


## DB/Win Cash Balance Plan Transferred from PE/DOS

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## PE/Win versus PE/DOS

- How is PE/Win improved?
  - Only one plan needed to run the Cash Balance Plan
    - Only need the Cash Balance Plan
  - What happens to the “fake” PE/DOS DC plan?
    - Nothing – you don’t need it.


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## Transferring to PE/Win

- Transfer the CB Plan
  - Process is the same as normal transfer for traditional defined benefit plans
- Transfer 2008 or 2009?

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## Reading the Log File

***WE STRONGLY ENCOURAGE READING THE LOG FILE***

- Warnings can include information regarding 430(h) and 417(e) segment rates

Warning \*\* 430(h) funding segment rates not found, lookback is set to Valuation Date and no Transition Rule.  
Warning \*\* 417(e) funding segment rates not found, lookback is set to 1st Month Prior to Plan Year Begin.
- The log file will confirm the sources and investments created in DB/Win

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## Two Sources ?

- Two sources and two investments created
  - DB source using a “pooled” investment
  - CB source using a “Cash Balance” investment
- DB Source provides the fields for the Target Normal Cost and Funding Target, etc.
- CB provides for the Pay Credit and allocations

*(more information regarding sources when we get to those screens)*

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## Items to be reviewed

- The plan will transfer over as a plan type of Cash Balance

1 Plan / Sponsor | 2 Provisions | 3 Assumptions | 4 Misc | 5 DB

**Plan / Trust**

Plan Name Sample Corporation Cash Balance Pension Plan	Plan Ident DEMOCB	3 Digit Plan Number 007
Trust Name Sample Company Cash Balance Pension Trust	Plan Type Cash Balance	Trust Tax ID Number -
Sort Name Sample Corporation Cash Balance Pension Plan	Plan Status Active	<input type="checkbox"/> Plan Is Covered by PBGC
Plan Notes	Preparer	
Plan Number in Datair's DOS System for Data Transfer	DEMOCB	

Plan / Trust | Dates | Sponsor | Contacts | Advisors

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## Items to be reviewed

- Is the plan covered by PBGC?

1 Plan / Sponsor | 2 Provisions | 3 Assumptions | 4 Misc | 5 DB


**Plan / Trust**

Plan Name Sample Corporation Cash Balance Pension Plan	Plan Ident DEMOCB	3 Digit Plan Number 007
Trust Name Sample Company Cash Balance Pension Trust	Plan Type Cash Balance	Trust Tax ID Number -
Sort Name Sample Corporation Cash Balance Pension Plan	Plan Status Active	

Plan Is Covered by PBGC

Plan Number in Datair's DOS System for Data Transfer: DEMOCB

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## Items to be reviewed

- 415 Contribution Limits will transfer "unlimited"

1 Plan / Sponsor | 2 Provisions | 3 Assumptions | 4 Misc | 5 DB


**Limits and Top-Heavy**

415 Benefit Limits	Annual Dollar Limit	Percent Limit	Top-Heavy Minimum Accrual Percent
	185,000	100	2
415 Contribution Limits	Dollar Limit	Percent Limit	
	1,000,000	999	
401(a)(17) Comp Limit	230,000	414(s) De Minimis Percentage	0

Use Pre-2002 401(a)(17) Limit in Avg Comp  
 Use 105% of 417(e) Prong of 415 Minimum PVAB  
 Use G94 Mortality for 415 in 2008  
 Mortality in 415 Statutory Age 62 Adjustment  
 No Mortality Adjustment

