# GTS Introductory Guide

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## What is GTS?

Review the GTS 'tech sheet' https://www.blazessi.com/TechSheets/GTS TechSheet.pdf.

## GTS is a licensed product

By installing the GTS product or using its results, the user accepts all provisions of the GTS license and subscription agreement. GTS customers should protect their investment in the GTS system and the proprietary and trade secret information of its developers by following all terms of the GTS license agreement.

## Presentation and Use of GTS Results

Significant effort has been made to make GTS useful, compliant with current statutes and regulations and conforming to the methodology of the industry. However, it is entirely the responsibility of the user to review the illustrated values produced by GTS and to make a judgment as to the suitability of this information for the user's client.

## User-provided Hardware and Software Environment

An appropriate, user-provided hardware and software environment is required for GTS. For proper operation and full functionality of GTS, the user must provide a hardware and software environment which is substantially the same at those used to test GTS.

GTS is tested using the recent versions of the Microsoft Windows operating system, e.g. Windows 10 or 11 Professional and the Microsoft .Net Framework 7.0.0. The current version of GTS has a limited dependency on Microsoft Excel only for the 'Print from Excel' function of the product.

The Microsoft .Net Framework 7.0.0 is available at no cost at: <u>https://dotnet.microsoft.com/en-us/download/dotnet/7.0</u>.

From time-to-time Microsoft and other vendors establish sunset dates for hardware and software. After such a sunset date is past, GTS is no longer tested on those obsolete hardware or software platforms.

The Microsoft Windows operating system incorporates many features which are usercontrolled, so the appearance of the GTS user interface may differ from that presented in this document.

GTS produces pdf-format reports and charts and portions of the GTS documentation are available as pdf-format documents. The recommended viewer for pdf-format documents in Microsoft Windows 10 is the Microsoft Edge browser or the Google Chrome browser.

# Microsoft Excel Security Requirements

The GTS developers employ up-to-date 'malware' identification software for all GTS components. GTS users should also use similar procedures to assure a secure computing environment. These measures are especially important when sharing files or workstations with other users of GTS.

Since the current version of GTS has only a limited dependency on Microsoft Excel when exporting GTS information to Excel workbooks, the Microsoft security limitations on Excel 'macros' or web services does not apply to GTS.

## Purpose of GTS

GTS is a tool to design and illustrate IRC401(a)-qualified defined benefit and defined contribution profit-sharing retirement plans, which are subject to non-discrimination testing. It can be used for 'What if?" studies of existing plans or for proposed plans not yet in effect. GTS is not intended to be a replacement for a qualified plan annual administration or valuation system or to produce the required annual deposit ("cost") of a defined benefit plan, which can only be obtained by an actuary in accordance with IRS430 funding rules.

# Installing GTS to a Workstation

#### Download the GTS Installer

If you have not yet licensed GTS, please refer to the 'GTS Licensing Options' section of this document for details on licensing and activation.

Use a web browser to navigate to <u>https://www.blazessi.com</u> and at the BLAZE SSI home page click the 'Click <u>Here</u> to start using GTS now!' link.



Click on the 'Download GTS' button to download the latest GTS installer (GtsCs\_90ccmmdd.msi) to the desired location on the workstation.



#### Run the GTS Installer

Browse to the location of the GTS installer on the workstation, double [left] click the installer file and follow the installer prompts.

# GTS User Input Worksheets

#### Starting a GTS Work session: GTS Main window

Double [left] click the BLAZE SSI Applications > GTS system shortcut from the Window applications menu.

If this is the first time you are starting GTS after purchasing or updating a license, please see the 'GTS Licensing Options' section of this document for details on activation.

Census       Plan Provisions         Assumptions       Assumptions         Census Subgroup Benefits & Contributions       About GTS         Test Summary: Run Tests       License & Activation         Reports and Charts       © George Taylor & © BLAZE SSI Corp.         Excel Format       PDF Format         Allocation of Contributions By Source       Custom Workbook Template:         Full file name of custom workbook template       Full file name of custom workbook template         Plan Provisions       Custom Workbook Template:         Chart: Contributions by Source       Custom Workbook Template:         Full file name of custom workbook template       Plan Name:         SAMPLE PLAN       SAMPLE PLAN         Chart: Contributions by Source       Custom Workbook Template:         Chart: Contributions by Source       Custom Workbook Template:         Chart: Sponsor Contributions with Eligible Employee Deferrals       Custom Workbook Template:         Chart: Eligible Employee Deferrals       Custom Workbook Template:         Chart: Profit Sharing Contributions       Contributions by Source       Image: Samplate State Stat	User Input		BLAZE	🕅 www.blazessi.com
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Once activation of GTS is completed, the GTS main window will be presented:

The first time a GTS work session is started on a workstation, use the 'window grip' on the lower right corner of the window to adjust the window size appropriately. The GTS system will record the user-selected size and position of the GTS system windows for all subsequent GTS work sessions on the workstation.

Whenever a GTS work session is started on a workstation, the GTS default data set will be will be the current GTS data set.

Once a GTS worksheet has been presented by clicking one of the applicable buttons on the left of the GTS main window, the other GTS worksheets may be presented without returning to the GTS main window. Do this by clicking the tabs on the bottom of the GTS worksheet window or for the user-input worksheets clicking the buttons on the left of the 'GTS Worksheet' window.

To return to the GTS main window, click the 'close X' in the upper right corner of the GTS worksheet window, or select the 'Main Window' button on the left of the 'GTS Worksheet' window.

Census		1 .					
A		A	В	С	D	^	
Assumptions	1		Plan Provision Description	User-entered DB Value	DO NOT SHOW DC PLAN SPECS		
Plan Provisions	2		Plan Effective Date	January 1, 2015	January 1, 2015		
Census Subgroups	3		DC Plan Type	N/A	Non 401(K) DC plan		
Test Summary	4		Plan Participation Eligibility: Minimum Age	21	21		
Save Current Data Set	5		Plan Participation Eligibility: Minimum Months of Service	12	12		
Main Window	6		Plan Participation Eligibility: Plan Entry Date	1st Day of Plan Year Nearest	1st Day of Plan Year Nearest		
	7		DC Employer allocation method	N/A	Rate Group allocation		
	8		Normal Retirement: Age	65	65		
	9		Normal Retirement: Minimum Years of Employment Service	0	0		
	10		Normal Retirement: Minimum Years of Plan Participation	5	5		
	11		Normal Retirement: Timing	1st Day of Month Following	1st Day of Month Following		
	12						
	13		Vesting Schedule	3-Year Cliff [100% after 3 years]	3-Year Cliff [100% after 3 years]		
	14						
	15		Pre-retirement Death Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]	1			
	16						
	17		Accrued Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]	1			
	18						
	19		Plan is a Pre-existing Plan	1			
	20		Pre-existing Plan was Topheavy	1			
	21		IRC416: Topheavy Benefit Requirement Satisfied by Another Plan	0	0	-	
	22		IRC416: Topheavy Plan: Min. DC AcctAddn as %Pay	5.00%			
	23		IRC416: Topheavy Plan: Min. DB RetBen Accrual as %Pay	0.00%	0.00		
	24		IRC416: Use Matching 401(m) Cont. to satisfy Topheavy Requirements	1		-	
	25				0.00		
	26		Non-Elective Contribution (indicate amount)	0.00%			
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#### GTS Documentation

The latest version of the 'GTS Introductory Guide', this document, may be obtained by single [left] clicking the 'GTS Intro Guide' button on the right side of the GTS main window.



All user input fields in the GTS system have 'cell comments' within the applicable worksheet. Hover the cursor over or single [left] click the 'red triangle' in the upper right corner of the cell associated with the input field to view the documentation in a 'comment' format. For the GTS 'Census' and 'Census\_Subgroups' worksheets the comments are found in the column heading cells. For the 'Assumptions' and 'Plan Provisions' worksheets the comments are found in the cells to the left of the input cells.

