

## Regulatory Testing System

The **BLAZE SSI REGULATORY TESTING SYSTEM (RTS)** supports full compliance with IRS qualification and non-discrimination tests for all types of qualified retirement plans.

**RTS** accesses data via an ODBC database or electronic file exported from the users' database. RTS creates client-ready PDF format output or prepares a data file of results.

### 1. APPLICATION FEATURES

- + Elective deferral and plan sponsor matching non-discrimination tests
- + IRC401(a)(4) General non-discrimination tests
- + Maximum deferral test
- + Maximum account addition test
- + Highly compensated status determination
- + Participation, coverage, compensation and top-heavy tests
- + Selection of methods to automatically correct failed tests
- + Project results to year-end using flexible modeling options for snap-shot testing throughout the plan year
- + Unlimited census subgroup definitions
- + Fast vector processing for testing any size case at 'mainframe' speed
- + Individual or 'batch' processing of plans
- + Powerful 'en masse' editor to modify groups of employees' data simultaneously; including allocations for cross-tested plans
- + Integration with recordkeeping systems on any hardware platform

### 2. USER INTERFACE

- + Easy and familiar Windows user interface
- + Introductory Guide and comprehensive on-line 'HELP' documentation
- + Automated data validation and entry error trapping and data comparison utility
- + MS Excel interface with validation for census data (include/exclude/reorder columns)
- + Electronic 'import' of census and payroll data
- + Electronic 'export' of data and calculated results – including test corrections
- + SQL interface to ODBC compatible databases
- + Numeric, graphic, text-based, basic and custom format reports
- + Reports print to screen, printer and email
- + Electronic interfaces with **BLAZE SSI** and other systems on any platform

### 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 Pro; MS Vista (Business or Ultimate); or Windows 7 Operating System
- + Computer sufficient to support the OS; plus 1GB RAM (or higher) for the application
- + MS Internet Explorer 8 or higher; Internet connection required
- + Free Adobe Reader version 6 or higher

RTS.doc rev 201109

## RTS – Included Tests:

IRC401(a)(4)	General nondiscrimination test and Minimum Gateway test Complete defined benefit and defined contribution support
IRC410(b)	Coverage Test 70% Ratio percentage test Average benefit percentage test Non-discriminatory classification test Safe and unsafe harbor midpoint Testing single or aggregated defined benefit and defined contribution plans Separate or combined testing of each allocation source or benefit Benefits- or Allocation-based testing Cross testing Imputed disparity Automatic rate group determination Normal accrual rates Most valuable accrual rates Current accrual, current + prior accrual, and current + prior + future accrual Separate assumptions for normalization and cross testing Extensive reports for test summaries and full details of calculations
IRC401(a)(26)	Participation test
IRC401(k)	Average deferral percentage test
IRC401(m)	Average contribution percentage test Reporting of excess deferrals for HC employees Automatic test correction by top-down leveling of HC excess contributions Automatic test correction by re-characterization of contributions Automatic test correction by level%Pay, bottom-up or targeted QNEC methods Current or Prior Year Method Automated combined ADP/ACP testing Test for discriminatory rate of match Consolidated refunds report Option to shift excess NHC ADP allocations Options available for projected EOPY testing using periodical valuation results Consolidated ADP, ACP refund report Multiple Use of Alternative Limitation test - for legacy plan year testing
IRC402(g)	Maximum deferral test
IRC414(q)	HCE determination Considers current determination; look-back years and optional top 20% election
IRC414(s)	Non-discriminatory compensation test Multiple compensation definition fields available Select compensation definition for each test
IRC415	Maximum account addition, defined benefit, and combined DB/DC plan limits Limit allocations in any order Automatic compensation adjustment for deferrals Reporting of excess allocations by source
IRC416	Top-heavy tests