Top-Heavy Minimums Required in this Plan this Year  
 Include Yrs of Svc When Not Participant  
 Include Non-Top-Heavy Years  
 Include Years Prior to 1984  
 Include Years Prior to Adoption Date  
 Use Normal Form for TH Min  
 Key Employees Get TH Min  
 Freeze Accrued Benefits  
 Freeze Top-Heavy Benefits  
 Do Not Preserve Prior Year Accrued Benefit  
 Do Not Preserve Prior Year Vested PVAB  
 Do Not Use 415 \$10,000 Minimum Benefit  
 Use Only 417(e) Rates to Calc PVAB and Funding Lump Sum  
 Do Not Apply 417(e) Minimum for PVAB  
 Do Not Apply 417(e) Applicable Mortality to Funding Lump Sum  
 Do Not Adjust 415 Dollar Limit for Age 62/65  
 Do Not Apply 415 Limit to Funding Lump Sum  
 Do Not Apply 417(e) Minimum in 415 Lump Sum Limit

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## Items to be reviewed

- Screen 16 – Limit 415
- Screen 21 – preserve PVAB and Limit PVAB

1 Plan / Sponsor	2 Provisions	3 Assumptions	4 Misc	5 DB
<b>Limits and Top-Heavy</b>				
415 Benefit Limits Annual Dollar Limit <input type="text" value="174,996"/> Percent Limit <input type="text" value="100"/>		Top-Heavy Minimum Accrual Percent <input type="text" value="2"/>		
415 Contribution Limits Dollar Limit <input type="text" value="1,000,000"/> Percent Limit <input type="text" value="999"/>		<input type="checkbox"/> Top-Heavy Minimums Required in this Plan this Year <input type="checkbox"/> Include Yrs of Svc When Not Participant <input type="checkbox"/> Include Non-Top-Heavy Years <input type="checkbox"/> Include Years Prior to 1984 <input type="checkbox"/> Include Years Prior to Adoption Date <input type="checkbox"/> Use Normal Form for TH Min <input type="checkbox"/> Key Employees Get TH Min		
Deferral Limit <input type="text" value="0"/> Catch-up <input type="text" value="0"/>		<input type="checkbox"/> Freeze Accrued Benefits <input type="checkbox"/> Freeze Top-Heavy Benefits <input checked="" type="checkbox"/> Do Not Preserve Prior Year Accrued Benefit <input checked="" type="checkbox"/> Do Not Preserve Prior Year Vested PVAB <input checked="" type="checkbox"/> Do Not Use 415 \$10,000 Minimum Benefit <input checked="" type="checkbox"/> Use Only 417(e) Rates to Calc PVAB and Funding Lump Sum <input checked="" type="checkbox"/> Do Not Apply 417(e) Minimum for PVAB <input checked="" type="checkbox"/> Do Not Apply 417(e) Applicable Mortality to Funding Lump Sum <input checked="" type="checkbox"/> Do Not Adjust 415 Dollar Limit for Age 62/65 <input type="checkbox"/> Do Not Apply 415 Limit to Funding Lump Sum <input type="checkbox"/> Do Not Apply 417(e) Minimum in 415 Lump Sum Limit		
401(a)(17) Comp Limit <input type="text" value="220,000"/> 414(e) De Minimis Percentage <input type="text" value="0"/>		<input checked="" type="checkbox"/> Use Pre-2002 401(a)(17) Limit in Avg Comp <input type="checkbox"/> Use 105% of 417(e) Prong of 415 Minimum PVAB <input type="checkbox"/> Use G94 Mortality for 415 in 2009 Mortality in 415 Statutory Age 62 Adjustment <input type="text" value="No Mortality Adjustment"/>		

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## Items to be reviewed

- Screen 15 – Interest Projection  
 (if blank in DOS, the transfer will use the Actuarial Equivalent Preretirement Interest Rates)