Census		B	C	D	E	F	G	н	1	J	K	L	M	N	0	P	Q	R	S	Т	U	V	
Assumptions	1	Plan Name:	SAMPLE PL	AN																			11
Plan Provisions	2	User-Input Census	s Values (gr	ey headings																			1
Census Subgroups	3		D							EE Elective				IRC41	5 IRC41	IS DB					IRC410(b		т
Test Summary	4									Compensation	Sponsor	Census	IRC415	High 3-Yea	DB Acct. Ba	IL IRC415	IRC416	IRC401(a)(26)	IRC410(b	) IRC401(a)(4)	NAR/MVAF	Gatewa	iy
Save Current Data Set	5				Date of	Date of	Plan	HCE	KEY	Deferral	Match	Subgroup	Evolute EE	. Average		at IVoor	Evolute El	Evolute EE	Evolutio El	Evolute EE	Evolutie El	Exclude El	E A
Main Window	6	SocSec# or EE Id#	First Name	e Last Name	Birth	Hire	Compensation	Status	Status	w/o Catch-Up	Contribution	#	In this colur	mn indicate, by su	ubgroup number	r, the memi	bership of this	individual in a spec	ific census su	bgroup. Census	Tes	From Tes	st
	7					N/A	\$555,000.00			\$46,000.00	\$0.00		benefit amo	as user-specified ount and the defin	on the Census_ and contribution	sponsor co	worksheet, de intribution amo	termine a plan part sunt.	cipant's dehr	ed benefit reitren	sent		£
	8	1	1 1	1	1/1/1970	1/1/2000	\$305,000.00	1	1	20500.00	0.00	1	A value of 9	99 in this column i	for an employee	e indicates t	that the employ	yee is excluded from	n all tests and	d receives no beni	afit or (		0
	9	1	2 2	2	1/1/1970	1/1/2000	\$200,000.00	1	0	20500.00	0.00	1	contribution	n under the plan.									0
	10	1	3 3	3	1/1/1970	1/1/2000	\$50,000.00	0	0	5000.00	0.00	0	A value of 1 Average Ber	100 in this column nefits test, which	for an employe is part of the 40	e indicates	that the emple	oyee will be exclude in test when cross b	ed from all ter esting on a b	enefit basis. This	•		0
	11											99	employee w	vill be considered	a plan participar	nt and may	receive a ben	efit or contribution in the included on the C	under the pla	n. If a value of 10	Ois (		0
	12											99	replacing Ce	ensus Subgroup #	21 with '100' (t	this is the o	nly census sub	group number that	can be user	edited).	· .		0
	13											99	A value of 1	103 in this column	for an employe	e indicates	that the Minim	num Top Heavy Per	cent (MTH%)	for this census s	ubgroup (		0
	14											99	useful when	n there are non K	ey employees w	vho do not	benefit in the D	n the Plan_Provisio DB plan and therefo	re their MTH	5 may be reduced	d from (		0
	15											99	S% to 3%. Census_Sub	If a value of 103 bgroups workshee	l is used for any it.	employee	in the census,	a census subgroup	#103 must b	e included on the			0
	16											99	Census subr	roups are intende	id to distinguish	employees	in different bu	siness classification	s. Arbitrarily	grouping employe	es to		0
	17											99	accomplish	specific allocation	targets may no	ot satisfy th	e anti-discrimir	nation provisions of	IRC401(a).				0
	18											99	20190220 2	10160428 201602	09 20131009 20	0130725							0
	19											99											0
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	21											99	0	) (	D	0 0	o (	0 0		0 0	(		0
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	24											99	0	) (	D	0 (	0 (	0 0		0 0	(		0
	25											99	0		D	0 0	0 (	0 0		0 0			0
	26											99	0		D	0 0	0 (	0 0		0 0	(		0
	27											99	0	) (	D	0 (	0 (	0 0		0 0	(		0
	28											99	0		D	0 0	0 (	0 0		0 0			0
	14	<	lan_Provision	is / Assumptio	ons / Cens	us_Subgrou	ps / Test_Summ	ary / R	Cover /	RAIloc / RAIlocDe	t / RTestSum	(R401(a)	(4) RProv	CSponsContrNot	Def CSponsCi	ontrWDef	CEEDef (O	ContrByPlan / CCo	ontrBySrc /	CTheoDBContr (	CPSContr /	SponsMatch	1N
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	Census		A	В	С	D	^	
	Assumptions	1		Plan Provision Description	User-entered DB Value	DO NOT SHOW DC PLAN SPECS		
	Plan Provisions	2		Plan Effective Date	January 1, 2015	January 1, 2015	- 11	
	Census Subgroups	3		DC Plan Type	N/A	Non 401(K) DC plan		
	Test Summary	4		Plan Participation Eligibility: Minimum Age	21	21		
	Save Current Data Set	5		Plan Participation Eligibility: Minimum Months of Service	12	12		
	Main Window	6		Plan Participation Eligibility: Plan Entry Date	1st Day of Plan Year Nearest	1st Day of Plan Year Nearest		
		7		DC Employer allocation method	N/A	Rate Group allocation		
		8		Normal Retirement: Age	65	65		
		9		Normal Retirement: Minimum Years of Employment Service	0	0		
		10		Normal Retirement: Minimum Years of Plan Participation	5	5		
		11		Normal Retirement: Timing	1st Day of Month Following	1st Day of Month Following		
		12						
		13		Vesting Schedule	3-Year Cliff [100% after 3 years]	3-Year Cliff [100% after 3 years]		
		14						
		15		Pre-retirement Death Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]	1			
		16			Enter 0/No 1/Yes			
		17		Accrued Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]	1			
		18						
		19		Plan is a Pre-existing Plan	1			
		20		Pre-existing Plan was Topheavy	1			
		21		IRC416: Topheavy Benefit Requirement Satisfied by Another Plan	0	0		
		22		IRC416: Topheavy Plan: Min. DC AcctAddn as %Pay	5.00%			
		23		IRC416: Topheavy Plan: Min. DB RetBen Accrual as %Pay	0.00%	0.00		
		24		IRC416: Use Matching 401(m) Cont. to satisfy Topheavy Requirements	1			
		25				0.00		
		26		Non-Elective Contribution (indicate amount)	0.00%			
		н	• •	H Census Plan_Provisions Assumptions Census_Subgroups Test_	Summary / RCover / RAlloc / RAlle	ocDet /RTestSum /R401(a)(4) /RPro	v	
		C3		v N/A				
				AutoSum AutoCount Tabs Width:	Zoom:	100 %		

The GTS system provides special messages depending on the user input. For example on the 'Census Subgroups' worksheet, a reminder to run the 'Test Summary' worksheet is provided at the top of the 'Census Subgroups' worksheet.

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Census		Α	В	С		E	F	G	Н	1	^
Assumptions	1			GO TO TEST	SUMMARY	SHEET A	ND RUN TESTS				
Plan Provisions	2				Plan Name:		SAMPLE PLAN		N/A		
Census Subgroups	3			Defined	Defined	Defined			Defined Benefit Plan	TOTAL	-
Test Summary	4		Census	Benefit Plan	Cont. Plan	Benefit		Greater of		73,750	-
Save Current Data Set	5		Subgroup	Retirement	Sponsor's	Plan		CB Cont. or		Group	
Main Window	6		#	Benefit	Contribution	Туре	Criteria Description	DB benefit		Total	
	7		0	0.00000	-5.00000	CB		0.00	N/A	\$7,500	
	8		1	0.00000	-5.00000	CB		0.00	N/A	\$66,250	
	9		2	0.00000	0.00000	CB		0.00	N/A	\$0	
	10		3	0.00000	0.00000	CB		0.00	N/A	\$0	
	11		4	0.00000	0.00000	СВ		0.00	N/A	\$0	
	12		5	0.00000	0.00000	СВ		0.00	N/A	\$0	
	13		6	0.00000	0.00000	СВ		0.00	N/A	\$0	
	14		7	0.00000	0.00000	СВ		0.00	N/A	\$0	
	15		8	0.00000	0.00000	СВ		0.00	N/A	\$0	
	16		9	0.00000	0.00000	СВ		0.00	N/A	\$0	
	17		10	0.00000	0.0000	СВ		0.00	N/A	\$0	
	18		11	0.00000	0.00000	СВ		0.00	N/A	\$0	
	19		12	0.00000	0.00000	СВ		0.00	N/A	\$0	
	20		13	0.0000	0.0000	CB		0.00	N/A	\$0	
	21		14	0.00000	0.00000	CB		0.00	N/A	\$0	
	22		15	0.00000	0.00000	СВ		0.00	N/A	\$0	
	23		16	0.00000	0.00000	CB		0.00	N/A	\$0	
	24		17	0.00000	0.00000	CB		0.00	N/A	\$0	
	25		18	0.00000	0.00000	CB		0.00	N/A	\$0	
	14	• •	H Census	/ Plan_Provisi	i ions / Assump	tions Ce	ensus_Subgroups / Te	est_Summary	RCover RAlloc F	AllocDet	Z
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			AutoSum	AutoCount	abs Width:		Zoom:		100	%	

#### GTS Census Worksheet

Single [left] click the 'Census' button on the left side of the GTS main window to present this census worksheet.

																-
Census		В	С	D	E	F	G	н	1	J	К	L	М	N	0	-
Assumptions	1	Plan Name:	SAMPLE PL	AN												
Plan Provisions	2	User-Input Census	Values (gre	y headings												
Census Subgroups	3	There should be no								EE Elective				IRC415	IRC415 DI	
Test Summary	4	duplicate entries								Compensation	Sponsor	Census	IRC415	High 3-Year	DB Acct. Bal. IR	
Save Current Data Set	5				Date of	Date of	Plan	HCE	KEY	Deferral	Match	Subgroup	Exclude EE	Average	as of #	
Main Window	6	SocSec# or EE Id#	First Name	Last Name	Birth	Hire	Compensation	Status	Status	w/o Catch-Up	Contribution	#	From Test	Compensation	12/31/23	
	7					N/A	\$555,000.00			\$46,000.00	\$0.00			\$0.00	\$0.00	
	8	1	1	1	1/1/1970	1/1/2000	\$305,000.00	1	1	20500.00	0.00	1	0	0	0	
	9	2	2	2	1/1/1970	1/1/2000	\$200,000.00	1	0	20500.00	0.00	1	0	0	0	
	10	3	3	3	1/1/1970	1/1/2000	\$50,000.00	0	0	5000.00	0.00	0	0	0	0	
	11											99	0	0	0	
	12											99	0	0	0	
	13											99	0	0	0	
	14											99	0	0	0	
	15											99	0	0	0	
	16											99	0	0	0	
	17											99	0	0	0 、	
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	E8	~ 1/1/1	1970						-							
				Autos	um AutoC	ount Tab	s Width:		Zoc	om:		1	96			

- Enter the required data as a separate row of cells for each member of the census to be considered in the plan.
- Do not leave empty rows between members of the census as GTS considers only those employee records in the census which are 'contiguous'.
- The 'EEId' field value must be unique for all members of a specific GTS data set.
- Enter '99' for the value of the 'Census Subgroup #' field for an employee ineligible to participate in the plan.
- The first employee in the census must be a valid and participating employee, meaning they must have a minimum amount of compensation, cannot be coded in Census Subgroup #99, and cannot be excluded from any of the tests.
- Census data may be manually-entered or copy/pasted from another source. When pasting
  always use 'Paste Special > Values' from the context menu presented by single [right]
  clicking the start of the target paste range in the worksheet. Failure to use 'Paste Special >
  Values' may destroy the GTS validation or formula for the affected cells and render GTS
  inoperative.
- Scroll or tab to view and enter all the cells in a row of employee data fields.
- Some fields may be left empty, but most require a non-blank entry. Refer to the 'comment' documentation for details.
- Do not delete employees because doing so may corrupt GTS formula and validation components. Instead use census subgroup #99 to indicate their ineligible status.
- Sorting employees on the census sheet may also corrupt GTS formula and validation components. Instead, use the <u>GTS User-distributable Census Collection Worksheet</u> to perform any sorting prior to doing a copy and paste [Paste Special > Values] to the GTS Census worksheet.

