009).

At the bottom of the window, there is a section titled "Plan Benefit Forms to Illustrate for this Employee:" with "Cancel" and "OK" buttons.

Generally the plan must provide for a qualified Joint & Contingent (or more generous) benefit form when the plan participant has a spouse as of the anticipated benefit commencement date.

Select the QJ&S Benefit Form applicable to this member of the census. Generally if the participant is assumed to have a spouse as of the anticipated benefit commencement date, the Joint & Contingent benefit form option is appropriate. If the participant is assumed to be single as of the anticipated benefit commencement date, then the Single Life option is appropriate:

The screenshot shows a software window titled "Review/Edit Employee Record". It contains two main sections:

Employee and Beneficiary Information:

	Name1	Name2	Date of Birth	Sex
Employee	newEEName1	newEEName2	1/1/1950	Male
Beneficiary	newBeneName1	newBeneName2	1/1/1950	Female

Below the table, there is a checked checkbox labeled "Beneficiary is Spouse of Employee".

Other fields include "Employee's Id:" with the value "EE0001" and "Employee's Distribution Amount in Plan Normal Form:" with the value "1000".

Qualified Joint & Survivor Information:

The "Benefit Form:" dropdown menu is open, showing options: "JointAndContingent", "SameAsNormaForm", "SingleLife", and "JointAndContingent".

Other fields in this section include "Percent to Bene" (partially obscured), "QJSA Amount Option:" with a dropdown set to "IsAEQOfNormalForm", "QJSA Amount:" with the value "0", "QJSA %of Normal Form:" with the value "100", "QJSA Commencement Option:" with a dropdown set to "SameAsNormalForm", "BCA:" with the value "65", and "BCD:" with the value "11/18/2009".

At the bottom, there is a section "Plan Benefit Forms to Illustrate for this Employee:" with "Cancel" and "OK" buttons.

If a Joint & Survivor or Joint & Contingent Benefit Form has been selected, enter the Percent to Beneficiary. Generally this value must be a least 50% for the benefit form to be 'qualified' under the Federal statutes.

Select the QJSA Amount Option from the available selections:

The screenshot shows a software window titled "Review/Edit Employee Record". It contains two main sections:

- Employee and Beneficiary Information:** This section has a table with columns "Name1", "Name2", "Date of Birth", and "Sex".

	Name1	Name2	Date of Birth	Sex
Employee	newEEName1	newEEName2	1/1/1950	Male
Beneficiary	newBeneName1	newBeneName2	1/1/1950	Female

Below the table, there is a checked checkbox for "Beneficiary is Spouse of Employee", a text field for "Employee's Id:" with the value "EE0001", and a text field for "Employee's Distribution Amount in Plan Normal Form:" with the value "1000".
- Qualified Joint & Survivor Information:** This section includes a dropdown for "Benefit Form:" set to "JointAndContingent", a text field for "Percent to Beneficiary:" with the value "50", and a dropdown for "QJSA Amount Option:" with a dropdown menu open showing three options: "SpecifyPctOfNormalForm", "IsAEQOfNormalForm", and "SpecifyAmt". To the right of this dropdown are fields for "QJSA Amount:" (value 0) and "QJSA %of Normal Form:" (value 100). Below these are fields for "QJSA Commencement Date:" (value SpecifyPctOfNormalForm), "BCA:" (value 65), and "BCD:" (value 11/18/2009). At the bottom of this section are "Cancel" and "OK" buttons.

If the SpecifyPctOfNormalForm option is user-selected, then the QJSA Amount field entry is not required, but the QJSA %Of Norma Form field must be user-entered as a non-negative value.

If the IsAEQOfNormalForm option is user-selected, then the QJSA Amount and QJSA %of Normal Form entries are not required.

If the SpecifyAmt option is user-selected, then the QJSA Amount field must be user-entered as a non-negative amount, but the QJSA %of Normal Form field entry is not required.

