



Cash Balance Plans in DB/Win

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Items to be covered today...

- Review of frequently asked Cash Balance (CB) plan questions
- Setting up a new or existing CB plan in the DB/WIN system
- Running beginning of year (BOY) or end of year (EOY) valuations
- Non-discrimination testing when combined with a 401(k) plan
- CB plan reports and report groups

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Review Cash Balance Plan FAQ's

What is a Cash Balance (CB) Plan?

- A CB plan is a hybrid Defined Benefit (DB) plan with **benefits expressed as a hypothetical account balance** instead of a monthly benefit as in a traditional DB plan.
- Although a CB plan is a DB plan, it has the look and feel of a DC plan. Some key features of a CB plan are listed below.
 - Accounts are hypothetical because there are no investments directly related them. Instead, they grow by the following additions, which are defined by the terms of the plan, on each allocation date (usually annual) until the benefits are paid.

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Review CB Plan FAQ's

- Pay Credits or hypothetical contributions defined like contributions in a DC plan.
- Interest Credits are defined as either a fixed rate or an indexed rate that varies on each allocation date. The rules limit the interest credit rates and, under current guidance, the rate should not exceed the third funding segment rate for the applicable plan year.
- Typically, the CB plan is combined with a DC plan, and the two plans are tested as a single plan for non-discrimination.

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Review CB Plan FAQ's

Why would the client want a CB plan?

- CB plan benefits are easier to communicate and more easily understood by plan participants.
- Participant statements illustrate balances like a profit sharing plan so they can be combined with the statement for a DC plan.
- CB plan benefits are not subject to 417(e) minimum payout subsidies that apply to traditional DB plans.
- Allocation of plan benefits between participants in a partnership are more easily understood and communicated.

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Review CB Plan FAQ's

Why would the client want a CB plan combined with a DC plan?

- Higher contributions in the CB plan for key employees
- Lower contributions and Top-Heavy minimums for non-key employees in the DC plan
- Increased deduction limits

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Review CB Plan FAQ's

How does the DC plan help satisfy non-discrimination testing when combined with a CB plan?

- Cash Balance plans are NOT safe harbor plans and therefore must be General Tested for non-discrimination.
- DC contributions are used to help satisfy the Gateway test.
- DC contributions for younger non-key employees support higher CB plan contributions for older key employees when tested on a benefits basis.
- 3% Safe Harbor DC allocations eliminate 401k deferral testing.

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Setting up a CB plan in DB/WIN

How to setup a new or takeover plan

- Start new plans at the Plan Level
- Select a Plan Sponsor (or create new Plan Sponsor)
- Pick a Cash Balance Default Plan
- Creating and saving your own default plans

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Setting up a CB plan in DB/WIN

PE/Win has 5 levels. Start at the plan level to set up a plan.



Plan Level for general plan provisions and plan sponsor (company) information. Plans belong to the plan sponsor.

Source Level for the benefit and contribution formulas. Eligibility and vesting schedules are specified for each source.

Investment Level each plan must have at least one investment. Benefit/accounts are maintained based on the transactions within each investment.

Employee Level for the employees who belong to the company. Employees benefit in the plans of the plan sponsor.

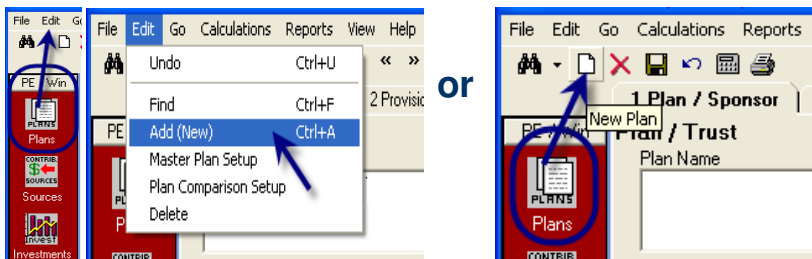
Transaction Level for calculating the interest credits (gain/loss) for each investment.

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Creating a new CB plan

At the Plan Level there are two different ways to start the process for setting up a plan.



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Creating a new CB plan

Select a Plan Sponsor. If the Plan Sponsor does not exist, create a new Plan Sponsor. Note that there should be only one record for each plan sponsor. Do not setup a new plan sponsor if it already exists.

Start typing to find an existing plan sponsor and/or double click from the list below...

...or click New to set up a new plan sponsor.

Select

Sponsors

- SAMPLE -- Sample Plan Sponsor
- SAMPLE1210 -- Cbal
- SAMPLE1218 -- Sample Plan Sponsor
- SAMPLE9 -- Sample Plan Sponsor
- SAMPLEXXX -- Sample Plan Sponsor

Sample Plan Sponsor ID = SAMPLE
735 N. Cass Avenue
Westmont, IL 60559

Search by:


Sponsor Name

Ident

EIN

Search options to find an existing plan sponsor by Name, Ident, or EIN.

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Creating a new CB plan

Select a default cash balance plan.

Start typing the default plan name and/or double click from the list below.

Select Default for New Plan

Search for:

- ...
- Default 401(k) -- DEF401K
- Default 401(k) Safe Harbor ADP Match -- DEFSH401K
- Default 401(k) Retro Plan -- DEFAULTBOY
- Default Cash Balance Plan -- DEFCASHBAL
- Default DB -- DEFDB
- Default EOY Plan -- DEFAULTEOY
- Default Profit Sharing -- DEFPS

Default Cash Balance Plan
Plan Ident = DEFCASHBAL

Search by:

Plan Name

Plan Identifier

Search Options

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Creating a CB default plan

You can create a default cash balance plan from an existing plan by first making a copy of the plan ...

Copy Current Plan

Current Plan: WEBCB, Sample Cash Balance Pension Plan

New Plan Ident: CASHBAL1

New 3 Digit Plan Number: 001

New Plan Status: Proposal

Keep Same Sponsor for New Plan

Create New Sponsor and Employee Records

New Company Ident: WEBSPONSOR

Clear SSN and Name in New Plan

Clear EE Number in New Plan

Clear Compensation in New Plan

Copy Status:

Database: C:\My Documents\Datair\demo\DemoDatabase_fromM2KMaster.MDB

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Setting up a CB default plan

... and then change the Plan Status to Default in the copy of the plan. The new plan will then be assigned to the default sponsor, and it will be available as a default plan.

