

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:		<input type="text" value="No"/>	Help
MEP - APA - Not used			
Indicate status as MEP/APA (Not used):		<input type="text" value="None"/>	
+			
410(b)/401(a)(4)/ADP/ACP Testing			
Testing Aggregation used:		<input type="text" value="No"/>	Help
+			
+			
+			
+			
Disaggregation using otherwise excludable employees:		<input type="radio"/> Yes / <input checked="" type="radio"/> No	Help
+			
▼ 415 Testing			
415 Aggregation required:		<input type="radio"/> Yes / <input checked="" type="radio"/> No	
+			
▼ 404 Deduction Testing			
Override 25% deduction limit:		<input type="radio"/> Yes / <input checked="" type="radio"/> No	
+			
Enter the amount of contributions funded by forfeitures as a positive amount:		<input type="text" value="0.00"/>	
Enter the net amount contributions from other plans of the Employer:		<input type="text" value="0.00"/>	
Include compensation for employees only benefiting from the elective deferral source:		<input type="radio"/> Yes / <input checked="" type="radio"/> No	
▼ 414(s) Compensation Testing			
Compensation Testing required for Match:		<input type="radio"/> Yes / <input checked="" type="radio"/> No	
Compensation Testing required for Nonelective:		<input type="radio"/> Yes / <input checked="" type="radio"/> 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	  
Annual Additions Report	  
Deduction Test	   

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.
