Part 4: Plan Specifications

09/04/2025 9:38 am CDT

Select Plan Specifications from the Compliance Menu to set up, review or edit the plan specifications; it is very important to ensure the plan specifications are accurate. Please see the Help buttons for questions on specific plan specification options and for examples of how to complete the specifications for certain plan designs. If you use ftwilliam.com for plan documents, the plan specifications will automatically be loaded onto the Compliance system for the plan the first year. Otherwise specifications will be based on defaults that you have set up (in ZZZ-Default plans described under Add New Plan Year End). To make a change to plan specifications, click on one of the sections to expand them and complete or change the checklist item as required. You may need to change some checklist items if the plan document has changes that do not take effect until a future year.

4.1. Sources & Investment Accounts

This section contains the vendor selection, which is used if transactions from a specific vendor are being uploaded into the system. It is also where the "Work with Sources/Inv Accounts" link is found.

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Sources & Investment Accounts			
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Financial data import vendor

Press the drop down box next to Financial data import vendor to select the asset custodian from which you plan to upload transaction files. Selecting a vendor will make the Financial data import ID code field active. This is where you enter the vendor specific account ID. If you plan to upload files from a vendor not listed, you should select "Generic" or "SRT". You can find the full list of supported vendors with download instructions, as well as the Generic and SRT templates in this article in the Help Center.

Work with Sources /Inv Accounts

Sources and investment accounts (if applicable) need to be set-up in order to properly create transactions for a plan or to use the Loan module. Press the "Work with Sources/Inv Accounts" link to review the applicable sources and/or investment accounts for the plan.

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Work with Sources

Below each feature will be discussed as they appear on the page from left to right:

- **Suppress**. Users can use the 'Suppress' option to suppress sources they know will not be used in the plan year and/or they do not want to show on the statements.
- Top Heavy. You should note whether or not any sources you add will be considered for Top Heavy purposes (i.e. sources rolled over from an unrelated prior plan should show the Top Heavy indicator as "No"). Contribution sources will always show as "Yes" for top heavy purposes and you will not have the ability to modify this.
- **Source name / description**. The contribution sources will be shown based on plan specifications with default names and descriptions. These are the sources to which the Compliance system will make allocations. You may change account names and account descriptions if you use different descriptors than the system.
- **Source External ID**. The external ID for a source is used if you are linking the plan to an asset custodian. You can map these external sources to ftwilliam sources on the Transaction Menu as described below.
- Vesting. Vesting shows the vesting schedule as indicated in the Document checklist. Note that some accounts will not let you modify the vesting schedule to something other than 100% (e.g. Elective Deferrals). If the vesting schedule is "Other6" you will have the opportunity to enter information about the other vesting schedule under the "Vest Other" column. The format that this information must be entered is as 6 numbers separated by a semicolon (with no spaces): "Year0;Year1;Year2;Year3;Year4;Year5" (Year 6 will be 100%).

For example, a four year graded vesting schedule would be shown as follows: "0;25;50;75;100;100". In this example, a participant is 0% vested is she or he has less than one year of service; is 25% vested after one year of service; 50%

vested after two years of service; 75% after three years of service and is 100% vested after four or more years of service.

- Contribution Source. This tells the user which source contributions are made to. If it is a manually added source (not system generated), this will display as "none" as manual sources cannot receive contributions.
- Earnings Allocation Method. Here you can select the method to be used to allocate balance forward earnings. If you select "Bal Forward Trad" then earnings will be allocated based on beginning balance minus all amounts going out during the earnings period. "Bal Forward All Trans" will use the beginning balance, minus amounts going out, plus all additions apart from contributions.
- Current Year Factor. This indicates what percentage of the current year amounts, apart from contributions, added and removed from the plan, are taken into account in the balance forward earnings calculation.
- Current Year Contribution Factor. This indicates what percentage of the current year contributions are taken into account in the balance forward earnings calculation. You might select 50% for elective deferrals as they typically come in through the year, and 0% for non-elective contributions as they are generally added after the close of the plan year.
- Account Information. Here you need to indicate which investments can be used for each source. Click the "Add" link and select all investments that may be used under that source. Note that the Contribution Percent column is not active; you will see an error message if the sum of all the entries in that column does not equal 100 but you can disregard it. Click "Update" once you have selected all the investments that could be used for that source. Once you have added investments you will see a link to "Edit" rather than "Add". You can click this to make changes. Please note that you only need to add account information if you are using investment accounts.

