BLAZE SSI®

TECH Sheet

401(k) Testing Essentials

The web-based **401(k) Testing Essentials Module** complements any recordkeeping system by performing the most common 401(k) non-discrimination tests quickly and cost-effectively. Test IRC401(k) employee-elective compensation deferrals and IRC 401(m) employer match allocations via a fully-validated MS Excel workbook. Calculation results are returned in .pdf-formatted reports.

1. APPLICATION FEATURES

+ Supports:
  - IRC415 Test
  - IRC402(g) Test
  - IRC401(k) ADP and IRC401(m) ACP Tests
  - Current and prior year Catch Up contributions
  - Roth and Roth Catch Up contributions
  - Match, Match re-allocated forfeitures and QMAC contributions
  - Fail-safe (QNEC) contributions
  - Calendar and non-calendar plan years
  - User-defined census sub-groups for LOB and permitted disparity
+ Produces a complete set of plan- and census-level client-ready PDF formatted reports
+ Complements any recordkeeping system from any vendor on any platform
+ Calculation performed rapidly with results entered into user's workbook for easy review

2. USER INTERFACE FEATURES

+ Easy and familiar, fully-validated MS Excel workbook for data entry
+ User Guide and on-line documentation
+ Automated data validation and input error trapping
+ Reports automatically prepared in .PDF file for view, print, archive and email

3. CUSTOMER SUPPORT

+ System kept up-to-date with applicable government regulations by BLAZE SSI
+ Basic and customized training available
+ Systems consulting and custom programming available
+ HelpLine support via email

4. OPERATING ENVIRONMENT SUPPORTED

+ MS supported Windows OS; Internet connection and Browser
+ MS Excel 2007+; MS .NET Framework 4.6.1
+ Web application maintained on secure BLAZE SSI web server
+ No BLAZE SSI software to install or update

401(k) Testing Essentials

Complements any Record-keeping System The **401 (k) Testing Essentials Module** complements any recordkeeping system by performing the most common 401(k) non-discrimination tests quickly and cost-effectively. This module is not limited to any specific database or record-keeping system and can interface easily with any system or database. Test the IRC401(k) employee-elective compensation deferrals (ADP), IRC401(m) employee match allocations (ACP), IRC415 maximum account addition, IRC402(g) elective deferral limit via a fully-validated MS Excel workbook.

Fully-validated User-interface The System requires minimal input using easy-to-understand Microsoft Excel plan- and census-level worksheets. The included worksheets are fully documented and validated for speed and accuracy. The system highlights user-input errors which can be reviewed simultaneously with the input worksheet for quick correction by the user.

Adaptable to any Workflow The required information can be input manually, copy/pasted from an external source or filled from a user-created query of the user's record-keeping system database. System results can be emailed for sponsor review/approval, entered into the record-keeping system and archived in a document retrieval system.

Accurate, Comprehensive Results Results are client-ready, .pdf-format reports. Plan-level reports document IRC401(k) ADP and IRC401(m) test results. Employee reports document: ADP and ACP Return of Excess Contribution, system-calculated QNEC, Recharacterization of 401(k) Refund as Catch-up, Catch-up Contribution Details, Theoretical Maximum HCE Contributions to EOPY, Employee ADP Test Results, IRC415 Maximum Account Addition Analysis, and 402(g) limits.

Complete Support for Test Corrections HC refund, NHC QNEC, recharacterization, shifting of contributions, alternate ADP% and determination of orphan match are supported.

Easy System Deployment Since the system is maintained by BLAZE SSI on secure web-servers, the user's PC requires only an Internet connection, Browser and MS Excel 2007+. The system is always up-to-date with no maintenance updates to apply. User-input information and system results can be saved at the user selected location for convenience and security.

Pay only for Completed Results Costs are based on completed test results. Users pay only for their actual use of the system, not for processing invalid user input or data storage.

Quality Professional Support from BLAZE SSI The 401(k) Testing Essentials is kept up-to-date by the BLAZE SSI staff. Using 401(k) Testing Essentials will save you time and effort.