1 Plan / Sponsor	2 Provisions	3 Assumptions	4 Misc	5 DB
<b>Pre-Retirement Assumptions</b>				
Interest Rate <input type="text" value="5"/> Mortality Table <input type="text" value="5"/>		Setback/Fwd(-/+) Male Blend % <input type="text" value=""/>		
Actuarial Equiv <input type="text" value="5"/>		<input type="checkbox"/> Use Pre-Ret Mortality for Funding and		
Recomnd Fndg <input type="text" value="5"/>		Salary Increase Pct (Scale) <input type="text" value="0"/> COLA for 415 and 401(a)(17) <input type="text" value="0"/> FAS Salary Scale <input type="text" value="0"/> FAS COLA for 415 and 401(a)(17) <input type="text" value="0"/>		
FAS <input type="text" value="5"/>		Cash Bal Int Rate for Proj <input type="text" value="5"/> Target NC Load Pct <input type="text" value="0"/> Amount <input type="text" value="0"/>		
Turnover Table <input type="text" value=""/>		Funding Targ Pct Load for Ancillary Benefits <input type="text" value="0"/>		
Min Corp Income Tax Rate <input type="text" value="15"/> Max Corp Income Tax Rate <input type="text" value="34"/> Pers Income Tax Rate <input type="text" value="0"/>				

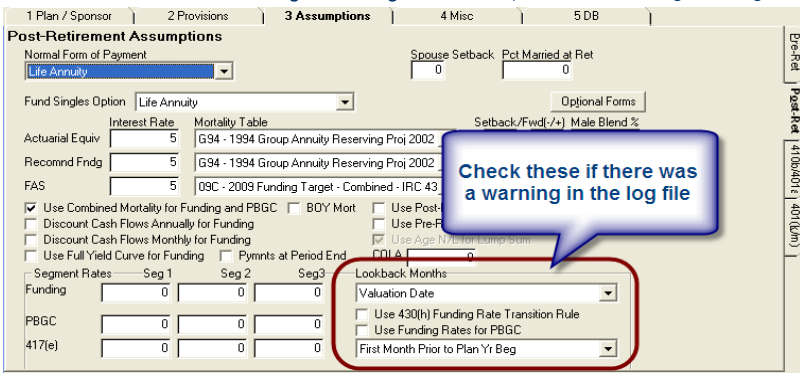
Screen 15 Interest Projection - if blank, system will use the Actuarial Equivalent Preretirement Interest Rate

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## Items to be reviewed

- Screen 16 – Lookback Month and Transition Rule This section will determine the rules for filling in the segment rates *(was there a warning in the log file?)*

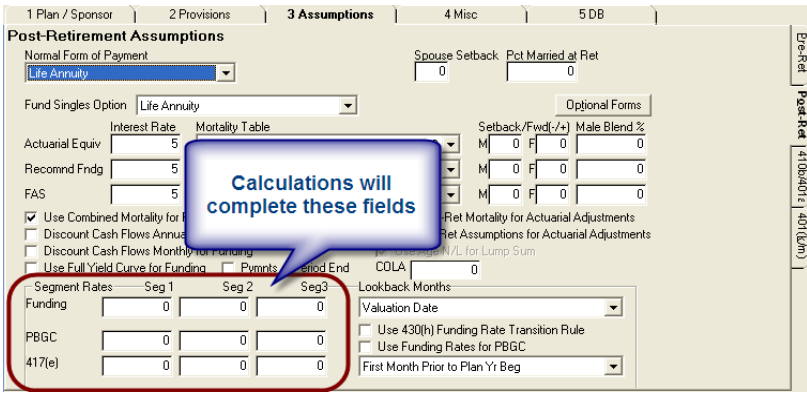


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## Items to be reviewed

- Screen 16 – Segment Rates will be looked up and do *not* need to be entered



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## Sources in DB/Win

- Do **NOT** delete the DB Source

1 Type/Name		2 Eligibility		3 Vesting		4 Benefit	
Source Name	Ident	Description	Effective Date	Period Begin	Period End	Pri	
Defined Benefit	DB	Defined Benefit		01/01/2009	12/31/2009		
Cash Balance	CB	Cash Balance		01/01/2009	12/31/2009		

**Need both Sources:**  
DB for the Funding Target and Normal Cost calcs  
CB for the Pay Credit, Interest Credit and statements