1 Plan / Sponsor

Plan / Trust

Plan Name: Sample Cash Balance Pension Plan

Plan Ident: CASHBAL1

3 Digit Plan Number: 001

Plan Type: Cash Balance

Trust Name:

Trust Tax ID Number:

Plan Is Covered by PBGC

Plan Status: Default

Active

Inactive

Proposal

Default

Are you sure you want to create a DEFAULT plan?
Plan will be assigned to the DEFAULT sponsor.

Yes No

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Setting up a CB plan in DB/WIN

Review Plan Level specifications for CB Plans

- Default plan will automatically establish required settings for cash balance plans.
- Enter plan identification specifics
- Limitations and minimum benefits
- Assumptions
 - Actuarial equivalence
 - Interest rate for funding projections
 - Normal Form of Payment (Life Annuity)
 - Optional Forms (100% Lump Sum)

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New Plan Setup

Enter the plan specifics in the available fields. Note that there is no need to have years in the Plan Ident.

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

Plan / Trust

Plan Name: _____ Plan Ident: _____ 3 Digit Plan Number: 001

Trust Name: _____ **Enter a unique Plan Ident...**

Plan Type: Cash Balance

Trust Tax ID Number: _____ **...and 3 Digit Plan Number.**

Sort Name: _____

Plan Notes: _____


Preparer: _____

Plan Status: Active (selected), Inactive, Proposal, Default

Then, set the Plan Status.

Plan / Trust | Dates | Sponsor | Contacts

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Plan Level

Plans | Plan / Sponsor | Plan/Trust (PL-1-1)

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

Plan / Trust

Plan Name: Cbal Cash Balance Pension Plan | Plan Ident: SAMPLECB | 3 Digit Plan Number: 001


Plan Type: **Cash Balance** (circled with a blue oval and an arrow pointing to it)

Trust Name: | Trust Tax ID Number: | Plan Is Covered by PBGC

Sort Name: Cbal Cash Balance Pension Plan | Plan Status: Active

Plan Notes: | Preparer: |

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Plan Level

Plans | Plan / Sponsor | Plan/Trust (PL-1-1)

Check the box to Calculate Actual Pay Credit if you are doing participant statements or compliance testing. Otherwise, leave the box unchecked to do beginning of year valuation work.

1 Plan / Sponsor

Plan / Trust


Plan Name: Sample Cash Balan | Plan Type: Cash balance

Trust Name: | Trust Tax ID Number: | Plan Is Covered by PBGC

Calculate Actual Pay Credit (circled with a blue oval and a callout box pointing to it)

Sort Name: Sample Cash Balance Pension Plan | Plan Status: Active

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Plan Level Plans | Provisions | Limits/TH (PL-2-4)

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

Limits and Top-Heavy

415 Benefit Limits		
Annual Dollar Limit	Percent Limit	
160,000	100	
415 Contribution Limits		
Dollar Limit	Percent Limit	
999,999	999	
Deferral Limit	Catch-up	
0	0	
401(a)(17) Comp Limit	414(s) De Minimis Percentage	
245,000	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

Include Non-Top-Heavy Years
 Include Years Prior to 1984
 Use Normal Form
 Key Employees Ge...
 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 ...
 Do Not Apply 415 Limit to Funding Lump Sum

Limits will get applied to pay credits. Enter large amounts to avoid hitting these limits.

Do not preserve prior year benefit amounts in a cash balance plan.

Do not apply 417 minimums in a cash balance plan.

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Plan Level Plans | Provisions | Limits/TH (PL-2-4)

- 415 Contribution Limits** – Because the system will use DC functionality in a cash balance plan, it will apply these limits even though they are not applicable to pay credits. The system will set these values at high levels so that they have no affect (see image on previous slide).
- Minimum Benefits for Cash Balance Plans**
 - Traditional DB plan minimum benefits like Top-Heavy minimums can be greater than the CB account, so they should be avoided in a CB plan. Check the boxes on the previous slide to avoid these minimum benefits.
 - Top-Heavy minimums should be set in the DC plan.

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Plan Level Actuarial Equivalence Assumptions

- As in any DB plan, the accrued benefit is a monthly annuity payable at the retirement age in the normal form of payment.
- In a CB plan, the accrued benefit is expressed as a hypothetical account balance that is converted to a monthly annuity benefit using the assumptions specified for actuarial equivalence on the Pre-Ret and Post Ret tabs.
- Specify pre-retirement and post retirement interest rate and mortality assumptions. If using interest only for the pre-retirement, then select the blank value at the top of the list menu for the pre-retirement mortality assumption.
- Select the Normal Form of Payment from the list. Usually, this value is Life Annuity.

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Plan Level Actuarial Equivalence Assumptions

Plans | Assumptions | Pre-Ret (PL-3-1)

1 Plan / Sponsor	2 Provisions	3 Assumptions	4 Misc	5 DB
Pre-Retirement Assumptions				
Actuarial Equiv	Interest Rate	Mortality Table	Setback/Fwd(+/+)	Male Blend %
	5		M 0 F 0	0

Set as blank value if interest only for pre-retirement.


Plans | Assumptions | Post Ret (PL-3-2)

1 Plan / Sponsor	2 Provisions	3 Assumptions	4 Misc	5 DB
Post-Retirement Assumptions				
Normal Form of Payment	Spouse Setback	Pct Married at Ret	Optional Forms	
Life Annuity	0	0		
Fund Singles Option	Interest Rate	Mortality Table	Setback/Fwd(+/+)	Male Blend %
Life Annuity	5	GS4 - 1994 Group Annuity Reserving Proj 2002	M 0 F 0	0

Usually, life only for small plans.

Marital status assumption is usually not applicable for small plans.

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Plan Level

Plans | Assumptions | Pre-Ret (PL-3-1)

The hypothetical account balances are projected to the assumed retirement age using the interest rate for projections.

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

Pre-Retirement Assumptions

	Interest Rate	Mortality Table	Setback/Fwd(-/+)	Male Blend %
Actuarial Equiv	5		M 0 F 0	0
Level Funding	5		M 0 F 0	0
FAS				0
Turnover				0

Use Pre-Ret Mortality for Funding and PBGL
 Use Pre-Ret Mortality for 417(e)
 Use Lost or Vesting
 Use At-risk Load (4% +\$700) for Max Contribution


Salary Increase Pct (Scale)	COLA for 415 and 401(a)(17)	FAS Salary Scale	FAS COLA for 415 and 401(a)(17)
0	0	0	0

Cash Bal Int Rate for Proj: 5 Target NC Load Pct: 0 Amount: 0
 Escalating Targ Pct Load for Ancillary Benefits: 0

Enter the rate to be used for projections. This rate will be used for periods beyond the current plan year. The actual rate specified at the transaction level will be used through the end of the current plan year.

