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## **PRESS RELEASE**

**Cash Balance Pension Plan Documents** from DATAIR –  
Latest addition to DATAIR's Retirement Plan Document System

### **For immediate release**

December 22, 2004

Westmont IL. - DATAIR Employee Benefit Systems, Inc. announces the addition of new **Cash Balance Pension Plan Document** generation capabilities to its Retirement Plan Document software package (**RDS**). Cash Balance plans are Defined Benefit Plans with the higher deductibility limits available to DB plans plus the employee communication advantages of DC account balance plans.

Cash Balance plans are Individually Designed Documents, and as such cannot be filed as Prototypes or Volume Submitters. However, much of the language in DATAIR's Cash Balance plan is based upon their IRS-approved Defined Benefit Volume Submitter Document so application for an individual Determination Letter may be facilitated.

*RDS* lets users choose various Cash Balance Plan Options including pay credit accrual periods; pay credit allocation formulas; interest accrual periods and fixed or variable interest rates. It contains all language required for compliance with Cash Balance Safe Harbor Treasury Regulations §1.401(a)(4)-8(c)(3).

*RDS* is a highly automated system; it lets users select plan provisions from design checklists and then it generates completed plan documents, SPDs, administrative forms, notices and procedures tailored to the needs of each sponsor.

DATAIR lets pension professionals license *RDS* with just the document types and plan types they need with license and support fees based on the modules chosen: Prototype/Volume Submitter/Individually Designed – DC/401(k), Defined Benefit, Target Benefit and now Cash Balance). The system is licensed on a site basis (no limit to the numbers of users or documents produced at one office). Licensees receive training and expert support on systems and design issues at no additional cost.

DATAIR, founded in 1967, is a leading provider of software and support services for benefits and pension professionals. Additional information concerning *RDS* and other DATAIR software is available at [www.datair.com](http://www.datair.com) or by calling (888) 328-2474.

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