#### GTS Plan Provisions Worksheet

Single [left] click the 'Plan Provisions' button on the left side of the GTS main window to present this worksheet.

Litter     Plan Provision Description     User-entered DB Value     DO NOT SHOW DC PLAN SPECS       Assumption     2     Plan Effective Date     January 1, 2015     January 1, 2015       Census Subgroup     3     D C Plan Type     N/A     Non 401(K) DC plan       Test Summary     4     Plan Participation Eligibility. Minimum Age     21     12       Test Summary     6     Plan Participation Eligibility. Minimum Months of Service     12     12       To C Employer allocation Eligibility. Minimum Months of Service     14     D C Employer allocation method     N/A     Rate Group allocation       8     Normal Retirement. Age     65     65     65       9     Normal Retirement. Minimum Years of Employment Service     0     0       11     Normal Retirement. Minimum Years of Plan Participation     5     5       12     13     Vesting Schedule     3-Vear Cliff (100% after 3 years)     3-Vear Cliff (100% after 3 years)       14     14     14     14     14     14       16     Pre-existing Plan     11     14     14       17     Accrued Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]     1     14       18     Pre-existing Plan     1     14     14       19     Pran is a Pre-existing Plan     1     14     14 </th <th>Census</th> <th></th> <th>A</th> <th>В</th> <th>С</th> <th>D</th>	Census		A	В	С	D
Plan Effective Date       January 1, 2015       January 1, 2015         Plan Forkions       3       DC Plan Type       N/A       Non 401(k) DC plan         Test Summary       4       Plan Participation Eligibility: Minimum Months of Service       12       12         See Current Data Set       5       Plan Participation Eligibility: Minimum Months of Service       12       12         Main Window       6       Plan Participation Eligibility: Minimum Months of Service       131 Day of Plan Year Nearest       131 Day of Plan Year Nearest         7       DC Employer allocation method       N/A       Rate Group allocation         8       Normal Retirement: Age       65       65         9       Normal Retirement: Minimum Years of Employment Service       0       0         10       Normal Retirement: Timing       1st Day of Month Following       1st Day of Month Following         12       Vesting Schedule       3-Year Cliff (100% after 3 years)       3-Year Cliff (100% after 3 years)         14       Pre-retirement Death Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1       1         16       Pre-retirement Death Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1       1         18       Pre-retirement Death Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1       1         19 <td>Assumptions</td> <td>1</td> <td></td> <td>Plan Provision Description</td> <td>User-entered DB Value</td> <td>DO NOT SHOW DC PLAN SPECS</td>	Assumptions	1		Plan Provision Description	User-entered DB Value	DO NOT SHOW DC PLAN SPECS
Census Subgroups       3       DC Plan Type       N/A       Non 401(K) DC plan         Text Summay       4       Plan Participation Eligibility: Minimum Age       21       21       21         Save Current Data Set       5       Plan Participation Eligibility: Plan Entry Date       11 Day of Plan Year Nearest       1st Day of Month Following       1st Day of Month Following <td>Plan Provisions</td> <td>2</td> <td></td> <td>Plan Effective Date</td> <td>January 1, 2015</td> <td>January 1, 2015</td>	Plan Provisions	2		Plan Effective Date	January 1, 2015	January 1, 2015
Text Summary       4       Plan Participation Eligibility: Minimum Age       21       21         Save Current Data Set       5       Plan Participation Eligibility: Minimum Months of Service       12       12         Main Window       6       Plan Participation Eligibility: Plan Entry Date       1st Day of Plan Year Nearest         7       DC Employer allocation method       N/A       Rate Group allocation         8       Normal Retirement: Age       65       65         9       Normal Retirement: Minimum Years of Employment Service       0       0         10       Normal Retirement: Minimum Years of Plan Participation       5       5         11       Normal Retirement: Timing       1st Day of Month Following       1st Day of Month Following         12       Pre-retirement Death Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1       1         13       Vesting Schedule       3-Year Cliff [100% after 3 years]       3-Year Cliff [100% after 3 years]         14       Pre-retirement Death Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1       1         16       Pre-retirement Satisfied by Another Plan       1       1         19       Plan is a Pre-rexisting Plan was Topheayy       1	Census Subgroups	3		DC Plan Type	N/A	Non 401(K) DC plan
Save Current Data Set       5       Plan Participation Eligibility: Minimum Months of Service       12       12         Main Window       6       Plan Participation Eligibility: Plan Entry Date       1st Day of Plan Year Nearest         7       DC Employer allocation method       N/A       Rate Group allocation         8       Normal Retirement: Age       65       65         9       Normal Retirement: Minimum Years of Employment Service       0       0         10       Normal Retirement: Minimum Years of Plan Participation       5       5         11       Normal Retirement: Timing       1st Day of Month Following       1st Day of Month Following         12       Vesting Schedule       3-Year Cliff [100% after 3 years]       3-Year Cliff [100% after 3 years]         14        -       -       -         15       Pre-retirement Death Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1       -         16       -       -       -       -         17       Accrued Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1       -       -         18       -       -       -       -       -       -	Test Summary	4		Plan Participation Eligibility: Minimum Age	21	21
Main Window       6       Plan Participation Eligibility: Plan Entry Date       1st Day of Plan Year Nearest       1st Day of Plan Year Nearest         7       DC Employer allocation method       N/A       Rate Group allocation         8       Normal Retirement: Age       55       65         9       Normal Retirement: Minimum Years of Employment Service       0       0         10       Normal Retirement: Minimum Years of Plan Participation       5       5         11       Normal Retirement: Timing       1st Day of Month Following       1st Day of Month Following         12       Interment: Timing       1st Day of Month Following       1st Day of Month Following         12       Vesting Schedule       3-Year Cliff [100% after 3 years]       3-Year Cliff [100% after 3 years]         14       Pre-retirement Death Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1       1         16       Pre-retirement Death Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1       1         18       Pre-retirement Satisfied by Another Plan       1       1         19       Plan is a Pre-existing Plan       1       1       1         20       Pre-existing Plan, Min. DC AcctAddn as %Pay       5.00%       0.00       0         22       IRC416: Topheavy Plan: Min. DC AcctAddn as %Pay	Save Current Data Set	5		Plan Participation Eligibility: Minimum Months of Service	12	12
7       DC Employer allocation method       N/A       Rate Group allocation         8       Normal Retirement: Age       65       65         9       Normal Retirement: Minimum Years of Employment Service       0       0         10       Normal Retirement: Minimum Years of Plan Participation       5       5         11       Normal Retirement: Timing       1st Day of Month Following       1st Day of Month Following         12       Normal Retirement: Timing       3:Year Cliff [100% after 3 years]       3:Year Cliff [100% after 3 years]         14       Pre-retirement Death Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1       1         15       Pre-retirement Death Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1       1         16       Pre-retirement Death Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1       1         16       Pre-retirement Death Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1       1         17       Accrued Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1       1         18       Pre-existing Plan       1       1       1         19       Plan is a Pre-existing Plan was Topheavy       1       0       0       0         21       IRC416: Topheavy Benefit Requirements Satisfied by Another Plan       0       0	Main Window	6		Plan Participation Eligibility: Plan Entry Date	1st Day of Plan Year Nearest	1st Day of Plan Year Nearest
8       Normal Retirement: Age       65       65       65         9       Normal Retirement: Minimum Years of Employment Service       0       0       0         10       Normal Retirement: Minimum Years of Plan Participation       5       5         11       Normal Retirement: Timing       1st Day of Month Following       1st Day of Month Following         12       Ist Day of Month Following       1st Day of Month Following       1st Day of Month Following         12       Vesting Schedule       3-Year Cliff [100% after 3 years]       3-Year Cliff [100% after 3 years]         14       Pre-retirement Death Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1       1         16       Pre-retirement Death Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1       1         17       Accrued Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1       1       1         18       Pre-existing Plan       1       1       1       1         20       Pre-existing Plan was Topheavy       1       1       1       1       1       1         21       IRC416: Topheavy Plan: Min. DC AcctAddn as %Pay       5.00%       0.00%       0.00       0       0       0.00%       0.00       0       0.00%       0.00       0.00%       0.00 <td< td=""><td></td><td>7</td><td></td><td>DC Employer allocation method</td><td>N/A</td><td>Rate Group allocation</td></td<>		7		DC Employer allocation method	N/A	Rate Group allocation
9       Normal Retirement. Minimum Years of Employment Service       0       0       0         10       Normal Retirement. Minimum Years of Plan Participation       5       5         11       Normal Retirement. Timing       1st Day of Month Following       1st Day of Month Following         12        1st Day of Month Following       1st Day of Month Following         13       Vesting Schedule       3-Year Cliff [100% after 3 years]       3-Year Cliff [100% after 3 years]         14       -       -       -         15       Pre-retirement Death Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1         16       -       -       -         17       Accrued Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1       -         18       -       -       -       -         19       Plan is a Pre-existing Plan       1       -       -       -         20       Pre-existing Plan was Topheavy       1       -		8		Normal Retirement: Age	65	65