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## Navigating the Sources

1 Type/Name		2 Eligibility		3 Vesting		4 Benefit	
Source Name	Ident	Description	Effective Date	Period Begin	Period End	Pri	
Defined Benefit	DB	Defined Benefit		01/01/2009	12/31/2009		
Cash Balance	CB	Cash Balance		01/01/2009	12/31/2009		


Double click on a source to view/change

or

1 Type/Name		2 Eligibility		3 Vesting		4 Allocation	
Source: Cash Balance							
Source Name	Cash Balance		Source Ident	CB		Original Source Effective Date	/ /
Source Type	Cash Balance		Source Description	Cash Balance		Print Order	30
Source Notes							
<input type="checkbox"/> Loans Allowed from this Source							
<input type="checkbox"/> Insurance Allowed from this Source							

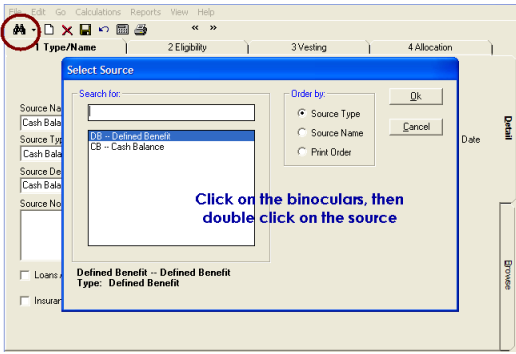
Use the Arrows to move back and forth

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## Navigating the Sources


or



or

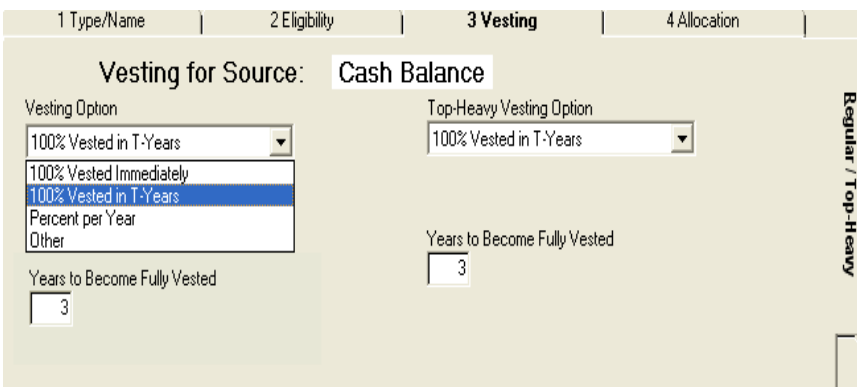
**Use Ctrl N for next source and Ctrl B for last source (back)**

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## Coding the Cash Balance Source

- Vesting transfers over as 100% on CB

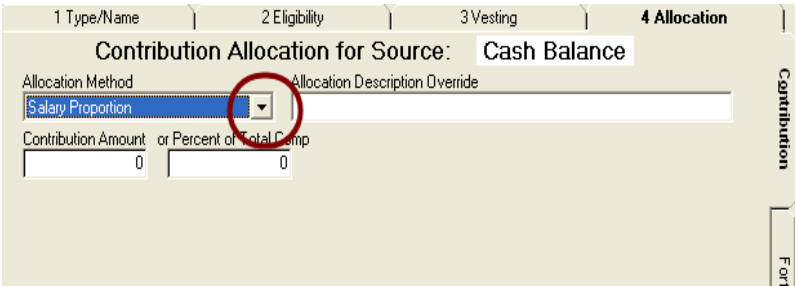


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## Coding the Cash Balance Source

- Need to enter the formula that creates the Pay Credit



1 Type/Name | 2 Eligibility | 3 Vesting | 4 Allocation


Contribution Allocation for Source: **Cash Balance**

Allocation Method: **Salary Proportion** | Allocation Description Override: \_\_\_\_\_

