

## Default Plans

Creating and Using  
Default Plans in DC/Win

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### DATAIR DC/Win - Default Plans

#### What Are Default Plans and Why Are They Important?

- Default plans are plan templates
- You must use a default plan to create a new plan
- Default plans can be a time saving tool
- Default plans do not have any employees

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### DATAIR DC/Win - Default Plans

#### Default Plans:

- DC/WIN Default Plans
- Custom Default Plans made from Existing Plans
- Modifying Default Plans

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**DATAIR DC/Win - Default Plans**

DC/WIN System Default Plans:

- Default 401K
- Default 401K Safe Harbor ADP Match
- Default Profit Sharing Plan

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**DATAIR DC/Win - Default Plans**

Create New Plan Using a DC/WIN Default Plan:

- Select New Plan
- Required Fields
  - Plan/Trust
  - Sponsor
  - Plan Dates

Tip – For auto date completion, select proper frequencies prior to entering any plan dates.

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**DATAIR DC/Win - Default Plans**

General Provisions / Assumptions in DC/WIN's Default Co. Plans:

- Plan Level
- Sources Level
  - Salary Reduction, Employer Discretionary, Employer Match, Safe Harbor ADP Match
- Investments

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### DATAIR DC/Win - Default Plans

Creating Custom Default Plans:

- Using Existing Plan as a Default
  - Copy Plan, save as new Plan and Sponsor
    - Give descriptive Plan Ident
  - Change Plan Status to "Default"
  - Do not change the Plan Status to Default prior to making a copy of the plan or plan will be lost

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### DATAIR DC/Win - Default Plans

Creating Custom Default Plans:

- Modifying Existing Default Plans
  - Select a default plan using binoculars and making modifications
  - Select a default plan by using the new plan option allows you to create an additional default plan
  - In Either case, making modifications to a plan and changing the Plan Status to Default will permanently change the plan even if you change the Idents

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### DATAIR DC/Win - Default Plans

Common Mistakes:

- Starting a new plan by opening default plan instead of choosing New Plan first then selecting default to use
- Deleting default plan by changing the plan status to Active or Proposal will overwrite the default plan
- Deleting active plans by changing plan status to Default
- Can't open a sponsor with no plan, must open new plan and select existing sponsor

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**DATAIR DC/Win - Default Plans**

Please be sure to complete your survey.

Thank you for attending.

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