6.3. Combined Test

10/29/2024 2:00 pm CDT

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

Clicking on "Combined Test Parameters" from the Compliance Menu page, will take you to the "Combined Testing Parameters" screen. Here you can enter details about how the Combined Tests should be handled in the plan.

On the "Combined Testing Parameters" screen 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.

indined lest					Run: 🥑	Reports:
 Aggregation/Disaggregation 						
Divisions - Not used						
Testing Divisions used (Not used):			0	Yes	/ @ No	
MEP - APA - Not used						
Indicate status as MEP/APA (Not used):			0	None	w.	
+						
410(b)/401(a)(4)/ADP/ACP Testing						
Testing Aggregation used:			0	No	+ Help	
+						
•						
+						
+						
Disaggregation using otherwise excludable employees:			0	Yes	/ @ No	
+						
415 Aggregation required:	Ð	Yes / No				
Aggregation group ID:	0					
Override 25% deduction limit:				0	🗇 Yes / 🕘 No	
•						
Enter the amount of contributions funded by forfeitures as a positive amount:				0	0.00	
Enter the net amount contributions from other plans of the Employer:				0	0.00	
 414(s) Compensation Testing 						
Compensation Testing required for Match:				0	🗇 Yes / 📵 No	
Compensation Testing required for Match:						
Compensation Testing required for Match: Compensation Testing required for Nonelec	tive:			0	🔿 Yes / 🛞 No	

For specific help on each question within this section, click here.

Do Combined Test

Click the "Run" button next to the Combined Test to run the 415 Limit test, 410(b) Coverage test, and the 404 Deduction Limit and 414(s) Compensation tests. You will be taken to the "Combined Test" page where results are shown for each of these tests. 410(b) ratio percentage test details will be shown for each contribution type.

Combined Test Reports

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



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 and review some of the more detailed report grids there or set up your own report under the Work With Data Entry Grids menu.