10       Normal Retirement: Minimum Years of Plan Participation       5       1st Day of Month Following       1st Day of Month Following         11       Normal Retirement: Timing       1st Day of Month Following       1st Day of Month Following         12       Ist Day of Month Following       1st Day of Month Following         13       Vesting Schedule       3-Year Cliff [100% after 3 years]       3-Year Cliff [100% after 3 years]         14       Pre-retirement Death Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1       1         16       Accrued Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1       1         18       Pre-retirement Death Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1       1         19       Plan is a Pre-existing Plan       1       1       1         20       Pre-existing Plan was Topheavy       1       1       1         21       IRC416: Topheavy Benefit Requirement Satisfied by Another Plan       0.00%       0.00%       0.00%         23       IRC416: Topheavy Plan: Min. DC AcctAddn as %Pay       0.00%       0.00%       0.00%         25       Non-Elective Contribution (indicate amount)       0.00%       0.00%       0.00%         26       Non-Elective Contribution (indicate amount)       0.00%       0.00%       0.00%       0.00%		9		Normal Retirement: Minimum Years of Employment Service	0	0
11       Normal Retirement: Timing       1st Day of Month Following       1st Day of Month Following         12       Vesting Schedule       3-Year Cliff [100% after 3 years]       3-Year Cliff [100% after 3 years]         13       Vesting Schedule       3-Year Cliff [100% after 3 years]       3-Year Cliff [100% after 3 years]         14       Pre-retirement Death Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1		10		Normal Retirement: Minimum Years of Plan Participation	5	5
12       12         13       Vesting Schedule         13       Vesting Schedule         14       3-Year Cliff [100% after 3 years]         14       1         15       Pre-retirement Death Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1         16       1         17       Accrued Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1         18       1         19       Plan is a Pre-existing Plan       1         20       Pre-existing Plan was Topheavy       1         21       IRC416: Topheavy Benefit Requirement Satisfied by Another Plan       0         22       IRC416: Topheavy Plan: Min. DC AcctAddn as %Pay       5.00%         23       IRC416: Topheavy Plan: Min. DB RetBen Accrual as %Pay       0.00%         24       IRC416: Use Matching 401(m) Cont. to satisfy Topheavy Requirements       1         25       Non-Elective Contribution (indicate amount)       0.00%         26       Non-Elective Contribution (indicate amount)       0.00%		11		Normal Retirement: Timing	1st Day of Month Following	1st Day of Month Following
13       Vesting Schedule       3-Year Cliff [100% after 3 years]       3-Year Cliff [100% after 3 years]         14       Pre-retirement Death Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1         15       Pre-retirement Death Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1         16       Accrued Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1         17       Accrued Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1         18       Pre-existing Plan       1         19       Plan is a Pre-existing Plan       1         20       Pre-existing Plan was Topheavy       1         21       IRC416: Topheavy Benefit Requirement Satisfied by Another Plan       0         22       IRC416: Topheavy Plan: Min. DC AcctAddn as %Pay       5.00%         23       IRC416: Topheavy Plan: Min. DB RetBen Accrual as %Pay       0.00%       0.00         24       IRC416: Topheavy Plan: Min. DB RetBen Accrual as %Pay       0.00%       0.00         25       Mon-Elective Contribution (indicate amount)       0.00%       0.00         26       Non-Elective Contribution (indicate amount)       0.00%       0.00%		12				
14		13		Vesting Schedule	3-Year Cliff [100% after 3 years]	3-Year Cliff [100% after 3 years]
15       Pre-retirement Death Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1         16       Income of the second s		14				
16       Accrued Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1         17       Accrued Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1         18       1       1         19       Plan is a Pre-existing Plan       1         20       Pre-existing Plan was Topheavy       1         21       IRC416: Topheavy Benefit Requirement Satisfied by Another Plan       0       0         22       IRC416: Topheavy Plan: Min. DC AcctAddn as %Pay       5.00%       0.00         23       IRC416: Topheavy Plan: Min. DB RetBen Accrual as %Pay       0.00%       0.00         24       IRC416: Topheavy Plan: Min. DB RetBen Accrual as %Pay       0.00%       0.00         25       Incentric on the top		15		Pre-retirement Death Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]	1	
17       Accrued Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]       1         18       Image: Constraint of the state		16				
18       18         19       Plan is a Pre-existing Plan       1         20       Pre-existing Plan was Topheavy       1         21       IRC416: Topheavy Benefit Requirement Satisfied by Another Plan       0       0         22       IRC416: Topheavy Plan: Min. DC AcctAddn as %Pay       5.00%       0         23       IRC416: Topheavy Plan: Min. DC AcctAddn as %Pay       0.00%       0.00         24       IRC416: Use Matching 401(m) Cont. to satisfy Topheavy Requirements       1         25       0.00%       0.00         26       Non-Elective Contribution (indicate amount)       0.00%         26       Non-Elective Contributions / Census_Subgroups / Test_Summary / RCover / RAlloc / RAllocDet / RTestSum / R401(a)(4) / RPressions / Restore / Restore / Restore / R401(a)(4) / RPressions / Restore / R401(a)(4) / RPressions / Restore / R401(a)(4) / RTestSum / R401(a)(A) / RTestSum / R401(a)(A)		17		Accrued Benefit: [DB Plan: PVAB] [DC Plan: AcctBal]	1	
19       Plan is a Pre-existing Plan       1         20       Pre-existing Plan was Topheavy       1         21       IRC416: Topheavy Benefit Requirement Satisfied by Another Plan       0       0         22       IRC416: Topheavy Plan: Min. DC AcctAddn as %Pay       5.00%       0         23       IRC416: Topheavy Plan: Min. DC AcctAddn as %Pay       0.00%       0.00         24       IRC416: Use Matching 401(m) Cont. to satisfy Topheavy Requirements       1         25       0.00%       0.00         26       Non-Elective Contribution (indicate amount)       0.00%         26       Non-Elective Contributions / Assumptions / Census_Subgroups / Test_Summary / RCover / RAlloc / RAlloc Det / RTestSum / R401(a)(4) / RPre-		18				
20       Pre-existing Plan was Topheavy       1         21       IRC416: Topheavy Benefit Requirement Satisfied by Another Plan       0       0         22       IRC416: Topheavy Plan: Min. DC AcctAddn as %Pay       5.00%       0         23       IRC416: Topheavy Plan: Min. DC AcctAddn as %Pay       0.00%       0.00         24       IRC416: Use Matching 401(m) Cont. to satisfy Topheavy Requirements       1         25       IRC416: Use Matching 401(m) Cont. to satisfy Topheavy Requirements       1         26       Non-Elective Contribution (indicate amount)       0.00%         26       Non-Elective Contribution (indicate amount)       0.00%		19		Plan is a Pre-existing Plan	1	
21       IRC416: Topheavy Benefit Requirement Satisfied by Another Plan       0       0         22       IRC416: Topheavy Plan: Min. DC AcctAddn as %Pay       5.00%       0         23       IRC416: Topheavy Plan: Min. DD RetBen Accrual as %Pay       0.00%       0.00         24       IRC416: Use Matching 401(m) Cont. to satisfy Topheavy Requirements       1         25       0.00%       0.00         26       Non-Elective Contribution (indicate amount)       0.00%         14       II. Census. Plan_Provisions / Assumptions / Census_Subgroups / Test_Summary / RCover / RAlloc / RAllocDet / RTestSum / R401(a)(4) / RProvisions / R401(a		20		Pre-existing Plan was Topheavy	1	
22       IRC416: Topheavy Plan: Min. DC AcctAddn as %Pay       5.00%         23       IRC416: Topheavy Plan: Min. DB RetBen Accrual as %Pay       0.00%       0.00         24       IRC416: Use Matching 401(m) Cont. to satisfy Topheavy Requirements       1         25       0.00%       0.00         26       Non-Elective Contribution (indicate amount)       0.00%         11       + HI       Census_Plan_Provisions / Assumptions / Census_Subgroups / Test_Summary / RCover / RAlloc/ret / RTestSum / R401(a)(4) / RProvisions		21		IRC416: Topheavy Benefit Requirement Satisfied by Another Plan	0	0
23       IRC416: Topheavy Plan: Min. DB RetBen Accrual as %Pay       0.00%       0.00         24       IRC416: Use Matching 401(m) Cont. to satisfy Topheavy Requirements       1         25       0.00%       0.00%         26       Non-Elective Contribution (indicate amount)       0.00%         14       + H1_Census_Plan_Provisions /Assumptions /Census_Subgroups /Test_Summary /RCover /RAlloc/et /RTestSum /R401(a)(4) / RProvisions		22		IRC416: Topheavy Plan: Min. DC AcctAddn as %Pay	5.00%	
24       IRC416: Use Matching 401(m) Cont. to satisfy Topheavy Requirements       1         25       0.00         26       Non-Elective Contribution (indicate amount)       0.00%         11       + H1_Census_Plan_Provisions / Assumptions / Census_Subgroups / Test_Summary / RCover / RAlloc / RAllocDet / RTestSum / R401(a)(4) / RProvisions		23		IRC416: Topheavy Plan: Min. DB RetBen Accrual as %Pay	0.00%	0.00
25       0.00         26       Non-Elective Contribution (indicate amount)       0.00%         11       ✓       >>>>>>>>>>>>>>>>>>>>>>>>>>>>>>		24		IRC416: Use Matching 401(m) Cont. to satisfy Topheavy Requirements	1	
26       Non-Elective Contribution (indicate amount)       0.00%         11       ✓ ► ► ► ↓ Census_Plan_Provisions / Assumptions / Census_Subgroups / Test_Summary / RCover / RAlloc / RAlloc Det / RTestSum / R401(a)(4) / RPressonal interval in		25				0.00
II ← ► ► Census Plan_Provisions Assumptions Census_Subgroups / Test_Summary / RCover / RAlloc / RAlloc Det / RTestSum / R401(a)(4) / RPro		26		Non-Elective Contribution (indicate amount)	0.00%	
		ы	• •	Census Plan_Provisions Assumptions Census_Subgroups Test_	Summary RCover RAlloc RAllo	ocDet RTestSum R401(a)(4) RPro
		C3		~ N/A		