See the following slides and the final and proposed hybrid regulations for guidance.

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Plan Level

Plans | Assumptions | Pre-Ret (PL-3-1)

- Specify the assumed interest credit rate for projecting the hypothetical account for PPA funding. Enter the appropriate rate in the field Cash Bal Int Rate for Proj.
- The assumed rate will be used for periods after the end of the current plan year. The actual Interest Credit rate, specified at the Transaction level, will be used through the end of the current year.
- Note that the Interest Credit rate is subject to restrictions. See following slides.

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Plan Level

Plans | Assumptions | Pre-Ret (PL-3-1)

– Allowable Interest Credits – Final 2010 Regs.

- Corporate yield: 3rd segment rate
 - Funding segment rate (2-year average), or
 - 417(e) segment rate (one-month average)
- Treasury yields + margins (Rev Rul 96-8)
- Cost-of-living indices + up to 300 bps
- Final regs: 1st and 2nd segment rates
 - Funding or 417(e)

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Plan Level

Plans | Assumptions | Pre-Ret (PL-3-1)

– Allowable Interest Credits – Fixed Interest Rate

- Final regs: reserved
- Proposed regs:
 - 5.0% allowed
 - Less than 5% allowed
 - Greater than 5% impermissible (Preamble)

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Plan Level

Plans | Assumptions | Pre-Ret (PL-3-1)

- **Allowable Interest Credits – Minimum Fixed Interest Rate**
 - Bond Based – Minimum of X Segment
 - 4% is maximum fixed interest rate

Many more options – See Final and Proposed Regulations

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Plan Level

Plans | Assumptions | Post-Ret (PL-3-2)

Probability of Lump Sum Option is specified at the plan level.

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

Post-Retirement Assumptions

Normal Form of Payment

Fund Singles Option

Interest Rate	Mortality Table	Setback	wd(-/+)	Male Blend %
Actuarial Equiv 5	G94 - 1994 Gro	0	0	0
Recomnd Fndg 5	G94 - 1994 Gro	0	0	0
FAS 5	G94 - 1994 Group Annuity Reserving Proj 2002	M	0	0

Use Combined Mortality for Funding and PBGC
 BOY

Discount Cash Flows Annually for Funding
 Discount Cash Flows Monthly for Funding
 Use Commutation Factors and Age N/L for Funding
 Use Commutation Factors and Age in Completed Months

Segment Rates	Seg 1	Seg 2	Seg 3
Funding	4.71	6.67	6.77

Spouse Setback Pct Married at Ret

Optional Forms

4108/401E 401(K/m)

Lookback Months:

Valuation Date:

Click here to view the settings for optional forms of payment.

Projected benefits and values are discounted using the funding rates.

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Plan Level Plans | Assumptions | Post-Ret (PL-3-2)

The default for Cash balance plans is 100% probability of Lump Sum. Note that the sum of all probabilities must total 100%.

Optional Benefit Forms

Optional Benefit Forms Allowed

Optional Benefit Form	Yrs Cert	Pct to Surv	COLA	Allowed	Probability
Normal Form	0	0	0	<input checked="" type="checkbox"/>	0
Lump Sum	0	0	0	<input checked="" type="checkbox"/>	100
Life Annuity	0	0	0	<input checked="" type="checkbox"/>	0
Life Annuity	0	0	0	<input type="checkbox"/>	0
Life Annuity	0	0	0	<input checked="" type="checkbox"/>	0
Life Annuity Guaranteed for 15 Years	15	0	0	<input type="checkbox"/>	0
Life Annuity Guaranteed for 20 Years	20	0	0	<input type="checkbox"/>	0
Life Annuity Guaranteed for N Years	0	0	0	<input type="checkbox"/>	0
Annuity Guaranteed for N Years	0	0	0	<input type="checkbox"/>	0
Joint and 50% Survivor	0	50	0	<input checked="" type="checkbox"/>	0
Joint and 66.67% Survivor	0	66.66667	0	<input type="checkbox"/>	0
Joint and 75% Survivor	0	75	0	<input checked="" type="checkbox"/>	0
Joint and 100% Survivor	0	100	0	<input checked="" type="checkbox"/>	0
Joint and N% Survivor	0	0	0	<input type="checkbox"/>	0

Lump Sum Probability = 100%

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Plan Level Plans | Assumptions | Post-Ret (PL-3-2)

Even though the default for Cash balance plans is 100% probability of Lump Sum, the underlying annuity is important.

- 415 Limits
- Accrual rules
- Non-Discrimination testing

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Setting up a CB plan (Source Level)

- **Why do we need two sources?**
 - CB Source (maintaining hypothetical account balances)
 - DB Source (converted annuity benefits and values)
- **Coding the pay credit formula**
 - CB Source (allocation formula)
 - Eligibility Requirements
 - Vesting Schedule

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Setting up a CB plan (Investment Level)

- **Investment Level (2 Investments)**
 - Cash Balance / @CashBal for the CB source accounts
 - Pooled / @pool for the DB source benefits
- **Navigating the employee level in a CB plan**
 - Account Activity
 - Testing Data
 - 415 Limits

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Setting up a CB plan in DB/WIN

- **Setting up the interest credits at the transaction level**
 - G/L Allocation for Cash Balance (CB Source)
 - Create new for takeover plans with beginning balances
 - Do not create for new plans without beginning balances

- **Calculate Plan and Reviewing the Results**
 - Employee Level Review
 - Cash Balance Reports

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Setting up a CB plan in DB/WIN

- **Overview of Testing Permissively Aggregated Plans as a Single Plan**
 - Employee Level Review
 - Discrimination Testing Reports

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Source Level Overview

- **Navigating the Sources (2 Sources)**
 - CB Source for Pay Credits and Account Balances
 - DB Source for annuity benefits and present values
- **Pay Credits (Allocation Formula)**
 - Graded (Class) Allocation Formula
- **Vesting Schedules**
 - Three Year Cliff Vesting

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Source Level Sources | Type/Name | Detail (SRC-1-1)

Source Type = Cash Balance for CB Source

PE / Win

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

Source: Cash Balance

Source Name: Cash Balance

Source Type: Cash Balance

Source Description: Cash Balance

Source Notes:

Source Ident: CB

Original Source Effective Date: / /


Print Order: 30

Loans Allowed from this Source

Insurance Allowed from this Source

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Sources | Cash Balance


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Navigating the Sources

1 Type/Name 2 Eligibility 3 Vesting

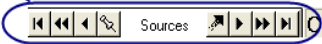
Source Name	Ident	Description	Effective Date	Period Begin	Period End
Defined Benefit	DB	Defined Benefit		01/01/2009	12/31/2009
Cash Balance	CB	Cash Balance		01/01/2009	12/31/2009


⏪ ⏩ Sources  Cash Balance

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Double click on a source to navigate to that source or...