Contribution Amount or Percent of Total Comp: 0 | 0

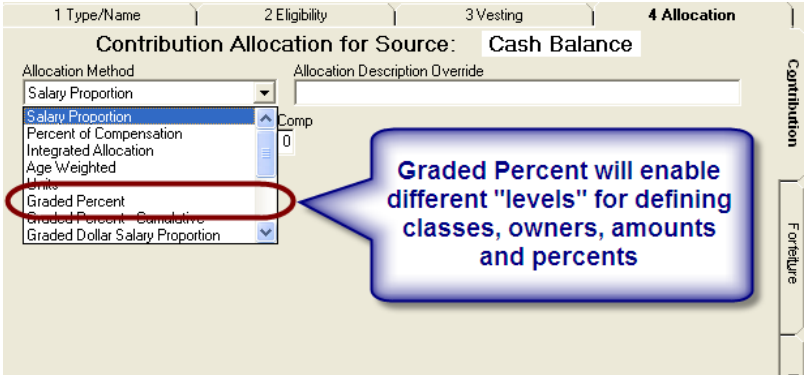
Contribution  
Form

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## Coding the Cash Balance Source

- Change the “Allocation Method”



1 Type/Name | 2 Eligibility | 3 Vesting | 4 Allocation

Contribution Allocation for Source: **Cash Balance**

Allocation Method: \_\_\_\_\_ | Allocation Description Override: \_\_\_\_\_


Contribution Amount or Percent of Total Comp: 0 | 0

Allocation Method List:

- Salary Proportion
- Percent of Compensation
- Integrated Allocation
- Age Weighted
- Units
- Graded Percent**
- Graded Percent - Cumulative
- Graded Dollar Salary Proportion

Contribution  
Form

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## Coding the Cash Balance Source

- Add “Levels” to enter the formula

1 Type/Name | 2 Eligibility | 3 Vesting | 4 Allocation

**Contribution Allocation for Source: Cash Balance**

Allocation Method: Graded Percent | Allocation Description Override: \_\_\_\_\_

Lvl 1 Percent of Comp: 0  415 Comp


On Comp: 0 | Up To Comp: 0

Svc Factor: 0 | Minimum Contribution: 0 | Maximum Contribution: 0

Minimum Percent of Comp for NHCEs: 0  415 Comp

Lvl	Class	Div	Loc	From YDS	To YDS	From Age+(Svc)	To Age+(Svc)	From Comp.	To Comp.	HCE	NHCE	Key	Non-Key
1										<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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## Coding the Cash Balance Source

- From Class to Non-Key is the “who” gets the pay credit

1 Type/Name | 2 Eligibility | 3 Vesting | 4 Allocation

**Contribution Allocation for Source: Cash Balance**

Allocation Method: Graded Percent | Allocation Description Override: \_\_\_\_\_

Lvl 1 Percent of Comp: 0  415 Comp

On Comp: 0 | Up To Comp: 0


Svc Factor: 0 | Minimum Contribution: 0 | Maximum Contribution: 0

Minimum Percent of Comp for NHCEs: 0  415 Comp

Who gets the defined Pay Credit (Class to Non-Key)  
Selecting more options will narrow the grouping of participants

Lvl	Class	Div	Loc	From YDS	To YDS	From Age+(Svc)	To Age+(Svc)	From Comp.	To Comp.	HCE	NHCE	Key	Non-Key
1	Owners									<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Managers									<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	All Others									<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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## Coding the Cash Balance Source

- Right of Non-Key is the pay credit defined (Percent to 415 Comp)

Contribution Allocation for Source: **Cash Balance**


Allocation Method: **Graded Percent** | Allocation Description Override: \_\_\_\_\_

Lvl	Percent of Comp	On Comp	415 Comp
1		<input checked="" type="checkbox"/>	<input type="checkbox"/>