Entries on this worksheet are cosmetic (meaning they only impact the reports and not the calculations) with the following exceptions:

- Normal Retirement Age (C8): This value is also displayed on the Assumptions worksheet (C10) and is used when performing the 401(a)(26) test. It is also used in the calculation of the 415 DB limit, if earlier than cell C8 of the Assumption sheet.
- Plan is a Pre-existing Plan (C19) and IRC416: Use Matching 401(m) Cont. to satisfy Topheavy Requirements (C24): These values control the minimum top heavy information relative to all plans being tested. If there is no pre-existing plan, the system will then determine if the plan/plans are top-heavy for testing purposes.
- Non-Elective Contribution (C26): This value will change the format of the reports that illustrate contributions by source, determining whether columns are labeled 'Non-Elective Contribution' or 'Matching Contribution'.

- Prepared For: Plan Name/Description (C30): This value will be displayed in the 'Plan Name' field on the Main Window to remind the user which GTS data set they are working on.
- Prepared For/Prepared By/Display (C30-C44): These values control what is included on the Cover Page as well as the headings of other reports.

#### GTS Assumptions Worksheet

Single [left] click the 'Assumptions' button on the left side of the GTS main window to present this worksheet.

Census		A B	С	D
Assumptions	1	Assumption Description	User-entered Value	Required Input Indicator
Plan Provisions	2	Valuation Date/ Testing Date	December 31, 2023	Input Required
Census Subgroups	3			
Test Summary	4	IRC415: Maximum Benefit: Interest % for determining the maximun lump sum	5.50%	Input Required
Save Current Data Set	5	IRC415: Maximum Benefit: Apply Mortality Pre-Age 62	1	Input Required
Main Window	6	IRC415: Maximum Benefit Apply Mortality Post-Age 65	0	Input Required
	7			
	8	IRC401(a): Non-discrimination Tests: Testing Age	65	Input Required; has override
	9	Earliest Retirement Date	January 1, 2028	Input Required; has override
	10	IRC401(a)(26) Testing Age:	65	From Plan Provisions
	11	Apply Imputed Disparity to Rate Group Factors	No	Input Required
	12			- 101 - 10
	13	Defined Benefit Plan: PBGC Requirements Apply	1	Input Required
	14			
	15	DC Plan: Mortality Table	UP84 UNISEX	Input Required
	16	DC Plan: Retirement Interest%	8.50%	Input Required
	17	DC Plan: Pre-retirement Interest%	8.50%	Input Required
	18	DB Plan: Mortality Table	2023 417(e) table	Input Required
	19	DB Plan:Retirement Interest% (Act. Eq. or crediting rate if CB plan)	5.00%	Input Required
	20	DB Plan:Pre-Retirement Interest% (Act. Eq. or crediting rate if CB plan)	5.00%	Input Required
	21			
	22	401(a)(4): Plans to Test	DB & DC	Input Required
	23	401(a)(4): Test Basis	Benefits	Input Required; has override.
	24	401(a)(4). Test Period	Current	Input Required; has override.
	25	401(a)(4): Testing Service Definition	Employment	N/A
	26	401(a)(4): Maximum Past Service credit prior to Valuation Date	99	N/A
	27			
	28	IRC401(a)(26): Maximum Compensation Considered	\$330,000	Input Not Required (but may be entered)
	14 4	Census / Plan_Provisions / Assumptions / Census_Subgroups / Test_Summar	y / RCover / RAlloc / RA	AllocDet / RTestSum / R401(a)(4) / RProv /
	C2	- 14/31/2023	123	

Refer to the 'cell comments' by hovering over or single [left] clicking the 'red triangle' in the upper right corner of the cells to the left of the input cells for details on coding the Assumptions.

#### GTS Census Subgroups Worksheet

Single [left] click the 'Census Subgroups' button on the left side of the GTS main window to present the 'Census Subgroups' worksheet.

S										_	
Census		Α	В	С	D	E	F	G	Н	1	^
Assumptions	1			GO TO TEST	SUMMARY S	SHEET A	ND RUN TESTS				_
Plan Provisions	2				Plan Name:		SAMPLE PLAN		N/A		
Census Subgroups	3			Defined	Defined	Defined			Defined Benefit Plan	TOTAL	
Test Summary	4		Census	Benefit Plan	Cont. Plan	Benefit		Greater of		73,750	
Save Current Data Set	5		Subgroup	Retirement	Sponsor's	Plan		CB Cont. or		Group	
Main Window	6		#	Benefit	Contribution	Туре	Criteria Description	DB benefit		Total	
	7		0	0.00000	-5.00000	СВ		0.00	N/A	\$7,500	
	8		1	0.00000	-5.00000	CB		0.00	N/A	\$66,250	
	9		2	0.00000	0.00000	СВ		0.00	N/A	\$0	
	10		3	0.00000	0.00000	CB		0.00	N/A	\$0	
	11		4	0.00000	0.00000	СВ		0.00	N/A	\$0	
	12		5	0.00000	0.00000	СВ		0.00	N/A	\$0	
	13		6	0.00000	0.00000	СВ		0.00	N/A	\$0	
	14		7	0.00000	0.00000	СВ		0.00	N/A	\$0	
	15		8	0.00000	0.00000	СВ		0.00	N/A	\$0	
	16		9	0.00000	0.00000	СВ		0.00	N/A	\$0	
	17		10	0.00000	0.00000	СВ		0.00	N/A	\$0	
	18		11	0.00000	0.00000	СВ		0.00	N/A	\$0	
	19		12	0.00000	0.00000	CB		0.00	N/A	\$0	
	20		13	0.00000	0.00000	CB		0.00	N/A	\$0	
	21		14	0.00000	0.00000	CB		0.00	N/A	\$0	
	22		15	0.00000	0.00000	CB		0.00	N/A	\$0	
	23		16	0.00000	0.00000	CB		0.00	N/A	\$0	
	24		17	0.00000	0.00000	CB		0.00	N/A	\$0	
	25		18	0.00000	0.00000	CB		0.00	N/A	\$0	
	н	• •	H Census	Plan_Provisi	ions / Assump	tions Ce	ensus_Subgroups / Te	st_Summary	RCover RAlloc F	AllocDet	Z
	A1		~								
			AutoSum	AutoCount 1	abs Width:		Zoom:	-0	100	%	

- Enter the required data as a separate row of cells for each census subgroup to be considered in the plan.
- Do not leave empty rows between census subgroup rows as GTS considers only those census subgroup records which are 'contiguous'.
- The 'Census Subgroup#' field value must be unique among all census subgroups. It is best to leave the 'Census Subgroup#' field values as consecutive integers.
- Special census subgroup number, 99..., should occur consecutively at the end of the list of census subgroup numbers.
- Special census subgroup number 100 indicates that employees in this subgroup will be excluded from all tests except the 70% Average Benefits test, which is part of the 401(a)(4) non-discrimination test when cross testing on a benefit basis. An employee in this subgroup will be considered a plan participant and may receive a benefit or contribution under the plan.

- Special census subgroup number 103 indicates that the Minimum Top Heavy Percent (MTH%) for this census subgroup will be a 3% profit sharing contribution despite what is user entered on the Plan Provisions worksheet. This entry may be useful when there are non-Key employees who do not benefit in the DB plan and therefore their MTH% may be reduced from 5% to 3%.
- Scroll or tab to view and enter all the cells in a row of census subgroup data fields.

Generally the highly-compensated employees (HCEEs) are members of a subgroup which is different than the other members of the census. Using iterative processing, by running the 'Test Summary' > Run Tests option, the GTS user can develop a plan design which will maximize the benefits and contributions for the preferred group and minimize those benefits and contributions for the census.

#### GTS Test Summary Worksheet

Single [left] click the 'Test Summary' button on the left of the GTS main window to present the 'Test Summary' worksheet.