Do with Selected

At the bottom of the screen, next to the Update button, there is a "Do with selected" option. Clicking the arrow on this button will give the user the option to edit account info, suppress, un-suppress or delete the sources that the user checks above. This is a time saving method, giving users the ability to do a task for multiple items, one time. For example, if an investment account needs to be added to four out of six sources, the user can check the four sources then select the "Edit Account Info" option. The system will make the changes only for the selected sources. Please note that in order to save the changes, the "Update" button must be pressed.

		SourceID	Suppress	Top Heavy	Source Name	Source External ID	Vesting	Vest Other	Contribution Source	Earnings Alloc Meth	Curr Yr Factor
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1		ROTH	Yes 🗸	Yes	Roth Deferral		100%	N/A	Roth	Bal Forward - Trad 🛛 🗸	100.00
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1		QNEC	Yes 🗸	Yes	QNEC		100%	N/A	QNEC	Bal Forward - Trad 🗸	100.00
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Matching Accounts

There are three possible accounts for matching contributions: "MATCH", "MATCHSH", and "MATCH100". You may or may not use all of these accounts depending on your plan specifications. The account labeled "MATCHSH" is used for safe harbor matching contributions and will be 100% vested. The Account "MATCH100" will be used if the plan has specified matching contributions that are 100% vested but other matching contributions that are less than 100%

vested. The contribution account "MATCH" is the only matching contribution account that can have a vesting schedule and will be used for non-safe harbor matching contributions subject to vesting.

Add Default Sources

Clicking the "Add Default Sources" link will add all sources that are applicable to the plan, as set up in Plan Specifications. This is typically used after a plan document change, such as changing a non-safe harbor plan to be a safe harbor plan. Only sources created by the system will permit contributions in the transaction menu. To this end, if a source is missing from the source grid, it is a best practice to first review the permitted sources in Plan Specifications à General Features and Plan Specifications à Contributions, make the necessary changes if applicable; then use the "Add Default Sources" link to add the missing sources.



Loan Source Distribution/Hierarchy

Clicking the "Loan Source Distribution/Hierarchy" will open a box where the user will verify the sources that loans can be taken from. Set sources to "Yes" for sources that loans may be taken from and set to "No" if loans are not permitted from the applicable source. Be sure to click "Update" to save your changes. Click the Hierarchy drop down box to set up the hierarchy for loan distributions by source, again either pro rata or ordering rule. Click "Update" to save your changes, then return to the Source Setup page.

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Plan	: FTV	401k Den	no Plan	ID:					Tasks	
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Work with Investment Accounts

In general, investment accounts should be added if you need to have the system allocate earnings and/or if you have more than one place money is held. No investment accounts are needed if uploading from only one vendor and no earnings allocation will be calculated by ftwilliam.com. If you will not be using investment accounts, set "Use Investment Accounts to Track Participant Balances" to no, otherwise set this to "Yes". When "Yes" is selected, the "Work with Investment Accounts" link will appear. Click this link to enter investments.

ome > Edit Cor	npany > Edit Plan > C	iompliance 2	Plan Specifications	> Work with Sources/In	Accounts				
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You may add each investment being used by the plan as shown in the screenshot below. A description of each of the columns follows:

Investment Acco	ounts			X
loan Inv Account	Distribution/Hierarch	y		
AccountID	Account Name	Account Description	Туре	Del
DOOLED	Pooled	Pooled	Cash 🗸	1
💲 Loan	Loan	Loan	Cash 🗸	
÷			Cash 🗸	
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		Add all Inve	stments to all S	ources
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- Arrows Click on the arrow and drag up or down to change the position of the investment.
- AccountID this is the unique identifier for the investment used by the system. For amounts held with an asset custodian you should use "Vendor". Other typical IDs are "Pooled" for a pooled account, "Brokerage" for a brokerage account and "Loan" for the loan fund.
- Account Name you can assign a name to the investment; this name will be used to identify the investment on other screens and on reports. You may want to use the name of the asset custodian for the vendor account; otherwise you should use something that will easily identify the investment both to you and other system users.
- Account Description this is a field you can use to enter more detailed information about the investment; it is not used in any other areas or reports.
- Type select "Brokerage" for brokerage accounts and "Cash" for all other investments. "Unit" is not currently an active option.
- Del Press the garbage can icon to delete an investment. If the icon does not appear for an investment, this means that the user has not yet pressed the "Update" button and can just erase the text entered in the fields (see Loan investment in the screenshot above for an example of this).