...use the navigation arrows to move back and forth between sources or...




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Navigating the Sources

1 Type/Name 2 Eligibility 3 Vesting 4 Allocation

Select Source

Search for:

Cash Balan
DB -- Defined Benefit
CB -- Cash Balance

Order by:

Source Type Source Name Print Order

Ok Cancel

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Click on the binoculars...

...and then double click on the source, or...

...use Ctrl N (next) or Ctrl B (back) to go between sources.



Source Level Sources | Allocation | Contribution (SRC-4-1)

Pay Credits are defined through the Allocation Method

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

Contribution Allocation for Source: Cash Balance

Allocation Method: Graded Percent

Allocation Description Override: []

Contribution: []

Forfeit: []

Graded Percent is common for CB plans.

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Example Graded Pay Credit Formula

4 Allocation

Contribution Allocation for Source: Cash Balance

Allocation Method: Graded Percent

Allocation Description Override: []

Lvl: 1

Percent of Comp: []

On Comp: []

Svc Factor: []

Minimum Contribution: []

Maximum Contribution: []

Minimum Percent of Comp for NHCEs: []

415 Comp: []

Lvl	Class	Div	Loc	From YOS	To YOS	From Age+(Svc)	To Age+(Svc)	From Comp	To Comp	HCE	NHCE	Key	Non-Key
1	A									<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	B									<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	C									<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Scroll to right to view more fields.

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Example Graded Pay Credit Formula

Level 1 200% of Comp for Class A Pay Credit

Contribution Allocation for Source: **Cash Balance** 4 Allocation

Allocation Method: Allocation Description Override:

Graded Percent:

Lvl: **1** Percent of Comp: 415 Comp

On Comp: Up To Comp:

Svc Factor: Minimum Contribution: Maximum Contribution:

Minimum Percent of Comp for NHCEs: 415 Comp

Lvl	NHCE	Key	Non-Key	Percent	On Comp	Up To Comp	Min Amount	Max Amount	415 Comp	Description
1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	200					<input type="checkbox"/>	
2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				10000		<input type="checkbox"/>	
3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		2				<input type="checkbox"/>	

The fields in the grid at the bottom of this window correspond to the fields displayed above the grid.

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Example Graded Pay Credit Formula

Level 2 \$10,000 Class B Pay Credit

Contribution Allocation for Source: **Cash Balance** 4 Allocation

Allocation Method: Allocation Description Override:

Graded Percent:

Lvl: **2** Percent of Comp: 415 Comp

On Comp: Up To Comp:

Svc Factor: Minimum Contribution: Maximum Contribution:

Minimum Percent of Comp for NHCEs: 415 Comp

Lvl	NHCE	Key	Non-Key	Percent	On Comp	Up To Comp	Min Amount	Max Amount	415 Comp	Description
1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	200					<input type="checkbox"/>	
2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				10000		<input type="checkbox"/>	
3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		2				<input type="checkbox"/>	

You can change entries in the grid or in the field above the grid.

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Example Graded Pay Credit Formula

Level 3 2% of Comp for Class C Pay Credit

4 Allocation

Contribution Allocation for Source: Cash Balance

Allocation Method: Graded Percent Allocation Description Override

Lvl 3 Percent of Comp 1.5 415 Comp

On Comp 0 Up To Comp 0

Svc Factor Minimum Contribution Maximum Contribution

0 0 0

Minimum Percent of Comp for NHCEs 0 415 Comp

Lvl	Key	Non-Key	Percent	On Comp	Up To Comp	Min Amount	Max Amount	415 Comp	Description
1	<input type="checkbox"/>	<input type="checkbox"/>				90000		<input type="checkbox"/>	
2	<input type="checkbox"/>	<input type="checkbox"/>				10000		<input type="checkbox"/>	
3	<input type="checkbox"/>	<input type="checkbox"/>	1.5					<input type="checkbox"/>	

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Example Graded Pay Credit Formula

Adding or deleting levels is easy.

1 Type/Name 2 Eligibility 3 Vesting 4 Allocation

Contribution Allocation for Source: Cash Balance

Allocation Method: Graded Percent Allocation Description Override

Lvl 3 Percent of Comp 3 415 Comp

On Comp 0 Up To Comp 0

Svc Factor Minimum Contribution Maximum Contribution

0 0 0

Minimum Percent of Comp for NHCEs 0 415 Comp

Lvl	Class	Div	Percent	On Comp	Up To Comp	Min Amount	Max Amount	415
1	A						000	
2	B						50000	
3	C					3		

Click here to add another level.

Click here to delete the current level.

Add Level Delete Lvl

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Source Level Sources | Vesting | Regular / Top-Heavy (SRC-3-1)

Check vesting schedule for DB Source.

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Source Level Sources | Vesting | Regular / Top-Heavy (SRC-3-1)

Check vesting schedule for CB Source.

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Source Level

Sources | Vesting | Regular / Top-Heavy (SRC-3-1)

CB plans have limited vesting options

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

Vesting for Source: **Cash Balance**

Vesting Option: 100% Vested in T-Years
 100% Vested Immediately
 100% Vested in T-Years
 Percent per Year
 Other

Top-Heavy Vesting Option: 100% Vested in T-Years

Years to Become Fully Vested: 3

Regular / Top-Heavy

Specify the vesting schedule from the list. CB plans need to provide full vesting within 3 years.

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Investment Level

Investments | Plan Investments | Plan Investments (INV-1-1)

- **Cash Balance / @CashBal**
 - CB Source Contrib % = 100%
- **Pooled / @pool**
 - DB Source Contrib % = 100%

1 Plan Investments | 2 Inv Definition | 3 Groups | 4 Share Prices

Investments Assigned to this Plan (Double-click Investment Name for More Info)

Show: Contribution % Elec %s changes effective 1/1/2009

Investment	Investment / Ticker / CUSIP	Contrib % DB	RC VB	Contrib % CB	RC VB	Cash	Share Dec Places	Val Price	Order
Cash Balance	Cash Balance / @CashBal		<input checked="" type="checkbox"/>	100	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	3		0
Employer	Pooled / @pool	100	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	3		0
Er 3% Sh Cont									
General									
Elec % Totals		100.00		100.00					

Plan Investments

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Investment Level Overview

- Why do we need two investments?
 - The DB source in any DB plan, including CB plans, needs a cash investment called "Pooled / @pool" with a contribution percentage of 100%.
 - In addition, the CB source in a CB plan needs a separate cash investment called "Cash Bal / @CashBal" with a contribution percentage of 100% in order to maintain the hypothetical accounts. Interest credits for this investment are defined at the Transaction Level.