Select the QJSA Commencement Option from the available selections:

Review/Edit Employee Record

Employee and Beneficiary Information:

	Name1	Name2	Date of Birth	Sex
Employee	newEEName1	newEEName2	1/1/1950	Male
Beneficiary	newBeneName1	newBeneName2	1/1/1950	Female

Beneficiary is Spouse of Employee

Employee's Id: EE0001

Employee's Distribution Amount in Plan Normal Form: 1000

Qualified Joint & Survivor Information:

Benefit Form: JointAndContingent

Percent to Beneficiary: 50

QJSA Amount Option: IsAEQOfNormalForm QJSA Amount: 0 QJSA %of Normal Form: 100

QJSA Commencement Option: SameAsNormalForm (selected) BCA: 65 BCD: 11/18/2009

Plan Benefit Forms to Illustrate: SameAsNormalForm, SpecifyBCD, SpecifyBCA

Cancel OK

If the SameAsNormalForm option is user-selected, then the BCA and BCD field entries are not required.

If the SpecifyBCD option is user-selected, then the BCA field entry is not required, but the BCD field must be entered with the anticipated benefit commencement date of the QJSA benefit for this member of the census. A benefit commencement date must be after the participant's and beneficiary's dates of birth.

If the SpecifyBCA option is user-selected, then the BCA field must be entered as a non-negative (possibly non-integral) value less than or equal to 119.9166667, which is equivalent to 119+11/12ths, which represents the anticipated benefit commencement age of the participant, but the BCD field entry is not required.

Click the Plan Benefit Forms to Illustrate for this Employee expander to present this information window:

The screenshot shows a software window titled "Review/Edit Employee Record". It contains several sections:

- Employee and Beneficiary Information:**
 - Employee: Name1 (newEEName1), Name2 (newEEName2), Date of Birth (1/1/1950), Sex (Male)
 - Beneficiary: Name1 (newBeneName1), Name2 (newBeneName2), Date of Birth (1/1/1950), Sex (Female)
 - Beneficiary is Spouse of Employee
 - Employee's Id: newId
 - Employee's Distribution Amount in Plan Normal Form: 1000
- Qualified Joint & Survivor Information:** (Collapsed)
- Plan Benefit Forms to Illustrate for This Employee:**
 - Buttons: Specify BCD, BCD, BCA, COLA, MaxBenRatio, IsNormalForm, Benefit Form, Years Certain, % to Beneficiary, COLA%
 - Button: Delete Selected Form to Illustrate
 - Text: To delete a benefit form, select its row (single left click) and click the 'Delete Selected Form to Illustrate' button. To edit a benefit form, double click its row.
 - Select Plan Benefit Forms to Illustrate for This Employee**

IsNormalForm	Benefit Form	Years Certain	% to Beneficiary	COLA%
<input checked="" type="checkbox"/>	SingleLife	0	0	0
<input type="checkbox"/>	JointAndContingent	0	50	0
<input type="checkbox"/>	LumpSum	0	0	0
 - Text: Double click an available plan benefit Form to include it in the benefit forms to illustrate for this employee.
 - Buttons: Cancel, OK

To select one or more of the optional retirement benefit forms available under the plan to illustrate for this member of the census, double (left) click that optional plan benefit form in the (lower) list. There must be a least one alternate benefit form selected for illustration for the employee.

More than one instance of an available optional plan benefit form may be selected for a member of the census. This feature is often used to illustrate varying benefit commencement dates or ages for the same plan optional benefit form.

To delete a benefit form which has been selected for this member of the census, select this item in the (upper) list and click the Delete Selected From to Illustrate button.

It is always necessary to select the plan normal form as one of the plan benefit forms to illustrate for a member of the census because the normal form benefit is the basis of the system calculations.

Sometimes it is necessary to edit a plan optional retirement benefit form available under the plan which has been selected to illustrate for a member of the census to specify the benefit commencement date or age. To perform this editing, double (left) click the selected optional benefit form in the (upper) list for this member of the census to present the Review/Edit Plan

Benefit Form To Illustrate window:

Review/Edit Plan Benefit Form to Illustrate

Specify BCD

EE Benefit Commencement Date: 11/20/2009

EE Benefit Commencement Age: 65

COLA Maximum Benefit Ratio: 1

Cancel OK

Is Normal Form

Benefit Form Type: SingleLife

Years Certain: 0

% To Beneficiary: 0

COLA%: 0

Indicate it the BCD (Benefit Commencement Date) will be specified for this form for this member of the census using the check box control provided.

If the Specify BCD option is user-checked, the EE Benefit Commencement Date field must be user-entered, but the EE Benefit Commencement Age field entry is not required. . A benefit commencement date must be after the participant's and beneficiary's dates of birth.

If the Specify BCD option is not user-checked, the EE Benefit Commencement Date field entry is not required, but the EE Benefit Commencement Age field must be entered as a non-negative (possibly non-integral) value which is less than or equal to 119.9166667, which is equivalent to 119+11/12ths.