Pay Credit defined for the level

Lvl	Non-Key	Percent	On Comp	Up To Comp	Min Amount	Max Amount	415 Comp	Description
1	<input type="checkbox"/>	3	<input type="checkbox"/>				<input type="checkbox"/>	
2	<input type="checkbox"/>						<input type="checkbox"/>	
3	<input type="checkbox"/>						<input type="checkbox"/>	

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## Example of Pay Credit coded

- Owners
  - Class A, minimum contribution 120,000
- Managers
  - Class B, minimum contribution 68,000
- All Others
  - Class C, 3.3%

Need to make sure that the Class/Div/Loc is coded on the Employee Level  
 “Blank” Class is a valid class

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## Example of Pay Credit coded

1 Type/Name
2 Eligibility
3 Vesting
4 Allocation

Contribution Allocation for Source: **Cash Balance**


Allocation Method: Graded Percent | Allocation Description Override:

Lvl	Percent of Comp	<input type="checkbox"/> 415 Comp
<b>1</b>	<input type="text" value="0"/>	<input type="checkbox"/>
	On Comp	Up To Comp
	<input type="text" value="0"/>	<input type="text" value="0"/>
Svc Factor	Minimum Contribution	Maximum Contribution
<input type="text" value="0"/>	<input type="text" value="120000"/>	<input type="text" value="0"/>

Minimum Percent of Comp for NHCEs:   415 Comp

Lvl	Class	Div	Loc	HCE	NHCE	Key	Non-Key	Percent	On Comp	Up To Comp	Min Amount	Max Amount	415 Comp
1	A			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				120000		<input type="checkbox"/>
2	B			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				68000		<input type="checkbox"/>
3	C			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3.3					<input type="checkbox"/>

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## Employees

1 Census
2 Compensation
3 Sources
4 Accounts
5 Testing


Last Name	First Name	MI	Suffix	Salutation	Social Security Number
<input type="text" value="Ji"/>	<input type="text" value="Hce"/>				<input type="text" value=""/>
Gender	Marital Status	Pct Ownership	Employee Number		
<input type="text" value="M"/>	<input type="text" value="Married"/>	<input type="text" value="0"/>	<input type="text" value=""/>		
Birth	Date of: <input type="text" value="11/07/1954"/> Age: <input type="text" value="55"/>	HCE	5% Owner		
Employment	<input type="text" value="01/01/1995"/> <input type="text" value="40"/>	415 Comp	<input type="text" value=""/>		
Termination	<input type="text" value="/ /"/>	414(k) Comp	<input type="text" value=""/>		
Participation	<input type="text" value="01/01/2006"/> <input type="text" value="51"/>	Job Class	A		
Anticipated Part	<input type="text" value="/ /"/>	Division	<input type="text" value=""/>		
Retirement	<input type="text" value="12/31/2016"/> <input type="text" value="62"/>	Location	<input type="text" value=""/>		
Early Ret	<input type="text" value="/ /"/> <input type="text" value="0"/>	Event Dates	Clear Svc	Comp Period: 01/01/2009 12/31/2009	

Needs to match to the Sources Level

Hrs Wkld	Comp	415 Comp	Not Enough Hrs	CB Cntrb	DB Cntrb
	220000.00	220000.00	<input type="checkbox"/>	120000.00	0.00

ID	Hrs Wkld	YTD Comp	D 415 Comp	Other 401(k)	Other 403(b)	Other 457	Other 125	Other SEP	132(f) Fringe
		220,000.00	220,000.00						

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## Employees

- Optional Forms will show the benefit projected to retirement at the plan interest rate and discounted back at the appropriate segment rate/Yield Curve