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Employee Level Employees | Accounts | Account Balance (EE-4-1)

Hypothetical Account Activity

Beginning balances can be manually entered or overridden the first year. Ending balances will carry forward to beginning balances after update to next year.

4 Accounts

View: Current Valuation Period Period: 01/01/2010 - 12/31/2010
 Default Date for New Transactions: 12/31/2010
 Enter Beginning Balances and Other Data Below

+	Source	Investment	Elec %	Beg Bal \$	GL \$	Cont \$	For In \$	Tran In
▶	Defined Benefit	Pooled	100.00000	0.00				
▢	Cash Balance	Cash Balance	100.00000	340,059.00	17,002.95	179,960.05		
	Grand Total			340,059.00	17,002.95	179,960.05		

Account Balance

Move the scroll bar to the right to see more values.

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Employee Level

Employees | Accounts | Account Balance (EE-4-1)

Pay Credits are calculated from the formula in the CB Source

Pay credits will be limited based on 415 lump sum limits at the end of the plan year. They can also be manually overridden for unique situations.

4 Accounts

View: Current Valuation Period | Period: 01/01/2010 - 12/31/2010
 Default Date for New Transactions: 12/31/2010
 Enter Beginning Balances and Other Data Below

+	Source	Investment	Elec %	Beg Bal \$	GL \$	Cont \$	Forf In \$	Tran In
	Defined Benefit							
		Pooled	100.00000	0.00				
	Cash Balance			340,059.00	17,002.95	179,960.05		
		Cash Balance	100.00000	340,059.00	17,002.95	179,960.05		
	Grand Total			340,059.00	17,002.95	179,960.05		

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Employee Level

Employees | Accounts | Account Balance (EE-4-1)

Interest Credits are calculated from Gain/Loss in Transactions


Interest credits are calculated based on the parameters specified at the Transaction level. They, too, can be manually overridden for unique situations.

4 Accounts

View: Current Valuation Period | Period: 01/01/2010 - 12/31/2010
 Default Date for New Transactions: 12/31/2010
 Enter Beginning Balances and Other Data Below

+	Source	Investment	Elec %	Beg Bal \$	GL \$	Cont \$	Forf In \$	Tran In
	Defined Benefit							
		Pooled	100.00000	0.00				
	Cash Balance			340,059.00	17,002.95	179,960.05		
		Cash Balance	100.00000	340,059.00	17,002.95	179,960.05		
	Grand Total			340,059.00	17,002.95	179,960.05		

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Employee Level

Employees | Testing | 410b / 401a4 (EE-5-2)

If the DC plan is not in PE/Win, you can still do the combined plan testing by entering or importing the DC testing data for each employee.

These are needed if doing annual

5 Testing

These are needed if doing accrued-to-date testing.

410b / 401a4

410(b)/401(a)(4) Tests			
Benefiting	Employer	401(k)	401(m)
Yes	Yes	Yes	Excludable
Testing Comp	245,000	Average Comp	240,000
410(b)/401(a)(4) Testing Age	62	Testing Age for Age Wgt Formula	0
Benefiting 401(a)(26) Yes			

Allocation	Employer	401(k/m)	401(k) Safe Harbor Non-Elective	QNEC
	7,350	16,500	0	0
Adjusted Balance	23,400.15	64,539.96	0	0


Defined Benefit	Acc Ben Increase	Prior Yr Acc Ben	Accrued Benefit
	1,728.86	3,146.14	4,875

401(a)(4) Component Plan Code (alpha only) 401(a)(4) Gateway-415(c)(3) Compensation 245,000

Do Not Use Permitted Disparity Override Otherwise Excludable

401(a)(4) Restricted Employee Highest Compensation from Curr or Prior Years 460,000

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Transaction Level

Transactions | Allocations | Allocation (TR-1-1)

Interest Credits are entered as a current year Gain/Loss

1 Allocations

Highlight an Existing A Highlight 'New' to Create

- Gain/Loss
- New
- 12/31/10 - Cash
- Expense
- New
- Adjustment
- New
- Transfer
- New

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: 01/01/2010

End: 12/31/2010 (As of Date)


Transfer to Investment:

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

Choose this option for interest credits under a CB plan.

Choose the method from the list. Prior Balance is common.

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Transaction Level

Transactions | Allocations | Allocation (TR-1-1)

Enter the actual interest credit rate for the current plan year.

1 Allocations

Highlight an Existing Allocation to Highlight 'New' to Create a New Allocation

- Gain/Loss
 - New
 - 12/31/10 - Cash Balance Int
- Expense
 - New
- Adjustment
 - New
- Transfer
 - New

Alloc Type: Gain/Loss

Investment: Cash Balance-@CashBal

Definition: Allocate Gain/Loss Percent by EE Percent: 5

Source: Cash Balance - CB

Start: 01/01/2010


End: 12/31/2010 (As of Date)

Transfer to Investment: [Empty]

Enter the applicable rate for the current plan year as defined in the plan document.

This rate will be used through the end of the current plan year.

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Employee Level Review

Employees | Sources | Detail (EE-3-1)

Detail tab will show monthly benefits for the Defined Benefit source.

1 Census	2 Compensation	3 Sources	4 Accounts	5 Testing
Valuation Date: 12/31/2009				
Source: Defined Benefit			Covered Comp	Integration Level
Current Monthly Ben	Projected Monthly Ben		98,940	8,245
3,250	3,250			
Acc Ben BDY	Acc Ben E	Acc Ben Increase	Acc Ben Prior Yr	Acc Ben Protected
1,625		1,625	1,541.67	0
At-Risk AB BDY	At-Risk AB E	At-Risk AB Increase	Distribution Offset	Prior Yr Dist Offset
1,625			0	0
DC Contribution	DC Balance	Proj Benefit Offset	Acc Ben Offset	Acc Ben @ NRD
0	0	0	0	0
Years of Service	Prior Yr Svc	Fresh Start YOS		
4	3	0		
User Data 1	User Data 2			
0	0			
Date Eligible for this Source	Projected Date of Eligibility	Projected Date 100% Vested	Vesting Begins	
01/01/2008	7/7	7/7	7/7	
Vested Acc Ben	Vested Percent	Prior Year Vested Pct	Vested Service	Prior Yr Vstd Svc
3,250	100	20	3	2
<input type="checkbox"/> Use Prior Year Vesting Schedule <input style="border: 1px solid blue;" type="button" value=" << Prev Source "/> <input style="border: 1px solid blue;" type="button" value=" Next Source >> "/> 				

Source: Defined Benefit

Currently on Defined Benefit Source.