If the plan benefit form provides for a cost of living increase, enter the effective annual COLA% and the benefit form is limited, enter COLA Maximum Benefit Ratio as the ratio of the benefit limit to the initial benefit. A value of 1 here means the COLA% will not apply. If there is no limit enter a large number, e.g. 999999999.

Section 7: System Requirements:

Operating System:

Microsoft .Net 4.0 and
Microsoft Windows XP SP3
Vista SP2 Business or Ultimate
Windows 7 Professional

Hardware:

32- or 64-bit hardware

Internet:

Successful sign-in and use of the system require that the workstation have access to the Internet throughout the work session.

The system requires that Internet TCP ports 80 and 9084 be open for bi-directional, secure communication between the graphical user interface (GUI) of the system on the client workstation and the BLAZE SSI application web server for the calculations.

Data processed by the BLAZE SSI application server is securely and anonymously managed and remains only transiently on the web server.

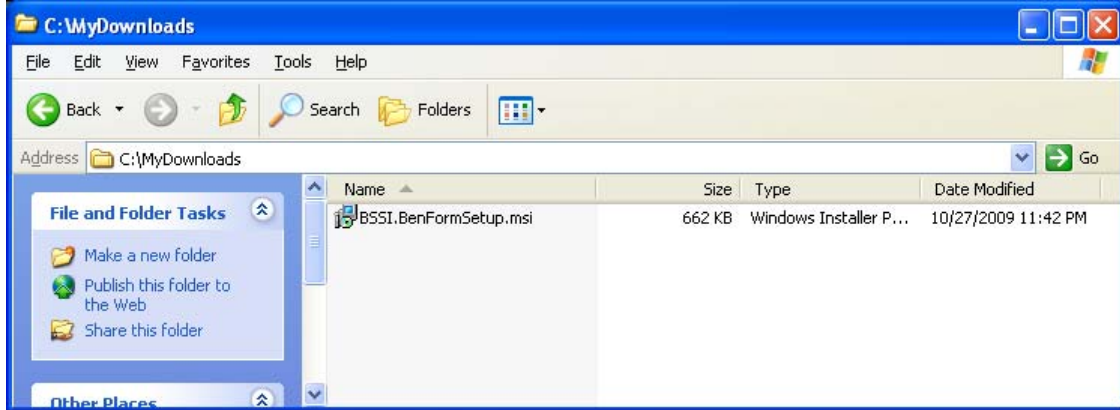
By employing the web-server for the system calculations, the maintenance effort for users is dramatically reduced and updates are immediately available to all customers.

Additional Software:

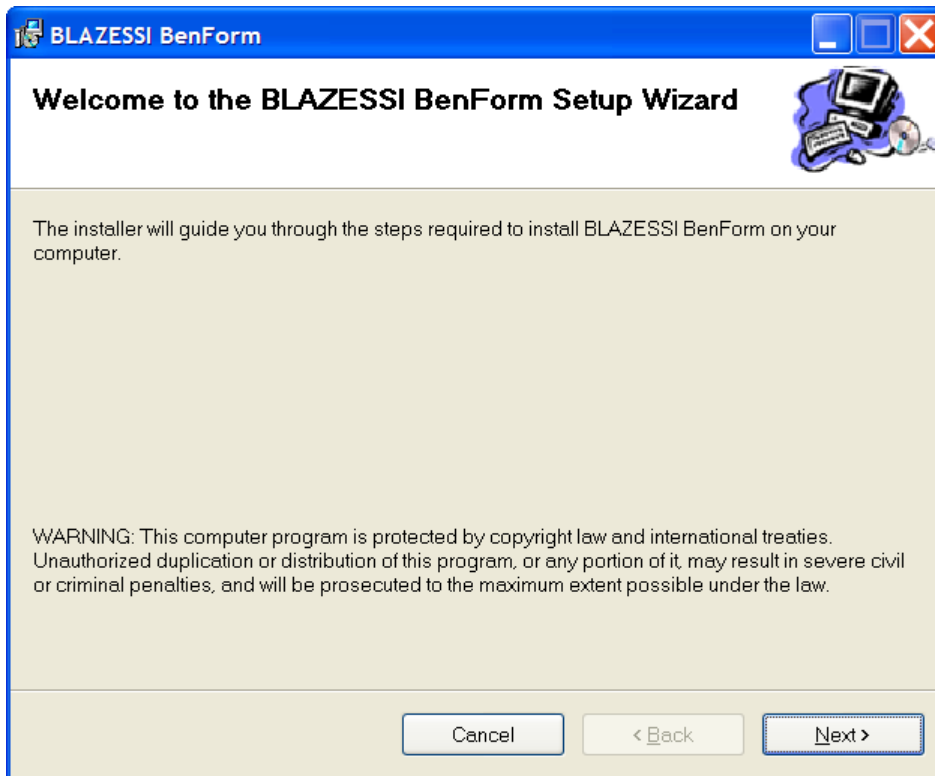
Adobe Acrobat Reader (a free download from www.adobe.com) is used to view the system output reports.

