

6.3. Combined Test

12/23/2025 1:57 pm CST

The “Combined Test” is a series of tests that includes the 415 Annual Additions Test, 410(b) Coverage Test, Deduction Limit test and the Compensation Test (as applicable to the plan).

Set Combined Test Parameters

Expanding the Combined Test task will allow users to enter details about how the Combined Tests should be handled in the plan.

In the Combined Test task, there are a number of options regarding Aggregation/Disaggregation that will apply to the ADP/ACP tests and the General Test as well as those covered under the Combined Test. These answers will be displayed in the ADP/ACP and General Test Parameters screen but can only be modified in the Combined Test Parameters. For step-by-step instructions on [aggregation](#) or [disaggregation](#), please see the [Special Topics](#) section.

Combined Test

Run: Reports:

Aggregation/Disaggregation

Divisions

Testing Divisions used: Help

MEP - APA - Not used

Indicate status as MEP/APA (Not used):

410(b)/401(a)(4)/ADP/ACP Testing

Testing Aggregation used: Help

Disaggregation using otherwise excludable employees: Yes / No Help

415 Testing

415 Aggregation required: Yes / No

404 Deduction Testing

Override 25% deduction limit: Yes / No

Enter the amount of contributions funded by forfeitures as a positive amount:

Enter the net amount contributions from other plans of the Employer:

Include compensation for employees only benefiting from the elective deferral source: Yes / No

414(s) Compensation Testing

Compensation Testing required for Match: Yes / No

Compensation Testing required for Nonelective: Yes / No

For specific help on each question within this section, use the help text question mark bubble next to the field in question.

Do Combined Test

Click the "Run" button next to the Combined Test to run the 415 Limit test, 410(b) Coverage test, 404 Deduction Limit, and 414(s) Compensation tests. The Combined Test results pop-up window will appear where results are shown for each of these tests. There will be a Pass or Fail for the 415 test. There 410(b) Ratio Percentage Test results will be shown for each contribution type. If the 410(b) Ratio Percentage Test failed, the 410(b) Average Benefit Test will automatically run and the results of that test will be included in the results window. There is a summary version of the Deduction test results and the Compensation Ratio Test, if applicable. Detailed results of any test are included in the test report(s).

Combined Test Reports

You can print the report for each test performed directly from the "Combined Test" pop-up window or once you return to the main Tasks page, click on the "Reports" button to view the test results report.

Report	Format
410(b) Ratio Percentage Test	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Annual Additions Report	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Deduction Test	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

As is the case for all the default reports on the system, if there is information you would like to see that is not in one of the predefined reports, go to the [Other Import/Export/Report Menu](#) to add/review additional reports.