Navigation buttons for switching between Sources.

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Employee Level Review

Employees | Sources | Detail (EE-3-1)

- **Defined Benefit source, detail tab shows converted monthly benefits by projecting balances to retirement using the projection and actuarial equivalence rates specified at the plan level.**
 - Accrued benefit at BOY is based on the balance at BOY.
 - Accrued benefit at EOY is based on balance at EOY
- **Eligibility dates for the source are also shown on the detail tab. If the employee is not yet eligible, then the projected date of eligibility is populated.**
- **The vesting service and percentage is shown at the bottom as well as the projected date 100% vested.**

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Employee Level Review

Employees | Sources | Detail (EE-3-1)

Detail tab will show Pay Credits for the Cash Balance Source.

1 Census	2 Compensation	3 Sources	4 Accounts	5 Testing
Source: Cash Balance				
Contribution	Allocation/Comp	Forf Allocation	Forfeiture	
89,000	0	0	0	
YTD Contribution	YTD Forf Al	YTD Forfeited	YTD Withdrawal	
89,000		0	0	
Years of Service				
4	Prior Yr Vst	3	Contributions from This Year	0
User Data 1	0	User Data 2	0	
Date Eligible for this Source	Projected Date of Eligibility	Projected Date 100% Vested	Date Vesting Begins	
01/01/2008				
Vested Amount	Vested Percent	Prior Yr Vst Pct	Vested Service	Prior Yr Vstd Svc
183,340	100	100	3	2
<input type="checkbox"/> Use Prior Year Vesting Schedule				
		<input type="button" value="Prev Source"/>		<input type="button" value="Next Source"/>

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Employee Level Review

Employees | Sources | Detail (EE-3-1)

- Cash Balance source, detail tab shows the Pay Credits allocated to the participant for the current year.
- Eligibility dates for the source are also shown on the detail tab. They should be consistent with the eligibility dates for the DB source.
- The vesting service and percentage is shown at the bottom as well as the projected date 100% vested. They should also be consistent with the eligibility dates for the DB source.

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Employee Level Review

Employees | Sources | DB (EE-3-5)

DB tab will show present values under the DB Source.

1 Census	2 Compensation	3 Sources	4 Accounts	5 Testing
Source: Defined Benefit				
Valuation Date: 12/31/2008				
PV Curr Monthly Ben 103,274	PV Proj Monthly Ben 103,274	Plan PVAB BOY 0	Plan PVAB EOY 100,000	PVAB @ Val Date 103,274
PVVAB 0	Prior Yr PVVAB 0			Death Benefit 100,000
Funding Target 0	Target Norm Cost 90,081	At-Risk Fund Targ 0	At-Risk TNC 93,680	Fund Targ Increase 0
PBGC Funding Target 0	Rec Funding Cont	FT Cost of Vesting	TNC Cost of Vesting	Cushion Amount 0
FAS Mo Ben @ Ret 971.01	FAS Acc Ben BOY 0	FAS Acc Ben EOY 0	FAS Acc Ben EOY ABO 0	
FAS PBD BOY 0	FAS PBD EOY 0	FAS ABO BOY 0	FAS ABO EOY 0	FAS Svc Cost 0
BOY AB No 415 0	EOY AB No 415 971.01	Prior Yr AB No 415 0		
Optional Forms				

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Employee Level Review

Employees | Sources | DB (EE-3-5)

- DB tab shows the present values of the projected balances to retirement using the projection rate and then discounted to the valuation date using the funding segment rates.
- Values will, generally, be different than the account balance amounts because of the differences between the projection rate and the funding segment rates.
- Optional Forms button will show more of the calculation detail for the lump sum option and each other optional form of payment.

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Employee Level Review

Employees | Sources | DB (EE-3-5)

Calculation detail for each optional form of payment.

Optional Benefit Form	Yrs Cert	Pct to Surv	COLA Allowed	Probability	Benefit	Funding Target	Fund Tag Wgtd	Ben Increase	Tag Norm Cost	TNC Wgtd
Normal Form	0	0	<input type="checkbox"/>	0	1,625.00	68,501	0	1,625.00	68,501	0
Lump Sum	0	0	<input checked="" type="checkbox"/>	100	234,416.00	78,211	78,211	221,147.00	73,784	73,784
Life Annuity	0	0	<input checked="" type="checkbox"/>	0	1,625.00	68,501	0	1,625.00	68,501	0
Life Annuity Guaranteed for 10 Years	10	0	<input checked="" type="checkbox"/>	0	1,568.97	68,278	0	1,568.97	68,278	0
Joint and 50% Survivor	0	50	<input checked="" type="checkbox"/>	0	1,507.91	68,584	0	1,507.91	68,584	0
Joint and 75% Survivor	0	75	<input checked="" type="checkbox"/>	0	1,455.48	68,642	0	1,455.48	68,642	0
Joint and 100% Survivor	0	100	<input checked="" type="checkbox"/>	0	1,406.57	68,696	0	1,406.57	68,696	0

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Employee Level Review

Employees | Sources | DB (EE-3-5)

More calculation detail for each optional form of payment.

Optional Benefit Forms

Optional Benefit Forms 2. Hce

Optional Benefit Form	At-Risk Benefit	Fund Targ At-Risk	At-Risk Ben Incrs	TNC At-Risk	Fund Targ PBGC	FT PBGC Wghtd
Normal Form	468.96	77,427	468.96	77,427	0	0
Lump Sum	94,340.00	94,340	89,000.00	89,000	0	0
Life Annuity	468.96	77,427	468.96	77,427	0	0
Life Annuity Guaranteed for 10 Years	467.18	77,364	467.18	77,364	0	0
Joint and 50% Survivor	453.79	77,079	453.79	77,079	0	0
Joint and 75% Survivor	446.57	76,928	446.57	76,928	0	0
Joint and 100% Survivor	439.57	76,781	439.57	76,781	0	0

Move the scrollbar to see more values to the right.

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Employee Level Review

Employees | Sources | DB (EE-3-5)

More calculation detail for each optional form of payment.