Section 8: Installing the System:

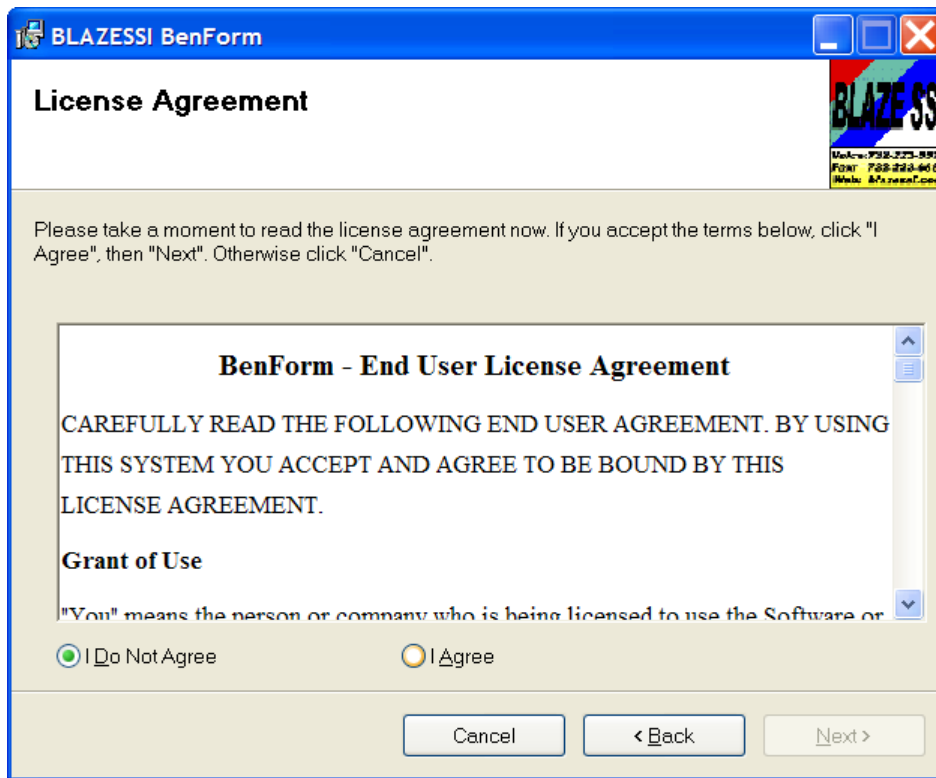
After downloading the 'BenForm_84yymmdd.msi' file and saving to a location accessible to the workstation on which it will be installed, use the Windows Explorer and browse to the location of the installer file, for example:



Double (left) click the 'BenForm_84yymmdd.msi' file item to display the installer window and click the Next button:

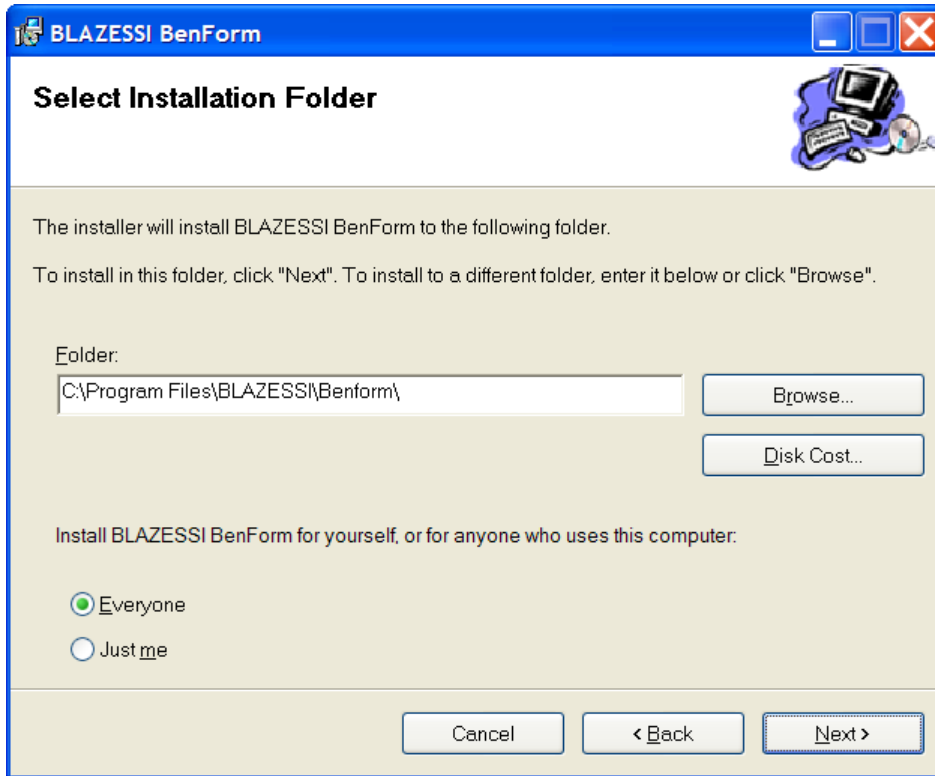


Read the End User License Agreement (EULA) for the system. In order to continue with the installation of the system, click the I Agree option to enable the Next button and then click the Next button:

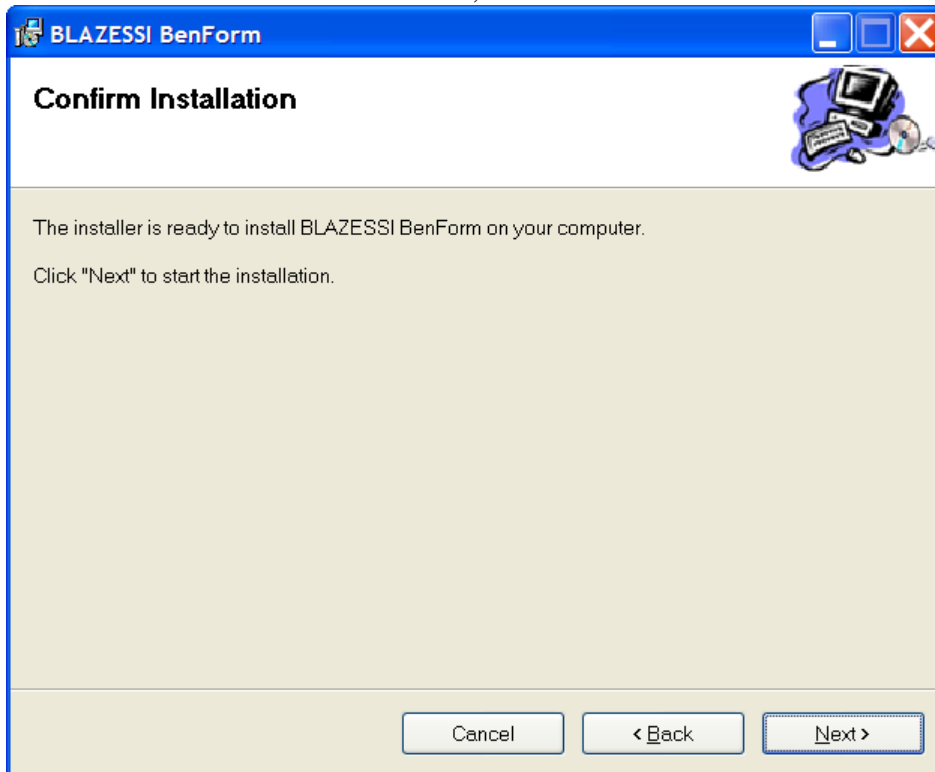


On the Select Installation Folder window:

- Enter or browse to the desired installation folder for the software. Generally the default location is appropriate for most installations.
- Click the 'Everyone' option
- Click the Next button