Checking the box to "Add all Investments to all Sources", automatically adds every investment account setup here to every source on the source page once the "Update" button is pressed. After pressing the update button, a pop-up box will appear, asking the user to confirm that they wish to add all Investments to all sources. Press "Yes" to instantly add all investments to all sources. Press "No" to cancel this operation.

Loan Inv Account Distribution/Hierarchy

If the plan is using the Loan Module you will also want to indicate which investments can be used for loan issue. Select "Yes" from the drop down box for each of the investments that can be used for loans. Note that the Loan Fund should always have "No" selected. You should also ensure that the designated loan fund is correct under "Select Loan Account". Next click "Hierarchy" and indicate whether loans should be issued pro-rata from all applicable investments or whether the ordering rule is used. If you choose "Ordering Rule" you will need to indicate the order by using the sequence numbers.

oan Inv Acc	ount Distribution	n/Hierarchy		® ×
Selec	t Investment Acc	ounts Available	for Loans.	
Account ID	Account Name	Allow Loans	Pro rata	~
POOLED	Pooled	Yes 🗸	100	
LOAN	Loan	No 🗸	110	

4.2. General Features

This section contains the basic information about the plan such as the plan type, plan year begin date, plan year end and original effective date. It also contains the permitted contribution sources and compensation options. For the first plan year on the system, make sure all dates are in numeric format as specified in the instructions to the left of the date field. Additionally, if you want to use employee number, rather than social security number as the unique participant identifier, you should indicate this here under "Enter ID for Participant Upload/Download:".

▼ General Information				
Enter plan type:	۲	401(k) v		
Enter Plan Year begin date:	0	01/01/2013		
Indicate whether the Plan is Active:	Ø	Yes / No		
÷				
Enter ID for Participant Upload/Download:	Ð	SSN v		
Select method to capture employment status changes	Ø	Fixed hire-term fields -		
Plan Year End:	Ð			
Indicate if this is the first Plan Year for a new plan:	0	💮 Yes / 🕘 No		
Original Effective Date:		01/01/2001		
▼ Contribution Sources				
Elective Deferrals:) 🛞 Yes / 💮 No			
Roth Elective Deferrals:) 🛞 Yes / 💮 No			
After-Tax Contributions:	No 👻			
Matching Contributions:) 🖲 Yes / 💮 No			
Profit Sharing Contributions:) 🖲 Yes / 💮 No			
Rollover:	No	w		
▼ Compensation				
Include Elective Deferrals in Compensation (used in Self Employ	ved calculations only):	0	Yes / No	
Exclude pay earned before participation in Plan from definition of	of Compensation:	0	Yes / No	
Exclude pay earned before participation for Matching Contribution	ons:	0	Yes / No No	
Exclude pay earned before participation for Nonelective Contribution	utions:	Ø	@ Yes / O No	

4.3. Eligibility

The Eligibility section of Plan Specifications is where the user will set exclusions (such as union or leased employees), indicate whether the eligibility computation period will switch to the plan year, review the age and service eligibility rules for each source, break-in-service rules and confirm the special participation date (as applicable to the plan). For specific information regarding each option in this section click here.

gibility		
Exclusions		
▼ Age Service Rules		
Eligibility Computation Period		
Eligibility Computation Period switch to Plan Year:	0	@ Yes /
Elective Deferrals/Voluntary Contributions		
Minimum age requirement for Elective Deferrals/Voluntary Contributions:	0	21 .
Minimum service requirement for Elective Deferrals/Voluntary Contributions:	0	one (1) Year 👻
Eligibility service computation method:	Ð	Hours of Service +
If "Hours of Service" and not "None", enter the Hours of Service th must be completed in the period described above (without comma	at 🔞 s):	1000
Frequency of entry dates for Elective Deferrals/Voluntary Contributions:	0	first day of the first month and seventh month of the Plan Year $ {\scriptstyle \rm w}$
If not "Immediate" or "other dates", selection of entry date:	0	coincident with or next following +
Matching Contributions		
Minimum age requirement for Matching Contributions:	0	21 👻
Minimum service requirement for Matching Contributions:	Ð	one (1) Year
Eligibility service computation method:	0	Hours of Service 👻
If "Hours of Service" and not "None", enter the Hours of Service th must be completed in the period described above (without comma	at 🔞 s):	1000
Frequency of entry dates for Matching Contributions:	0	first day of the first month and seventh month of the Plan Year
If not "Immediate" or "other dates", selection of entry date:	Ð	coincident with or next following

4.4. Contribution

The Contribution section of Plan Specifications is where contribution limits will be entered, safe harbor specifications will be selected and allocation requirements for sources and 410(b) corrections will be selected. This is also where the Nonelective formula can be changed. Please be sure that all contributions that should be active are selected in this section, such as safe harbor, Davis Bacon and collective bargaining arrangement (CBA) contributions. For specific information regarding each option in this section click here.

