



DC/401(k) Defined Contribution System

Proposals, Testing and Administration

- ♦ **401(k) Plans with Safe Harbor & Roth**
- ♦ **Cross-Tested Profit Sharing Plans**
- ♦ **403(b) Plans**
- ♦ **Davis-Bacon Plans**
- ♦ **ESOP Plans**
- ♦ **Cash Balance Module Available**



“Exceptional Customer Support”

Proposals

- Optimal Contribution calculation
- Eligibility for Participation & Allocation
- Non-Discrimination Testing
- Multiple Plan Designs
- Sole-Prop/Partnership Report
- Comparison Reports
- Deductible Contribution Report
- Contribution Accumulation Report
- Analysis of Cost Report

Non-Discrimination & Other Testing

- Multiple Plan Testing
- 415, 416, 402(g), 404(o) Deduction
- 401(k) and 401(m) Tests
- Safe Harbors, Catch-up, QNECs
- 410(b) Minimum Coverage Test
- 414(s) Compensation Test
- 401(a)(4) Test for Cross-Tested Plans with worksheets
- Union, Davis-Bacon, 403(b) testing

Easy Import from

- Multitude of Investment Houses
- Customized Census and Import files

Administration

- Long Time Part Time (LTPT)
- Military Spouse
- Unlimited Sources and Investments
- Retirement Income Illustration
- Dollar and Share Accounting
- Date Sensitive Database
- Event History (rehires, etc.)
- Gains/Losses, Expenses, Fees can be allocated across all sources in an investment
- Global Reports: Plan Distribution and Required Minimum Distribution Reports
- Notes and Warnings Report
- Transfer/Compare to/from CalcAir's Document System

Other Special Features/Advantages

- Multi-Plan Operations
- Export Reports as .xls, .pdf, .doc, etc.
- Safe Harbor, 401(k), QACA
- And Many More!

System updates available as regulations change and when enhancements are made.

**For additional information, please contact a
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