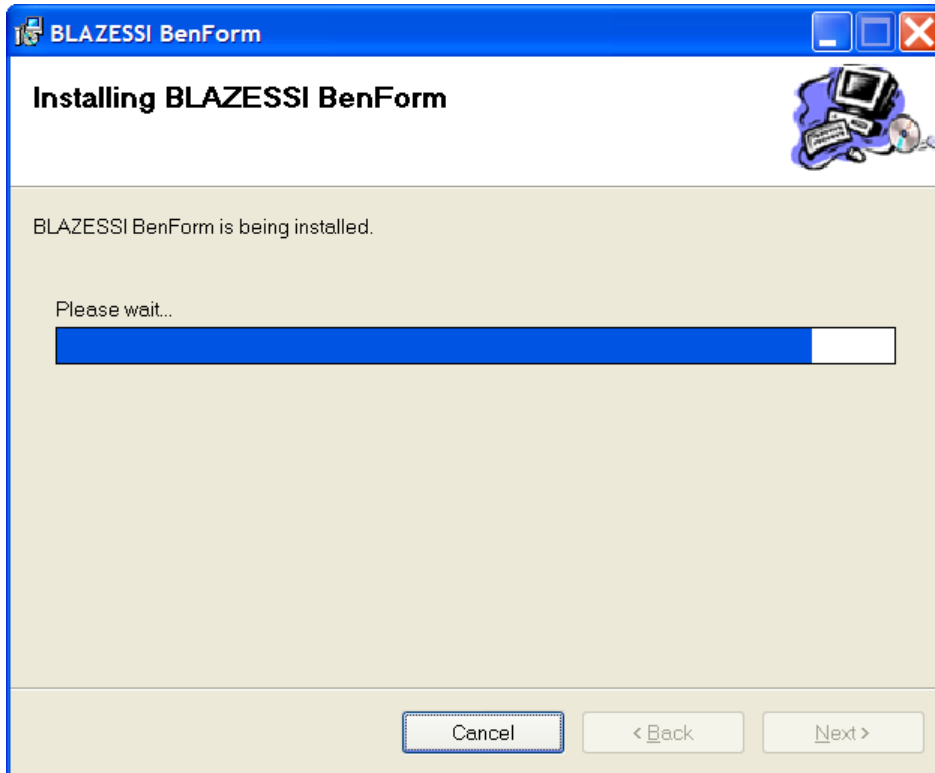


On the Confirm Installation window, click the Next button:

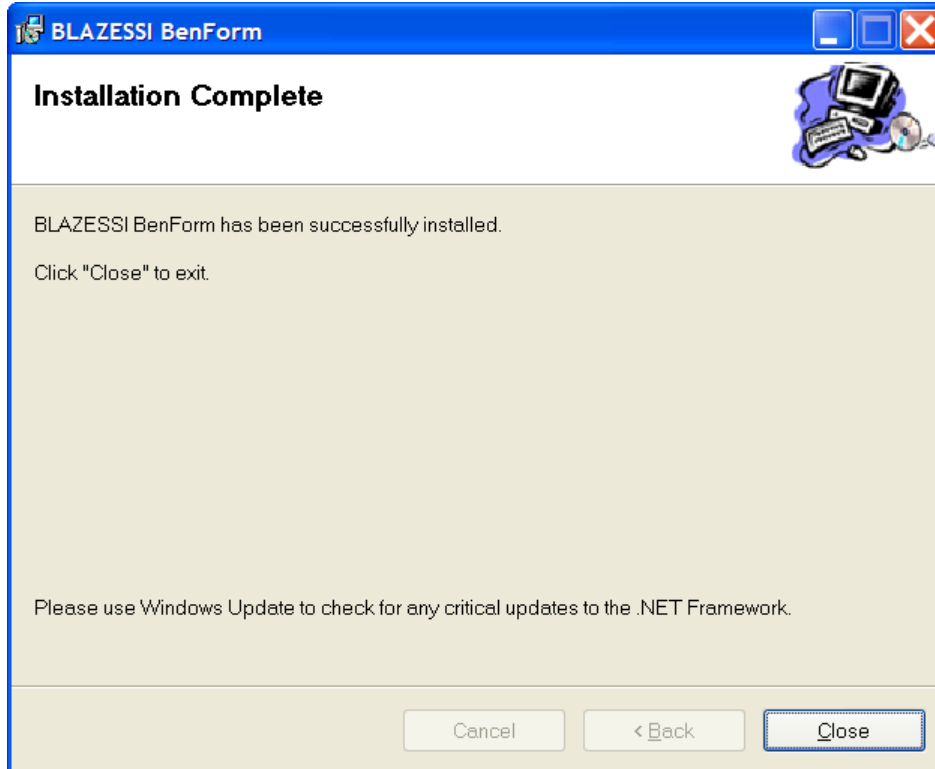


The installation process will take a few moments during which the Installing BenForm window will be displayed.

