

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(I) 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

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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

"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.

Numeric

401(k) Deferral/Match

Plan Provisions

Plan Assumptions

After Tax Analysis

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