1 Census	2 Compensation	3 Sources	4 Accounts	5 Testing
<b>Source: Defined Benefit</b>				
Valuation Date: 12/31/2009				
PV Curr Monthly Ben 164,577	PV Proj Monthly Ben 164,577	Plan PVAB EOY 77,631	Plan PVAB EOY 164,577	PVAB @ Val Date 164,577
PVVAB 164,577	Prior Yr PVVAB 16,734			Death Benefit 0
Funding Target 78,211	Target Norm Cost 73,784	At-Risk Fund Targ 94,340	At-Risk TNC 89,000	Fund Targ Increase 0
PBGC Funding Target 0	Rec Funding Cont 0	FT Cost of Vesting 0	TNC Cost of Vesting 0	Cushion Amount 39,105.5
FAS Mo Ben @ Ret 3,250	FAS Acc Ben EOY 0	FAS Acc Ben EOY 0	FAS Acc Ben EOY ABO 0	
FAS PBD EOY 77,209	FAS PBD EOY 0	FAS ABO EOY 77,209	FAS ABO EOY 0	FAS Svc Cost 0
EOY AB No 415 1,719.1	EOY AB No 415 3,340.89	Prior Yr AB No 415 1,541.67		

Optional Forms

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## Employees


**Optional Benefit Forms**

Optional Benefit Forms 1, Hce

Optional Benefit Form	Ben Increase	Targ Norm Cost	TNC Wgtd	At-Risk Benefit	Fund Targ At-Risk	At-Risk Ben Incrs	TNC At-Risk
Normal Form	1,109.72	92,378	0	0.00	0	733.09	101,817
Lump Sum	168,852.00	107,451	107,451	0.00	0	126,000.00	120,332
Life Annuity	1,109.72	92,378	0	0.00	0	733.09	101,817
Life Annuity Guaranteed for 10 Years	1,076.67	92,163	0	0.00	0	723.54	101,621
Joint and 50% Survivor	1,027.07	91,886	0	0.00	0	690.35	100,638
Joint and 75% Survivor	990.20	91,694	0	0.00	0	670.79	100,120
Joint and 100% Survivor	955.89	91,515	0	0.00	0	652.31	99,630

Ok Cancel

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## Employees

- Account Balance screens

1 Census | 2 Compensation | 3 Sources | **4 Accounts** | 5 Testing

View: Current Valuation Period | Period: 01/01/2009 - 12/31/2009  
 Default Date for New: 12/31/2009  
 Enter Beginning Balances and Other Data Below

Source	Investment	Elec %	Beg Bal \$	GL \$	Cont \$	End Bal \$
Defined Benefit	Pooled	100.00000	0.00			0.00
Cash Balance	Cash Balan	100.00000	0.00		120,000.00	120,000.00
<b>Grand Total</b>					<b>120,000.00</b>	<b>120,000.00</b>


Interest Credit

Pay Credit

Dollars/Shares: Dollars Only |  Show All Possible Investments

**Look at an individual employee or look at reports for all**

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## Adding the Interest Credit (Gain)

1 Allocations | 2 Ledger

PE / Win | Highlight an Existing Allocation to View/Highlight 'New' to Create a New Allocation

Gain/Loss

**New**

Expense

Adjustment

Transfer

Alloc Type: Gain/Loss | G/L Type: Gain/Loss

Investment: [Dropdown]

Definition: [Dropdown] | Percent: [Text]

Source: All Sources

Start: 01/01/2009 | End: 12/31/2009 (As of Date)

Transfer to Investment: [Dropdown]

Source	Method (Click for List)	Wt Factor

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## Adding the Interest Credit (Gain)

- On the Transaction Level will need to add a gain for the theoretical interest credit
- A new transaction will already have been created with the transfer from PE/DOS

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## Adding the Interest Credit (Gain)

- Setting up a Gain is very similar to an “account” in PE/DOS
  - Gain/Loss Definition (1-5)
  - Gain/Loss Allocation Code (0-6)

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## Adding the Interest Credit (Gain)

- Click on New under Gain/Loss

1 Allocations | 2 Ledger

Highlight an Existing Allocation to View/Edit  
Highlight 'New' to Create a New Allocation

Gain/Loss  
 New  
 Expense New  
 Adjustment New  
 Transfer New

Investment

Definition

Source All Sources

Start / /

End / / (As of Date)

