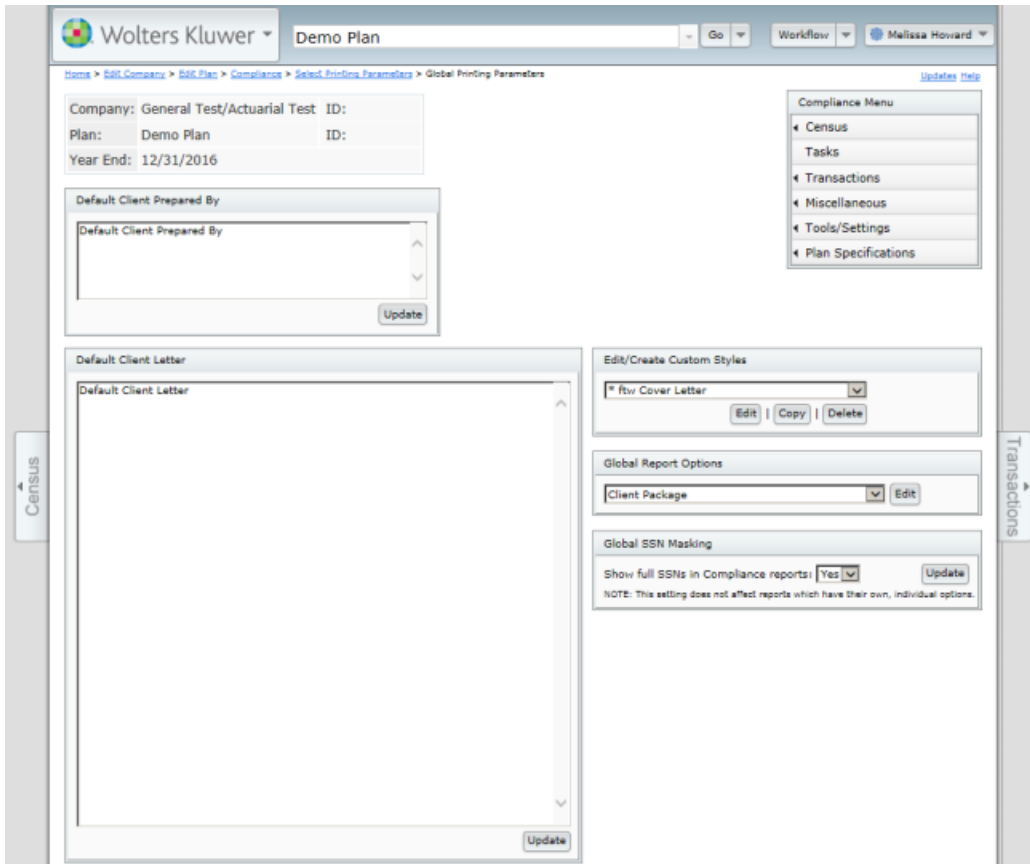


9.3.1. Global

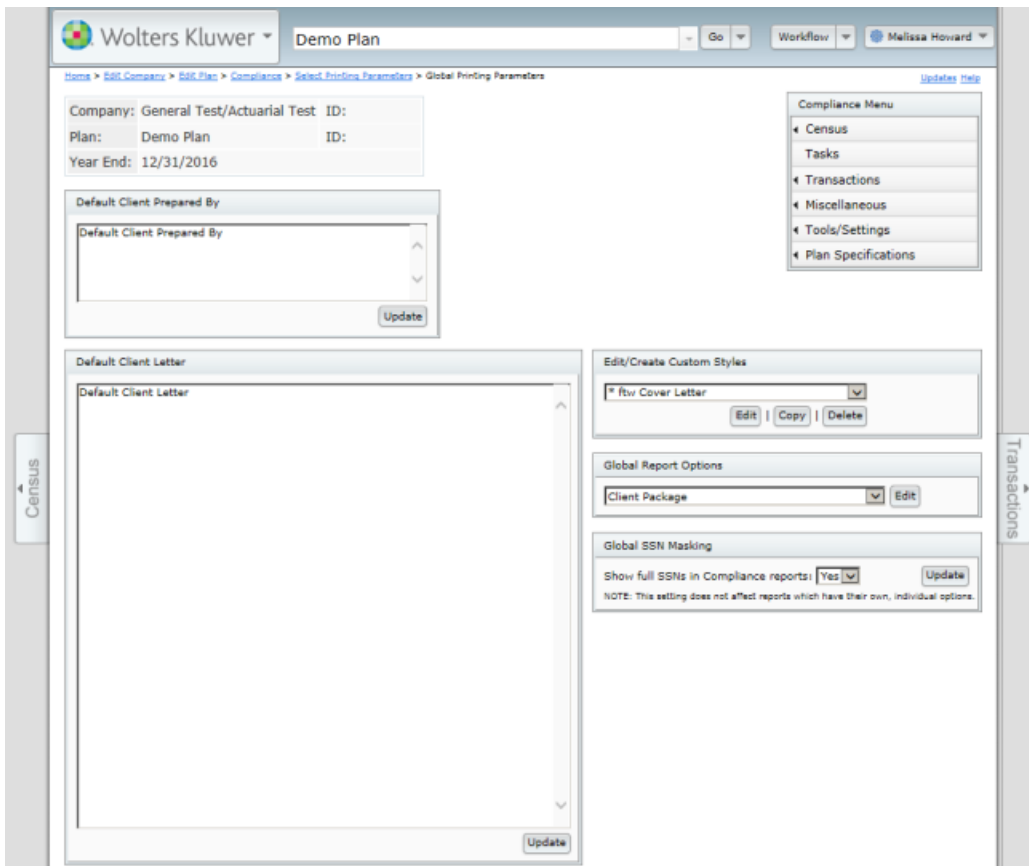
10/29/2024 4:33 pm CDT

You can design your own styles and save them as options for future selection for individual plans, modify the default client letter and add custom language in global settings.