There is no user input required on the 'Test Summary' worksheet other than clicking the 'Run Tests' button. Clicking this button will update the test results illustrated on this worksheet. In some cases GTS special messages will be presented suggesting tests to correct which have failed due to the user-entered value in the current GTS data set.

							-		Х
Census		A B	C	DE	F	G	~		
Assumptions	1	Plan Name:	SAMPLE PLAN						
Plan Provisions	2						_		
Census Subgroups	3		ESTIMATED CONTRIBUTION(S) TO PLAN(S	S) APPEAR TO BE DE	DUCTIBLE				
Test Summary	4								
Run Tests	5								
Save Current Data Set	6								
Main Window	7	IRC401(a)(4) Test Result Summary	ALL A(4) TESTS PASS				_		
	8	401(A)(26)TEST	NO DB CONTRIB: 401(A)(26) MAY FAIL	Total Plan Sponsor Con	tributions (with	out Employee-elective Deferrals)			
	9	IRC 415 LIMITATION TEST	PASS:LEVEL CONT. TO RET.	HC Employees	\$25,250.00				
	10	410(B) TEST	PASS	Other Employees	\$2,500.00				
	11	410(B) RATIO BENEFITS TEST RESULTS	PASS	All Employees	\$27,750.00				
	12	410(B) AVERAGE BENEFITS TEST	N/A	% to HC Employees	90.99%				
	13	401(A)(4)AVERAGE BENEFITS TEST:		% to Other Employees	9.01%				
	14	401(A)(4) TESTING FOR NAR/MVAR: AVG. BENEFITS TEST:	N/A ALL RATE GROUPS PASS RATIO TEST				_		
	15	NAR & MVAR TEST	PASS	Total Employee-elective	Deferrals				
	16	DC PLAN GATEWAY TEST IF USING RATE GROUPS: SPECIAL GATEWAY RULES UNDER 1 401(a)(4)-9(b)(2)(v)	PASS N/A	HC Employees Other Employees	\$41,000.00				
		The defined benefit maximum deduction is an estimate. A valuation by the							
	18	plan's enrolled actuary is required for the actual value!	Defined Developments and a shareful bains based	All Employees	\$40,000.00		- 1	1	
	19	RC404 Maximum Deductible Contribution	Defined Benefit amounts reliect benefits being tested.	% to HC Employees	89.13%				
	20	Estimated Defined Benefit Contribution	\$0.00	% to Other Employees	10.87%				
	21	Estimated Delined Contribution Account Addition	\$27,750.00	Total Contribution (with	Caralana ala	the Defende	•		
	22	26% Compensation for Defined Contribution Plan Participants	\$55,500.00 \$0.00	HC Employees	Employee-ele	uive Deiemais)			
	23	25% Compensation for Defined Centribution Plan Participants	\$429.750.00	Other Employees	\$00,250.00				
	24	25% Compensation for Defined Contribution Plan Participants	\$130,730.00 \$27,750.00	All Employees	\$1,300.00				
	25	Estimated IPC404 Maximum Deductible Contribution	\$21,750.00 \$129,750.00	% to HC Employees	ara,750.00				
	20	Estimated invol404 Maximum Deductible Contribution	0130,730.00 DASS	% to Other Employees	09.03%				
	21	Incore Maximum Deductione Contribution Limit Test	FA00	70 to Other Employees	10.1770				
	28			Curry (D404(-)(4) (DD-	/ 55	N-D-6 (CCC	(cc. )		
	C8	Image: Provisions / Assumptions / Census_Subgroups = IF(Assumptions!C33=1,"N/A",IF(Assumptions!C22="DC O	s <u>rest_summary kcover</u> <u>RAlloc</u> <u>RAllocDet</u> <u>RTest</u> http://nvan/401(A)(26)/169))	5um / кница)(4) / RProv	CoponsCont	woper / csponscontrwper / CEEDer	<u>, uu</u>		
			Take Mindake		0.*				
		AutoLou AutoLou	iabs width:	10	0 70				
	Census Assumptions Plan Provisions Census Subgroups Save Current Data Set Main Window	Census         1           Assumptions         1           Plan Provisions         2           Census Subgroups         3           Test Summary         4           Same Current Data Set         5           Main Window         8           9         10           10         11           12         13           14         16           15         16           17         18           18         9           20         21           22         23           24         25           25         26           27         28           14         12           23         24           24         25           25         26           27         28           14         1           25         26           27         28           14         1           28         1           29         28           20         21           23         24           24         25           25	Censul     A     B       Assumptions     2       Plan Provision     2       Censul Subgroups     3       Test Summary     4       Save Current Data Set     5       Main Window     8       4     4       T     IRC401(a)(4) Test Result Summary       Save Current Data Set     5       Main Window     8       4     401(A)(26)TEST       9     IRC 415 LMITATION TEST       10     410(B) RATIO BENEFITS TEST RESULTS       12     410(B) AVERAGE BENEFITS TEST       13     401(A)(4) VERATING FOR NARMVAR: AVG. BENEFITS TEST       14     401(A)(4) VERATING FOR NARMVAR: AVG. BENEFITS TEST       15     OR PLAN GATEWAY TEST IF USING FAITE GROUPS:       16     OC PLAN GATEWAY TEST IF USING FAITE GROUPS:       17     SPECIAL GATEWAY TEST IF USING FAITE GROUPS:       18     OC PLAN GATEWAY TEST IF USING FAITE GROUPS:       19     IRC44M Avianum Deductible Contribution       20     Estimated Defined Benefit Contribution       21     Estimated Defined Benefit Plan Participants       22     25% Compensation for Defined Contribution Plan Participants       23     25% Compensation for Defined Contribution       24     25% Compensation for Defined Contribution Limit Test       28 <td< td=""><td>Censul         A         B         C           Assemptions         1         Plan Name:         SAMPLE PLAN           Plan Provide         2        </td><td>Census         A         B         C         D         E           Assumptions         2         Plan Previsions         2         Plan Previsions         2           Pan Previsions         2         ESTIMATED CONTRIBUTION(S) TO PLAN(S) APPEAR TO BE DE         ESTIMATED CONTRIBUTION(S) TO PLAN(S) APPEAR TO BE DE           Text Supprovel         3         ESTIMATED CONTRIBUTION(S) TO PLAN(S) APPEAR TO BE DE           Text Supprovel         5         ESTIMATED CONTRIBUTION(S) TO PLAN(S) APPEAR TO BE DE           Text Supprovel         6         Plan Previsions         Plan Previsions           Supprovel         6         Plan Previsions         Plan Previsions         Plan Previsions           Supprovel         6         Plan Previsions         Plan Previsions         Plan Previsions           Supprovel         8         401(A)(4) TEST T         Plan Previsions         Plan Previsions         Plan Previsions           1         410(B) AVERAGE BENEFITS TEST RESULTS         Plan Previsions         Plan Previsions</td><td>Census         A         B         C         D         E         F           Assumption         2         Plan Precision         2         2         Plan Precision         2         2         2         2         2         2         2         2         2         2         &lt;</td><td>Central       A       B       C       D       E       F       G         Assumption       2      </td><td>Center       A       B       C       D       E       F       O         Attemption       2       Plan Name:       SAMPLE PLAN       Plan Name:       SAMPLE PLAN         Plan Pervisore       2       ESTIMATED CONTRIBUTION(S) TO PLAN(S) APPEAR TO BE DEDUCTIBLE       F       O         Variations//       4       ESTIMATED CONTRIBUTION(S) TO PLAN(S) APPEAR TO BE DEDUCTIBLE       F       O         Variations//       5       ESTIMATED CONTRIBUTION(S) TO PLAN(S) APPEAR TO BE DEDUCTIBLE       F       O         Variations//       5       ESTIMATED CONTRIBUTION(S) TO PLAN(S) APPEAR TO BE DEDUCTIBLE       F       O         Variations//       5       ESTIMATED CONTRIBUTION(S) TO PLAN(S) APPEAR TO BE DEDUCTIBLE       F       O         Variations//       6       ESTIMATED CONTRIBUTION(S) TO PLAN(S) APPEAR TO BE DEDUCTIBLE       F       O       F       &lt;</td><td>Construction       A       B       C       D       E       F       O         Auengeteet       1       Plan Name; SAMPLE PLAN      </td></td<>	Censul         A         B         C           Assemptions         1         Plan Name:         SAMPLE PLAN           Plan Provide         2	Census         A         B         C         D         E           Assumptions         2         Plan Previsions         2         Plan Previsions         2           Pan Previsions         2         ESTIMATED CONTRIBUTION(S) TO PLAN(S) APPEAR TO BE DE         ESTIMATED CONTRIBUTION(S) TO PLAN(S) APPEAR TO BE DE           Text Supprovel         3         ESTIMATED CONTRIBUTION(S) TO PLAN(S) APPEAR TO BE DE           Text Supprovel         5         ESTIMATED CONTRIBUTION(S) TO PLAN(S) APPEAR TO BE DE           Text Supprovel         6         Plan Previsions         Plan Previsions           Supprovel         6         Plan Previsions         Plan Previsions         Plan Previsions           Supprovel         6         Plan Previsions         Plan Previsions         Plan Previsions           Supprovel         8         401(A)(4) TEST T         Plan Previsions         Plan Previsions         Plan Previsions           1         410(B) AVERAGE BENEFITS TEST RESULTS         Plan Previsions         Plan Previsions	Census         A         B         C         D         E         F           Assumption         2         Plan Precision         2         2         Plan Precision         2         2         2         2         2         2         2         2         2         2         <	Central       A       B       C       D       E       F       G         Assumption       2	Center       A       B       C       D       E       F       O         Attemption       2       Plan Name:       SAMPLE PLAN       Plan Name:       SAMPLE PLAN         Plan Pervisore       2       ESTIMATED CONTRIBUTION(S) TO PLAN(S) APPEAR TO BE DEDUCTIBLE       F       O         Variations//       4       ESTIMATED CONTRIBUTION(S) TO PLAN(S) APPEAR TO BE DEDUCTIBLE       F       O         Variations//       5       ESTIMATED CONTRIBUTION(S) TO PLAN(S) APPEAR TO BE DEDUCTIBLE       F       O         Variations//       5       ESTIMATED CONTRIBUTION(S) TO PLAN(S) APPEAR TO BE DEDUCTIBLE       F       O         Variations//       5       ESTIMATED CONTRIBUTION(S) TO PLAN(S) APPEAR TO BE DEDUCTIBLE       F       O         Variations//       6       ESTIMATED CONTRIBUTION(S) TO PLAN(S) APPEAR TO BE DEDUCTIBLE       F       O       F       <	Construction       A       B       C       D       E       F       O         Auengeteet       1       Plan Name; SAMPLE PLAN