Optional Benefit Forms

Optional Benefit Forms 1. Hce


Optional Benefit Form	FT PBGC Wghtd	Ben at Dist	Rel Val at Dist	Ben at Ret	Rel Val at Ret
Normal Form	0.0	0.00	0.0	0.00	0.0
Lump Sum	0.0	0.00	0.0	0.00	0.0
Life Annuity	0.0	0.00	0.0	0.00	0.0
Life Annuity Guaranteed for 10 Years	0.0	0.00	0.0	0.00	0.0
Joint and 50% Survivor	0.0	0.00	0.0	0.00	0.0
Joint and 75% Survivor	0.0	0.00	0.0	0.00	0.0
Joint and 100% Survivor	0.0	0.00	0.0	0.00	0.0

These fields are for the distribution part of the system. They are populated when there is a Distribution Date.

Click here to view the 415 limits as applied for all the different calculations.

Ok Cancel Show 415

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Non-Discrimination Testing

Combining the CB plan with a DC plan for 401(a)(4)

There are two ways to do combined DB/DC testing in the system.

- Master Plan** – This method is the best option when you have both the DC and the CB plan in the system. It involves setting up a master plan and identifying the plans to associate with the master plan.
- Screen 38 Method** – This method is used when the DC plan is not in the system. You simply enter or import the DC plan contributions for each employee into their record in the CB plan. The reference to screen 38 is from the old DOS system where you would enter or import the DC plan contributions and account balances for the testing.

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Non-Discrimination Testing

Combining the CB plan with a DC plan for 401(a)(4)

Master Plan – Start by selecting Master Plan Setup from the Edit menu and give your master plan a Group Ident and a Group Name.

Edit:

- Undo Ctrl+U
- Find Ctrl+F
- Add (New) Ctrl+N
- Master Plan Setup**
- Plan Comparison Setup
- Delete
- Plan Password

Enter a Group Ident and a Group Name.

Plan Group Setup - Testing Group for 410(b)/401(a)(4)

Group Ident: Find Master Plan

Group Name: Find/Add

Remove


Testing Year: To - +

New Group

Cancel

Plan Ident	Plan Type	Sponsor Ident	Plan Name	Master	Plan Year Beg	Plan Year End	Plan Dis
WEBM1	Multiple Type	WEBSFONSOR	Web Master Plan Combining EOY Cl	<input checked="" type="checkbox"/>	1/1/2010	12/31/2010	
WEBCB	Cash Balance	WEBSFONSOR	Sample Cash Balance Pension Plan	<input type="checkbox"/>	1/1/2010	12/31/2010	
WEBDC	401(k)	WEBSFONSOR	Sample 401(k) Plan	<input type="checkbox"/>	1/1/2010	12/31/2010	

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Non-Discrimination Testing Combining the CB plan with a DC plan for 401(a)(4)

Then, click on Find/Add to find the plans to add to the Master. Note that the Testing Year will automatically populate after you select the first plan.

Plan Group Setup - Testing Group for 410(b)/401(a)(4)

Group Ident: WEBM1 Find Master Plan

Group Name: Web Master Plan Combining EOY CB With 401(k) Plan

Testing Year: 01/01/2010 To 12/31/2010

Select Plan to Include in Plan Group

Search for:

Search by:

Sponsor Name
 Plan Name
 Plan Identifier

Limit to:
 PE A/vn Plans
 Active Plans
 All Plans


Plan Type:
 DC
 DB

Select Plan Year:
 01/01/2010 - 12/31/2010 - EOY

Year Beg	Plan Year End	Plan Ds
1/1/2010	12/31/2010	
1/1/2010	12/31/2010	

Sample Cash Balance Pension Plan
 Plan Ident = WEBCB
 Plan Type = Cash Balance

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Non-Discrimination Testing Combining the CB plan with a DC plan for 401(a)(4)

Screen 38 Method – With this method, you enter or import the DC plan contributions and balances for each employee into their record in the CB plan on the 410b / 401a4 tab (EE-5-2).

5 Testing

410(b)/401(a)(4) Tests HCE Over \$80,000 (indexed)

Benefiting: Employer Yes, 401(k) Yes, 401(m) Excludable, QNEC

Testing Comp: 139,050, Average Comp: 136,350, Benefiting 401(a)(26): Yes

410(b)/401(a)(4) Testing Age: 62, Testing Age for Age Wgt Formula: 0

Allocation	Employer	401(k)/m	401(k) Safe Harbor Non-Elective	QNEC
	4,171.5	16,500	4,171.5	0
Adjusted Balance	13,280.02	52,529.97	13,280.02	0


Defined Benefit: Acc Ben Increase 136.63, Prior Yr Acc Ben 294.1, Accrued Benefit 430.73

401(a)(4) Component Plan Code (alpha only): 401(a)(4) Gateway-415(c)(3) Compensation: 139,050

Do Not Use Permitted Disparity Override Otherwise Excludable

401(a)(4) Restricted Employee Highest Compensation from Curr or Prior Years: 225,000

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Non-Discrimination Testing

Combining the CB plan with a DC plan for 401(a)(4)

Either approach will enable the combined plan testing provided you have the box checked to Test Permissively Aggregated Plans as a Single Plan at the Plan Level tab PL-3-3.

3 Assumptions

410(b) / 401(a)(4) Assumptions

Pre-Ret Int Rate	Post-Ret Int Rate	Testing Age--Use Instead of NRA	Years in Comp Avg Period
<input type="text" value="8.5"/>	<input type="text" value="8.5"/>	<input type="text" value="0"/>	<input type="text" value="3"/>


Mortality Table	Years Setback (-/+)
<input type="text" value="U84 - 1984 Unisex"/>	<input type="text" value="0"/>

Normal Form of Payment for Most Valuable Rates	Percent to Survivor
<input type="text" value="Joint and Survivor"/>	<input type="text" value="50"/> <input checked="" type="checkbox"/> Test with AB Limited by 415

- Do Not Use Imputed Permitted Disparity in this Plan
- Use Avg Comp for Equiv Ben Accrual Rate (Annual Method)
- Passed Gateway Using Broadly Available Allocation Rates or Age-Based Allocation
- Do Not Use Accrued-to-Date Method
- Test Permissively Aggregated Plans as a Single Plan
- Use SSRA (not NRA) as Testing Age
- Use Catch-up from OE ADP Test in 410(b)
- Passed Gateway - Broadly Available Separate Plans
- Test BOY Val Using EOY Anticipated Benefits

410(b)/401(a)(4)

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Non-Discrimination Testing

Combining the CB plan with a DC plan for 401(a)(4)

You can also Log MVAR Calc to view the detail of the Most Valuable Accrual Rate. This will give you the option to view the log after the calculations are finished.