Contribution Limits		
Minimum Elective Deferral contribution:	Ð	None
Maniaura Electric Defendenciation		annah fan annah (2594)
Maximum Elective Derertal contribution:	e	seventy-rive percent (75%)
Indicate whether a lower maximum Elective Deferral contribution applies for HCEs:	Ð	Yes / No
 Figure 1 		
e de la companya de l		
b contract of the second s		
b contract of the second s		
F Contraction of the second		
Roth Correction for 402(g) failures:	Ø	Last 👻
Allow Participants to make EGTRRA catch-up contributions:	0	@ Yes / O No
If "Yes", the Company will exclude union members from EGTRRA catch-ups:	0	🗇 Yes / 🕘 No
If "Yes", the Company will include a Participants EGTRRA catch-up contributions in the definition of Matched Employee Contributions:	f 🔞	@ Yes /
* Safe Harbor		

4.5. Vesting

The vesting section is where certain vesting related settings can be found, such as vesting service computation method, computation period and vesting exclusions. Additionally, this is where the global option to override prior years of cumulative years of vesting service can be set. Please note that the vesting schedule for each source is found in "Work with Sources/Inv Accounts". For specific information regarding each option in this section click here.

* General		
Vesting service computation method:	0	lours of Service 👻
Vesting Computation Period:	🔞 P	Plan Year 👻
÷		
Hours of Service for Year of Vesting Service:	1	000
Override prior year cumulative Years of Vesting Service:	0	i) Yes / 💿 No
 Matching Vesting 		
If Matching vesting schedule is not "100%", the following Matching 100% vested if the Plan provides for safe barbor Matching Contribu	Contributions are	All fixed Matching Contributions
sector sector president and the best fractioning contract	utions	
Verting Evolutions	utions	
 Vesting Exclusions Exclude Years of Vesting Service earned before age 18: 	utions	 Yes / Yes / No
 Vesting Exclusions Exclude Years of Vesting Service earned before age 18: Exclude Years of Vesting Service earned before the Employer main 	tained this Plan or a	 Yes / No a predecessor plan: Yes / No
 Vesting Exclusions Exclude Years of Vesting Service earned before age 18: Exclude Years of Vesting Service earned before the Employer main One-year holdout. If an Employee has a 1-Year Break in Service, before such period until the Employee has completed a Year of Vestimployer; 	tained this Plan or a /Period of Severance ting Service after re	O Yes / No a predecessor plan: O Yes / No e, exclude Years of Vesting Service Yes / No eturn to employment with the

There are three questions related to determining retirement age. Please note that these questions will be determined by the plan document.

If "Age only" applies, the system will only look at a participant's age to determine if normal retirement age has been attained. The normal retirement age can be selected by using the drop-down box.

If "Age and Participation" applies, the system will look at both a participant's age and years of service to determine if normal retirement age has been attained. The user will need to select the number of years a participant is required to participate before reaching normal retirement age. Note: For purposes of the Rate Group Test, the system determines participation by looking at the non-elective date of participation. If the plan is a safe harbor non-elective plan, the system will now look at safe harbor non-elective entry date to see if it is earlier than the regular non-elective date. If it is, the system will use that date to calculate anniversaries of participation. If both entry dates are in the future, the system will set years of participation to zero.

For specific information regarding each option in this section click here.

stribution		
▼ Normal Retirement		
Requirement for Normal Retirement Age:	0	Age only 👻
Age component of Normal Retirement Age (not to exceed 65 - deemed to be 59-1/2 for Electives and QNECs if lesser age is entered):	Ð	65 🗸
 If "Age and Plan Participation", anniversary of participation for Normal Retirement Age: 	0	fifth 👻

Once you have completed setting up plan specifications ftwilliam.com plan document users can check their work by using "Compare Specifications to Plan Document" from the main Compliance Menu.