Transfer to Investment

Source	Method (Click for List)	Wt Factor

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## Adding the Interest Credit (Gain)

- Enter the Definition of Gain as "Allocate Gain by Employee Pct"
- Enter the Interest Credit under the "Percent"
- The method used is "Prior Balance"

1 Allocations | 2 Ledger

Alloc Type: Gain/Loss G/L Type: Gain/Loss

Investment Cash Balance--@CashBal

Definition Allocate Gain/Loss Percent by EE Percent 5

Source Cash Balance - CB


Start 01/01/2008

End 12/31/2008 (As of Date)

Transfer to Investment

Source	Method (Click for List)	Wt Factor
CB	Prior Balance	0

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## Interest Credit (Gain)

- Transaction will already be set up when transferred
- First Year
  - No Gain/Loss due to no Prior Balance
    - Warning Message when calculating

Posting Gain/Loss batch - # 36963


There is no GainLoss activity to process.

Gain/Loss batch #36963 dated 12/31/2008  
Investment: Cash Balance  
Definition: Allocate Gain/Loss Percent by EE for 5 percent

This batch was not processed. Please review it for correctness.

OK


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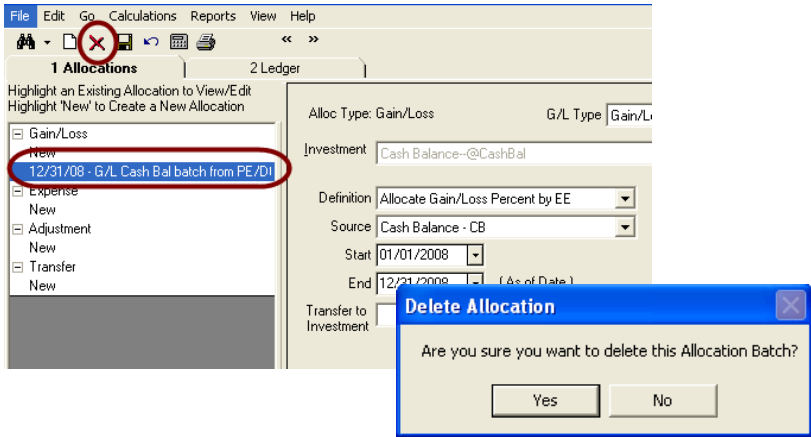
## Interest Credit (Gain)

- First Year
  - Deleting the transaction to remove the Warning Message
  - Highlight the Gain/Loss
  - Click on the Red “X”
  - Confirm Deleting


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## Interest Credit (Gain)




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## Funding Target different from PE/DOS

- DB/Win is smarter ☺
- In DOS, the Funding Target was based on Beginning of the Year value projected out using the Projected Interest Rate
- DB/Win uses the values transferred from PE/DOS for the Beginning of the Year value, Pay Credit, and End of the Year value to back into the current year's interest credit for *\*only\** the current year.
- Then DB/Win will use the projected interest rate for the remaining projected period.


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## Reports

- Account Balance Statement by Investment
- Account Balance Statement by Source
- Cash Balance Account Statement (ver 1)
- Cash Balance Account Statement (ver 2)


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## Next year

- Update the plan year
- Pay Credits automatically being calculated
- Coding Interest Credit
- Looking at Reports

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## Additional Cash Balance Webinars

- Creating a New Cash Balance Plan from a Default
- Combination Plan Testing using the Employee|Testing|410b/401a4 (DOS screen 38) or Master Plan *(will include transferring the real DC/DOS plan)*
- End of Year to Beginning of Year Valuation Change
- Traditional Conversion to Cash Balance
- ??

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## Resources

DATAIR Customer Support Team

(630) 325-2600

E-mail: [support@datair.com](mailto:support@datair.com)

web: <http://www.datair.com>

Release Notes

Forums

Webinars

PE/Win Training DVD

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