# Saving the Current GTS Data Set

After closing out the worksheet window by either selecting the 'Main Window' button on the left, or clicking the 'X' in the upper right corner, single [left] click the 'Save Current Data Set' button on the right side of the GTS main window.

🙀 Save Current GTS [	Data S	et						×
$\leftarrow \rightarrow \land \uparrow$	> Tł	nis PC → OSDis	k (C:) > GTS > Archive	~	Ō	Search Archive		Q
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🗸 💻 This PC	^	Name	^			Date modifi	ed	Туре
> 🧊 3D Objects			No	items match yo	ur sea	rch.		
> 🔜 Desktop								
> 🚽 Documents								
> 🁌 Music								
> 📰 Pictures								
> 📑 Videos								
> 🏪 OSDisk (C:)	Ý	<						>
File <u>n</u> ame:								~
Save as <u>t</u> ype:	GTS E	Data (*.090)						~
∧ Hide Folders						<u>S</u> ave	C	ancel

The GTS 'Save Current GTS Data Set' dialog will be presented.

- Each GTS data set is saved in a separate xml-format file with the file extension '.090'.
- Browse to the desired location for this GTS data set. The default folder for GTS data sets is 'C:\GTS\Archive'. The user can change this using the 'GTS Archive' field on the Main Window.
- Enter the desired file name for this GTS data set.
- Click the 'Save' button.
- If the save operation is successful a message box will be presented indicating the location of the saved GTS data set.



If the user exits GTS without saving the data set they have been working on, all data will be lost. A warning message will be given when the user attempts to close GTS to remind them to save their data prior to exiting.



# Open an Existing GTS Data Set

Single [left] click the 'Open Existing Data Set' button on the right side of the GTS main window to present the 'Open Existing GTS Data Set' dialog.

Before the 'Open Existing GTS Data Set' dialog is presented a warning dialog is presented. If the current GTS data set is not to be saved or has already been saved, single [left] click the 'Yes' button.

GTS: Open Existing Data Set Opening existing GTS of replace the current GTS Do you want to continu	kata set will 6 data set. 1e?			
Yes	No			
🙀 Open Existing GTS Data Set				×
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Organize 🔻 New folder				
ConeDrive ^ Name	^		Date modified	Туре
This PC 3D Objects Desktop Documents Downloads Music Pictures Videos Videos	SAMPLE PLAN.090		3/8/2018 11:23 AM	090 File
File <u>n</u> ame:		~	GTS Data (*.090) 	✓ Cancel

- Browse to the location of the pre-existing GTS data set.
- Select the applicable file name from the available file names.
- Single [left] click the 'Open' button.
- If the selected GTS data set has successfully been opened and replaced the current GTS data set, a message box will be presented.



# Other GTS Worksheets

#### Test Details Worksheets

The 'Misc\_Calcs1', 'Misc\_Calcs2', 'MortTabs', '415', '416', '401(A)(26)', '401(A)(4)NAR', '410(B)', and '70%\_Avg\_Ben' worksheets provide details of the GTS test results. There are no user input fields on these worksheets.

The information available on these test details worksheets is useful to verify the GTS test results and to indicate corrective measures when a test fails due to the user-entered information in the current GTS data set.

#### Excel Format Report Worksheets

The 'RCover', 'RAlloc', 'RAllocDet', 'RTestSum', 'R401(a)(4)', and 'RProv' are Excel-format reports which may be viewed by using the applicable buttons in the 'Reports and Charts' section on the left side of the GTS main window. There are no user input fields on these worksheets.

To print these Excel format report worksheets, use the 'Print From Excel' function available on the right side of the GTS main window.

#### **Excel Format Charts**

The 'CSponsContrNoDef', 'CSponsContrWDef', 'CEEDef', 'CContrByPlan', 'CContrBySrc', 'CTheoDBContr', 'CPSContr', and 'CSponsMatch' charts are 2-D Excel format charts which may be viewed using the applicable buttons in the 'Reports and Charts' section on the left side of the GTS main window. There are no user input fields on these worksheets.

To print these Excel format charts in 3-D, use the 'Print From Excel' function available on the right side of the GTS main window.

#### Plan and EE Calculation Consolidation Worksheets

The 'EECalc' and 'PlanCalcs' worksheets contain information consolidated from other GTS worksheets. There are no user input fields on these worksheets. The information on these worksheets is used by GTS when the 'Request PDF Reports and Charts' function is used.

# Request Pdf-format Reports and Charts

GTS will generate pdf-format reports and charts based on the current GTS data set and testing results.

#### Selecting the Pdf-format Reports and Charts to Prepare

Select the PDF format reports and charts to include in the generated pdf-format file by checking the applicable items on the left side of the GTS main window. All or no pdf reports or all or no pdf charts may be selected by clicking the applicable 'Select All' or 'Select None' buttons on the right side of the GTS main window.

GTS		- 0
User Input		RUE SI www.blazessi.com
Census		
Plan Provisions		GTS Intro Guide
Assumptions		
Census Subgroup Benefits & Contributions		RAC M ADOUT GIS
		New System Highlights!
Test Summary: Run Tests		License & Activation
Reports and Charts		© George Taylor & © BLAZE SSI Corp.
Excel Format	PDF Format	p
Cours Dage		
Allocation of Contributions By Source		GTS Archive: c:\GTS\Archive
Detailed Allocation of Contributions By Source		Custom Workbook Tomplater Full file name of custom workbook tomplate
Test Results		Custom workbook template.
401(a)(4) Accrual Rate Test	П	Plan Name: SAMPLE PLAN
Plan Provisions		
Chart: Contributions by Source		
Chart: Sponsor Contributions without Eligible Employee Deferrals		Open Existing Data Set
Chart: Sponsor Contributions with Eligible Employee Deferrals	П	KOPEN /
Chart: Eligible Employee Deferrals		Save Current Data Set
Chart: Contributions by Plan Types		
Chart: Theoretical Defined Benefit Contributions		/7
Chart: Profit Sharing Contributions		Print From Excel
Chart: Plan Sponsor Match		
Tort Popular		
		PDF Reports Select All Select None
415 Test Details	_	DDE Charte Salact All Salact Nana
416 lest Details		FOR CITATIS SELECT AIL SELECTIVOTE
401(A)(26) Test Details	_	Pdf Header Text Color #000000 Select Color
410(b) Test Details 401(a)(d)NAR Test Details		Pdf Header Background Color #d3d3d3 Select Color
70% Average Benefit Test Details	_	
Gateway Test Details		Include Alloc Rpt Subtotals
Additional Test Details		/7
View Mertality Tables		Request PDF Reports and Charts
View informative rables		
Friday, December 30, 2022 1:51 PM		

#### Selecting the Pdf-format Header Colors

The pdf-format report header text and background color may be selected by entering the desired colors in hexadecimal format or by using the 'Select Color' buttons on the right of the GTS main window. The default colors are black (#000000) for the text color and light gray (#d3d3d3) for the background color which are appropriate for a non-color printer.

Pdf-format Report Header	Background C — 🗆	×	Report Header Tex	t Color 🛛 —	
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В	217		в		0 🍣
Α	255	<b>~</b>	A		255 🜩
		ОК			ОК

#### User-specific Logo for the Pdf-format Cover Page

If the user has selected the pdf-format cover page to be included in the requested pdf-format file, GTS can incorporate a user-specific logo on that cover page. If the user has not provided a logo, none will be included on that cover page.

In the example provided in this document the BLAZE SSI logo has been included, but it will not be included on the user's pdf-format cover page.

Contact the BLAZE SSI HelpLine for more information about this feature of GTS at <u>help@blazessi.com</u>.

#### Requesting the Selected Pdf-format Reports and Charts

Single [left] click the 'Request PDF Reports and Charts' button on the right side of the GTS main window. A message box will be presented.