If the target workstation does not have Microsoft .Net framework 4.0 installed, the installer module will recognize this and require the user to install this free component which can be downloaded from <http://go.microsoft.com/fwlink/?LinkId=186913>



After installation is complete, the Installation Complete window will be displayed. Click the Close button to finish the installation:

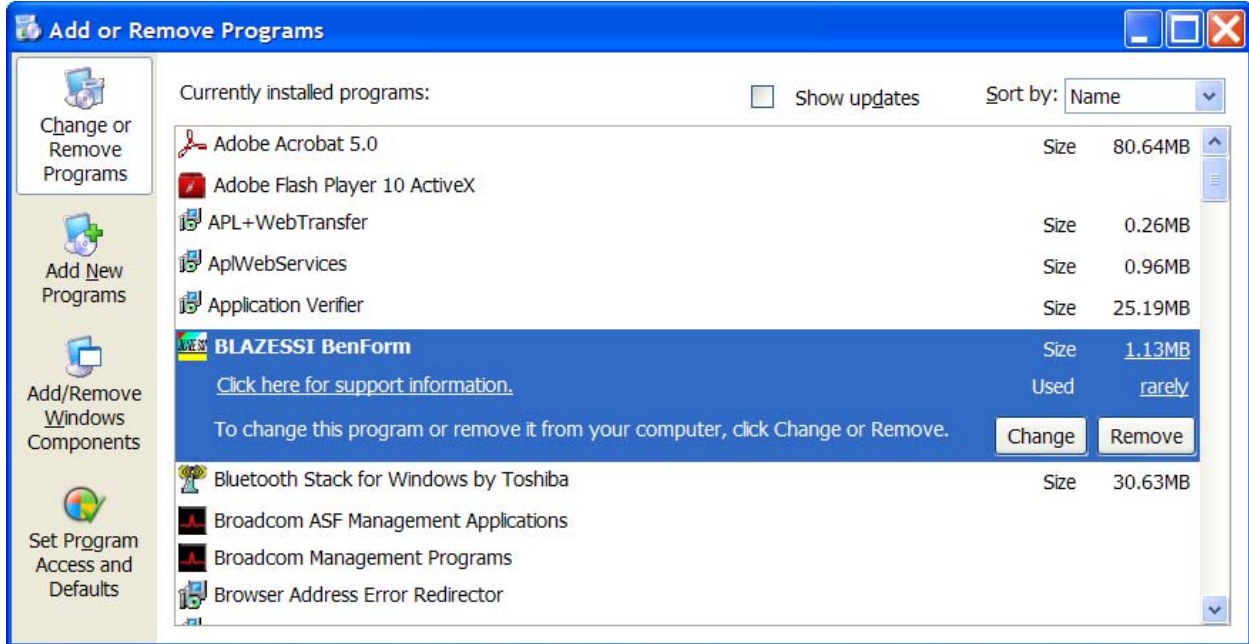


Section 9: Uninstalling the System:

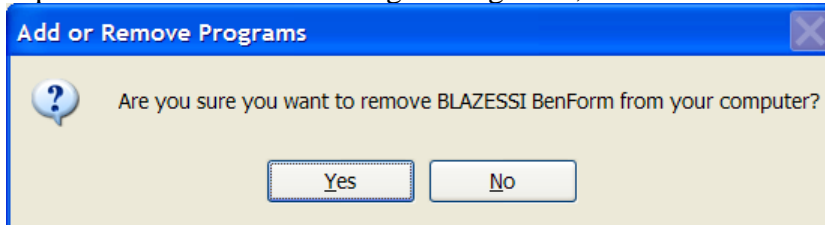
In Windows XP use Start > Control Panel > Add or Remove Programs:

In Windows Vista or 7 use Start > Control Panel > Program Features and Updates:

Select the BLAZESSI BenForm item from the list and click the Remove button:



If presented with the following message box, click the 'Yes' button:



The BenForm system uninstall will commence and its item description will no longer be present in the list.