

## PENDEAS®

### PENSION IDEAS DESIGN AND ILLUSTRATION SYSTEM

**PENDEAS** quickly analyzes costs and benefits of up to six qualified retirement plan designs from one census. **PENDEAS** compares any plan provision, benefit or cost, including insurance and 401(k) deferrals to select the most favorable plan design.

#### 1. APPLICATION FEATURES

**PENDEAS** supports all qualified retirement plan design types:

- + Profit Sharing
  - Salary ratio and IRC 401(l) Integrated salary ratio
  - Age-based and 'New comparability' (cross tested under IRC401(a)(4))
  - 401(k) with match or non-elective contributions (with or without safe harbors)
  - 401(k) Catch-up with automatic allocation of excess deferrals
  - Optional Roth 401(k) after-tax contributions, with match and catch-up
- + Defined Contribution: Money Purchase, Target, SEP and 'SIMPLE'
- + Defined Benefit: PPA06 funding; includes traditional, cash balance, 412(i) plan designs

**PENDEAS** offers calculation support for:

- + Self-employed plans; Individual insurance policies; 'Takeover' plans

**PENDEAS** complies with:

- + SBJPA, TRA97, EGTRRA, PFEA and PPA06 provisions

**PENDEAS** generates clear and easy to understand reports to close the sale:

- + Highlight a selected plan type
- + Compare all plan types on one page for maximum sales impact

**PENDEAS** user-input data may be electronically exchanged with other BLAZE SSI software:

- + Export to **RTS** for comprehensive DB, DC and 401(k) testing
- + Import from **GTS** for comparative illustrations and PPA06 Min/Max costs for DB plans
- + **EBPII** Import/Export for administration of on-going DB, DC and 401(k) plans

#### 2. USER INTERFACE

- + Easy and familiar Windows user interface
- + Introductory Guide and comprehensive context sensitive 'HELP' documentation
- + Automated data validation and entry error trapping
- + Enter census data via MS Excel or system-generated forms
- + SQL interface to ODBC compatible databases
- + Numeric, graphic, text-based, basic and custom report formats
- + Reports automatically prepared in .pdf file for screen view, hard copy and email

#### 3. CUSTOMER SUPPORT

- + System updates for government regulations included in maintenance service
- + Unlimited phone, fax and email HelpLine support included in maintenance service
- + National and regional user seminars
- + Basic and customized training seminars
- + Systems consulting and custom programming available

#### 4. OPERATING ENVIRONMENT SUPPORTED

- + MS Windows XP Professional or MS Vista (Business or Ultimate) Operating System
- + Computer sufficient to support the OS; plus 128MB RAM (or higher) for the application
- + MS Internet Explorer 5.5 or higher; Internet connection required
- + Free Adobe Reader version 6 or higher

PENDEAS.doc rev 200809

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## SELECTION OF CLIENT-READY REPORTS

### **PENDEAS 'Comparison' Reports - Illustrate up to six designs on one page**

Numeric and 2D or MS Excel 3D Charts

Plan Costs/Allocations

Plan Benefits

Accumulations at Retirement

Pre-Retirement Death Benefit

Numeric

401(k) Deferral/Match

Plan Provisions

Plan Assumptions

After Tax Analysis

"Comparison Presentation:" Excel workbook includes census-level sheet, 3D pie charts for all designs on one sheet, 3D bar chart sheet and user-configurable cover and caveats sheet.

### **PENDEAS 'Single Plan' Reports – Available For All Plan Types**

Plan Provisions and Assumptions

Employee Census

After Tax Analysis

Anticipated Benefits and Contributions

Cash Flow Analysis

Integration

Plan Provisions and Contributions (w/chart)

Owner Employee Earned Income Analysis

IRC415 Maximum Analysis

IRC416 Top-heavy Test

New Insurance

Participant Statements (Multiple formats)

'Cover' Page

### **PENDEAS 401(K) Reports**

Salary Reduction Analysis

Plan Level Tax Savings/Projected Acct Value

Before-Tax Compensation/After Tax Savings

Highlights and Employee Election Form

Contribution Projection Analysis

401(k) Enrollment Form

401(k) Deferral Compared to Roth 401(k)

401(k) Average Deferral Percentage Analysis

### **PENDEAS Defined Contribution Reports**

Target Benefit Analysis

Analysis of Contributions

IRC404 Maximum Deductibility Analysis

Employee Proj of Anticipated Ben at NRD

IRC401(a) 70% Ratio % Test

IRC401(a) Non-Discrim Classification Test

IRC401(a) Average Benefit % Test

IRC401(a) Minimum Contrib Gateway Test

### **PENDEAS Defined Benefit Reports**

PPA06/IRC430 Minimum Costs

PPA06/IRC404 Maximum Costs

Schedule of Benefits/Current Contribution

Projections for Funding Retirement Benefits

Plan Contribution Summary

Cash Balance: Plan Level Current/Anticipated

Cash Balance: Ee Level Current/Anticipated

### **PENDEAS 'Utility' Reports – Available For All Plan Types**

Factfinders for plan design and employee census information

Plan and Employee Level Calculation and Data Summary