GTS: Req	uest PDF Reports and Charts	×
?	The Pdf Format Reports use information* from the most recent 'Test Summary' 'Run Tests' calculation performed by the GTS system. This information* is located in the 'EECalc' and 'PlanCalcs' worksheets.	
	(*) Use the 'Run Tests' button on the 'Test_Summary' worksheet to assure that this information applies to the current GTS data set!	
	The GTS system will display the PDF Reports and Charts using the .PDF default application.	
	(OK Cancel	

Click the OK button to continue the process. GTS will gather the necessary information from the current GTS data set and test results, return the pdf-format file.

When the pdf-format file is available GTS will present a message box.

PDF Report has been created	×
Report will open in .PDF default application: Be the report!	sure to save
	OK )

The pdf-format reports and charts will be presented using the user-selected pdf viewer on the workstation. The pdf-format charts are 2-D charts.



# Print From Excel

Use this option to export the GTS user input and testing results to an Excel workbook so that they may be printed using Excel. This option is useful because the 3-D charts are reduced to 2-D charts when printed in pdf-format or displayed within GTS. The exported Excel workbook is not designed to incorporate the full functionality of GTS.

- Click on the 'Print From Excel' button on the right side of the GTS main window.
- When the information message box is presented, click the 'Yes' button.

GTS: Prin	it from Excel	×
?	This option will export the current GTS data set into an Excel workbook at a user-specified location. Use this option to access the GTS Excel workbook to view or print worksheets and [3-D] charts.	
	Editing in exported Excel workbook is not reflected in GTS. Do you wish to continue?	
	<u>Yes</u> <u>N</u> o	

• When the 'GTS: Print From Excel: Select Output File Name' dialog is presented the default target folder is the 'GTS Archive' folder specified on the GTS Main Window. Browse to the desired location for the export file, enter the desired export file name and click the 'Save' button.



• If the process is successful a message box will be presented.



• The exported Excel workbook will be opened by Excel on the workstation. Click the 'Enable Content' button [which may be different in various versions of Excel] to permit access to the exported workbook.

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6		or EE Id#	Name	Name	Birth	Hire	Compensation	Status	Status	w/o Catch-I	Jp
7						N/A	\$550,000.00			\$41,000.0	0
8		1	1	1	1/1/1960	1/1/1990	\$300,000.00	1	1	18000.	00
9		2	2	2	1/1/1960	1/1/1990	\$200,000.00	1	0	18000.	00
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• View the reports and 3-D charts by selecting the appropriate tabs at the bottom of the spreadsheet.



# GTS User-distributable Census Collection Worksheet

GTS provides a convenient, formatted and validated Excel worksheet which the GTS user can distribute to a [potential] plan sponsor or administrator. After the census collection worksheet is completed, the GTS user can copy and paste [Paste Special > Values] to the GTS Census worksheet.

Follow the instructions in the 'Download the GTS Installer' section to access the BLAZE SSI Download page for GTS. Click on the 'Download Census Entry Sheet' button.

The downloaded file is the user-distributable GTS census collection worksheet.

X	1 2	di -	G	TS_Census_Entry	_Sheet_Exce	120200921.xls [Con	npatibility Mod	le] - Excel		?	A –	×
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The worksheet should be used to organize the census data, performing any sorting here prior to doing a copy and paste [Paste Special > Values] to the GTS Census worksheet.

# Additional Fields and Options on the GTS Main Window

#### GTS Archive

This field is the user-editable, default address for file operations in GTS, such as Save Current Data Set and Open Existing Data Set.

#### Custom Workbook Template

This field is the user-editable, default plan/employee data set. The user can enter the full file name of the custom data set or use the browse ('...') button to select the file (\*.090). Once a file is selected, the data will be loaded as the default data for the current and subsequent worksessions. To restore the BLAZE SSI-provided template, the user can delete any selection made in the Custom Workbook Template field and the original BLAZE SSI default data (Plan Name: SAMPLE PLAN) will be restored.

If the user selects a custom workbook template data file, that file must be present in the selected location when GTS is subsequently launched or a message will indicate the file could not be found and the BLAZE SSI default data will be restored automatically for that worksession. The same message will be received each time GTS is launched unless the user 1) restores the custom workbook template file to the selected location, 2) selects another custom workbook template file, or 3) deletes the text in the "Custom Workbook Template" field on the main window so that the BLAZE SSI default data will be restored for all future worksessions.

When establishing a custom workbook template, it should be noted that this is a convenience for the user and reduces the input of the Assumptions and Plan Provisions. The census must always be input for a new plan, no "dummy" employee can be placed in the first employee row.

#### About GTS

Click this button to observe the module names and version numbers of the components used by GTS.

## GTS Data Input

The GTS 'cells' which receive user input incorporate validation to assure that only appropriate data is accepted into the system. The required data for the GTS system may be manually input, or copied from another source, e.g. a Microsoft Excel worksheet and pasted, into the applicable GTS 'cells'. When pasting information into GTS, it is necessary to use Paste Special > Values. Failure to use Paste Special > Values can corrupt the cell formula and validation of the affected cells, rendering GTS inoperative.

## Plan Sponsor Deduction Rules

GTS provides information regarding the IRC404 combined plan sponsor maximum deductible contribution. This information is an estimate for illustration purposes only since it does not reflect the plan assets, contributions or annual actuarial valuation results. Actual plan contributions can only be determined after the plans' annual valuation has been performed and in the case of a defined benefit plan, the valuation must be performed under the supervision of an Enrolled Actuary.

# Communicating the Plan Contribution to the Plan Sponsor

Care must be taken when presenting the plan 'cost' or current minimum required or maximum permitted contribution for the plan year to the plan sponsor. This care is especially necessary for a cash balance plan which incorporates the concept of a theoretical cash balance contribution on behalf of plan participants.

The plan sponsor may erroneously assume that the plan 'cost' or current minimum or maximum annual contribution will be the sum of the 'theoretical cash balance contributions' for the plan participants' theoretical cash balance account. *This will not necessarily be the case.* 

The GTS user should discuss with the plan's Enrolled Actuary the funding method to be used, the assumptions and the valuation date to be used prior to communicating the plan 'cost' to the plan sponsor. It may be appropriate to recommend a range of plan contributions between the IRC430 minimum required contribution and the IRC404 maximum deductible contribution, especially if the plan provides for benefits payable in a lump sum form.

Starting in 2008 plan years, PPA2006 specifies the plan's funding method and assumptions including 'segmented' interest rates to determine the minimum required and maximum deductible actual contributions for the plan. These rules mean that the plan's minimum required contribution and the plan's maximum deductible contribution will not necessarily be the same as the sum of the theoretical cash balance contribution for the plan participants.

## Limits on the Number of participants

GTS is designed for plan designs with a census of less than 1,000 employees. GTS does not provide support for the '105% IRC417(e)' prong of the IRC415 maximum defined benefit limit calculation which applies if a defined benefit plan is being illustrated with more than 100 employees in the census. The current limit on employees implies that the Combined NAR/MVAR test in GTS has a limit on HCE's of 20% of the maximum number of employees in the census.

# Maintenance Updates and Customer-requested Enhancements

GTS and GTS maintenance updates are available from BLAZE SSI Corp. on a subscription basis. Consult the license and subscription agreement for details. BLAZE SSI Corp. [the exclusive developer and distributor of the GTS product] and George Taylor [the designer of the initial version of the GTS product and contributor to the maintenance of the GTS product] welcome customer comments and suggestions.

Contact the BLAZE SSI HelpLine at <u>help@blazessi.com</u> to provide comments, suggestions or submit a request for BLAZE SSI analysis of a specific GTS issue or feature.

# **GTS Licensing Options**

GTS is licensed on a subscription basis with unlimited use. Currently annual, semi-annual, quarterly, monthly and 15-day subscriptions are offered. Note that because GTS is licensed on a calendar year basis, the options available for selection may be limited based on the date the user is attempting to purchase a license (i.e. Annual subscription option is not available after January).

GTS can be licensed directly at <u>www.blazessi.com</u> by selecting the "CLICK HERE to start using GTS now" button, then the 'Buy Now!' button.



The BLAZE SSI online store will be presented and the desired subscription can be selected.



If more than one person will use GTS in a company, additional activations (workstations) can be purchased at a discounted rate. After updating the quantity, click the 'Order Now!' button.

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Acceptance of the license agreement is required to continue the purchase.



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New customers will enter their email, existing customers that have previously logged into the Customer License Portal, enter your credentials.

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After confirming your order, you can 'Proceed to Payment' and you can choose to pay via a PayPal account or with Debit or Credit Card.

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When payment is successful, you will receive an email containing a License ID and Activation Password.

### **GTS** License Activation

Once you have downloaded the GTS software and run the installer (refer to the 'Installing GTS to a Workstation' section of this document for details), start up GTS and you will be presented with the License Status screen.

🙀 License Status	- 0	×
Product Name:	GTS	
License Status:	License is Invalid, Expired, Corrupted, Deactivated or Not Found The license could not be loaded. Could not find file 'C:\ProgramData\BLAZESSICORP\GTS\GtsLicenseFile.lfx Activate Online failed: No licenseId or passWord provided	¢.
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Click 'Activate Online', enter the License ID and License Password that you were provided via email (the InstallationName is optional), and click 'Submit Activation Information'.

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License Status:	License is Invalid, Expired, Corrupted, Deactivated or Not Found The license could not be loaded. Could not find file 'C:\ProgramData\BLAZESSICORP\GTS\GtsLicenseFile.lfx'. Activate Online failed: No licenseId or passWord provided
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