Calculations

Reports View Help

- Calculate Plan
- Batch/Order Processing
- Log PPA Calc
- Log MVAR Calc
- Calculator
- Loan Amortization
- Rate of Return
- Actuarial Factors

View MVAR calculation log?
 C:\My Documents\Datair\demo\MVARLog_WEBCB38_2011_11_18_11_14_30.csv
 Press No to delete file
 Press Cancel to delete file and stop logging MVAR calculations.
 Turn back on using Calculations menu.

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Non-Discrimination Testing Combining the CB plan with a DC plan for 401(a)(4)

Viewing the Log MVAR Calc...

	A	B	C	D	E	F	G	H	I	J
1	EE#	AA	AB Incr	AB	Normal Form APR @NRA	AE Discount	AE APR	MV Alloc	MV Accrual	MV A
2	1	56	792.66	2498.85	152.1573131	1.3401	182.517654	59608.13	493.1	
3	1	57	792.66	2498.85	152.1573131	1.2763	179.7135169	62754.7	525.83	
4	1	58	792.66	2498.85	152.1573131	1.2155	176.8208573	66071.09	561.17	
5	1	59	792.66	2498.85	152.1573131	1.1576	173.8423471	69562.89	599.33	
6	1	60	792.66	2498.85	152.1573131	1.1025	170.7769209	73236.82	640.58	
7	1	61	792.66	2498.85	152.1573131	1.05	167.6272896	77105.11	685.24	
8	1	62	792.66	2498.85	152.1573131	1	164.4009551	81177.21	733.63	
9	2	47	136.63	430.73	152.1573131	2.0789	203.568904	6483.72	49.12	
10	2	48	136.63	430.73	152.1573131	1.9799	201.5873769	6823.1	52.09	
11	2	49	136.63	430.73	152.1573131	1.8856	199.5211706	7179.62	55.26	
12	2	50	136.63	430.73	152.1573131	1.7959	197.3673291	7554.52	58.65	
13	2	51	136.63	430.73	152.1573131	1.7103	195.1240761	7951.5	62.3	
14	2	52	136.63	430.73	152.1573131	1.6289	192.7895869	8367.76	66.2	
15	2	53	136.63	430.73	152.1573131	1.5513	190.3635546	8808	70.4	
16	2	54	136.63	430.73	152.1573131	1.4775	187.8445202	9271.38	74.91	

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Cash Balance Plan Reports

Cash Balance reports under Defined Benefit Reports.

Valuation

- All Valuation
- Account Balance Statement By Investment
- Account Balance Statement By Source
- Adjustment Statement
- Contribution Requirements
- Gain Loss Detail By Investment
- Gain Loss Detail By Source
- Insurance Policies
- Share Account Balance Statement By Investment
- Transaction Statement Detail
- Share Account Balance Statement By Source
- Vested Balance Statement
- DEFINED BENEFIT REPORTS -----
- Account Balance Statement By Investment
- Account Balance Statement By Source

Participant

- All Participant
- Announcement of Participation
- Participant Statement By Investment (ver 1)
- Participant Statement By Investment (ver 2)
- Participant Statement By Source (ver 1)
- Participant Statement By Source (ver 2)
- Participant Statement By Shares
- DEFINED BENEFIT REPORTS -----
- Cash Balance Account Statement (ver 1)
- Cash Balance Account Statement (ver 2)

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Cash Balance Plan Reports

Account Balance Statement by Investment

Account Balance Statement by Investment

Sample Cash Balance Pension Plan
For the plan year 1/1/2009 through 12/31/2009

	Beginning Balance	Interest Credit	Pay Credit	Distribution	Adjustments	Ending Balance	Vested Amount
Hce 1							
Cash Balance	140,000.00	8,400.00	140,000.00	0.00	0.00	288,400.00	288,400.00
Hce 2							
Cash Balance	89,000.00	5,340.00	89,000.00	0.00	0.00	183,340.00	183,340.00

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Cash Balance Plan Reports


Account Balance Statement by Source

Account Balance Statement by Source

Sample Cash Balance Pension Plan
For the plan year 1/1/2009 through 12/31/2009

	Beginning Balance	Interest Credit	Pay Credit	Distribution	Adjustments	Ending Balance	Vested Amount
Hce 1							
Cash Balance	140,000.00	8,400.00	140,000.00	0.00	0.00	288,400.00	288,400.00
Hce 2							
Cash Balance	89,000.00	5,340.00	89,000.00	0.00	0.00	183,340.00	183,340.00

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Cash Balance Plan Reports

Participant Cash Balance Account Statement (ver 1)


Cbal Cash Balance Pension Plan
Participant Account Statement
 Hce 1
 For the plan year 1/1/2009 through 12/31/2009

Employee #

Source of Funds	Beginning Balance	Pay Credit	Interest Credit	Distribution	Adjustment	Ending Balance	Vest Pct
Cash Balance							100
Cash Balance	0.00	140,000.00	0.00	0.00	0.00	140,000.00	
Total	\$0.00	\$140,000.00	\$0.00	\$0.00	\$0.00	\$140,000.00	

Total Account Balance: \$140,000.00
 Total Vested Account Balance: \$140,000.00
Total Vested Amount: \$140,000.00

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Cash Balance Plan Reports

Participant Cash Balance Account Statement (ver 2)

Cbal Cash Balance Pension Plan
Participant Account Statement
 Hce 1
 For the plan year 1/1/2009 through 12/31/2009

Employee Number: 1
 Date of Birth: 11/07/1954 Sex: M
 Date of Employment: 01/01/1995 Attained Age: 55
 Date of Participation: 01/01/2009 Retirement Age: 62
 Date of Retirement: 12/31/2009

ACCUMULATION ACCOUNT SUMMARY

Cash Balance	
Beginning Balance	0.00
Interest Credit	0.00
Pay Credit	140,000.00
Adjustment	0.00
Distribution	0.00
Ending Balance	140,000.00
Vesting Percent	100
Vesting Balance	140,000.00

Total Vested Account Balance: \$140,000.00
Total Vested Amount: \$140,000.00

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Some Do's and Don'ts

- Valuation Date can be either beginning or end of year.
- Best to do end of year for testing with DC plan and participant statements.
- Does not work yet for...
 - Sole-Proprietor or Partnerships
 - Plans with Top-Heavy minimum benefits that are greater than hypothetical account balances

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Resources

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

Release Notes

Forums

Webinars

PE/Win Training DVD

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