Set Default Client Letter

Click on the “Global Printing Parameters” link on the “Select Printing Parameters” screen (or from “Tools/Settings” in the Compliance Menu, clicking the “Global” option under “Print Setting”). Here text for a default global letter can be added and will be available for use with all your clients. Type or paste the text for the letter in the lower block of the “Default Client Letter” section, then click “Update”. This letter can be the default for all of your clients so you will just need to customize it for the particular client and package you are sending.



Edit/Create Custom Styles

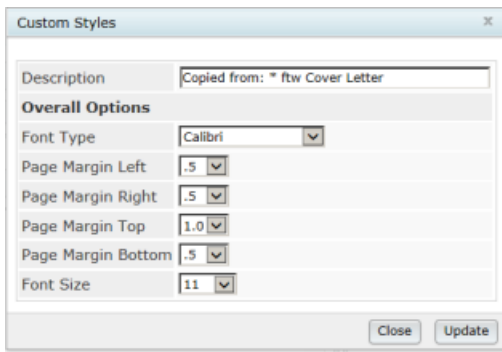
Click on “Global Printing Parameters” at the top of the “Set Printing Parameters” page or select the “Global” print setting option from the Compliance Menu under “Tools/Settings”. The first box on the “Global Printing Parameters” screen is where you can edit/design one or more custom styles for your client letter and reports. The style options include using one of the default styles already set up, or adding your own custom style. You’ll see the following options in the drop-down box on this screen:

- *ftw Cover Letter
- *ftw Plain
- *ftw Intermediate
- *ftw Elaborate

To create your own custom client letter style, select “*ftw Cover Letter” in the drop-down box on the “Edit/Create Custom Styles” box and click “Copy”.

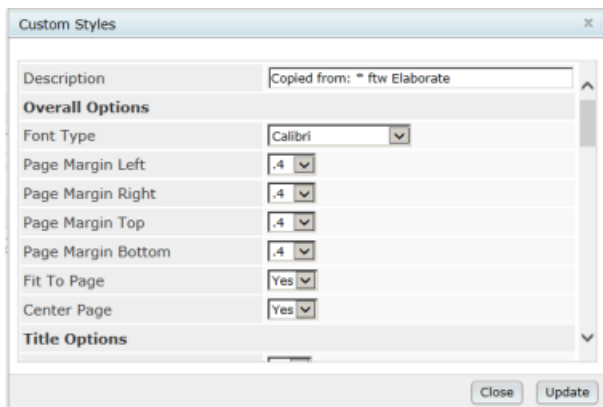
Custom Cover Letter Styles

You will see the “Custom Styles” screen shown below. You should edit the description field to indicate who owns it (e.g. call it “John’s Cover Letter”), then you can change the font type, margins and font size to reflect your own preferences. After you click “Return” this new style will be available to select for all your client letters. Please note that you cannot edit a default style; you need to copy it and then you can edit the copy.



Custom Report Styles

You can also set a default style for your reports and statements from the same screen as the default letter style (the “Edit/Create Custom Styles” page). There are three default styles set up already - “*ftw Plain”, “*ftw Intermediate” and “*ftw Elaborate”. Again these are not editable but you can either use one of them as is, or you can copy and edit one or more of them to create your own custom styles. To do this, select one of the three default styles from the drop-down box and select “Copy This Style”. You can change the description to reflect who created it and what style it was copied from. You can also select the font type, color and size for the different sections of the reports as well as margin width. To the right is the top of the screen that you’ll see when you select a style and elect to copy (or, if it has already been copied, edit it):



Custom Report Styles - Statement Options

As well as selecting a print style for your statements as described above, you can include plan specific messages on the statements and also display the investment related [notice language](#) required by the 2006 Pension Protection Act (PPA) for certain plans. Plans are required to provide the statement if the plan is an individual account plan (other than a one-participant plan) and allows participants/beneficiaries to direct the investment of assets in his or her account under the plan.

You may now use the Custom PPA Message /Message 3 when Include Default PPA Information is "No". This is valuable when PPA is not needed and you have a larger communication to be included in the statements.

See the screen shot below - this is the statement section of the “Edit Print Styles” screen and is available for both statement formats, the Individual Participant Statement and the Custom Participant Statement.

There's more information about the difference between the two formats below.

The text you enter in the "Message 1" box shown above will be printed at the top right of the first page of the statement. Please note that the "Message 2" box is only available for the Custom Participant Statement (hence the note about limited availability) and prints in the section "Your Account at a Glance".

You can select whether or not to add the PPA investment language by setting "Include PPA Information" to "Yes". If you opt to include it, the text that will be printed on the statements is as follows:

"To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

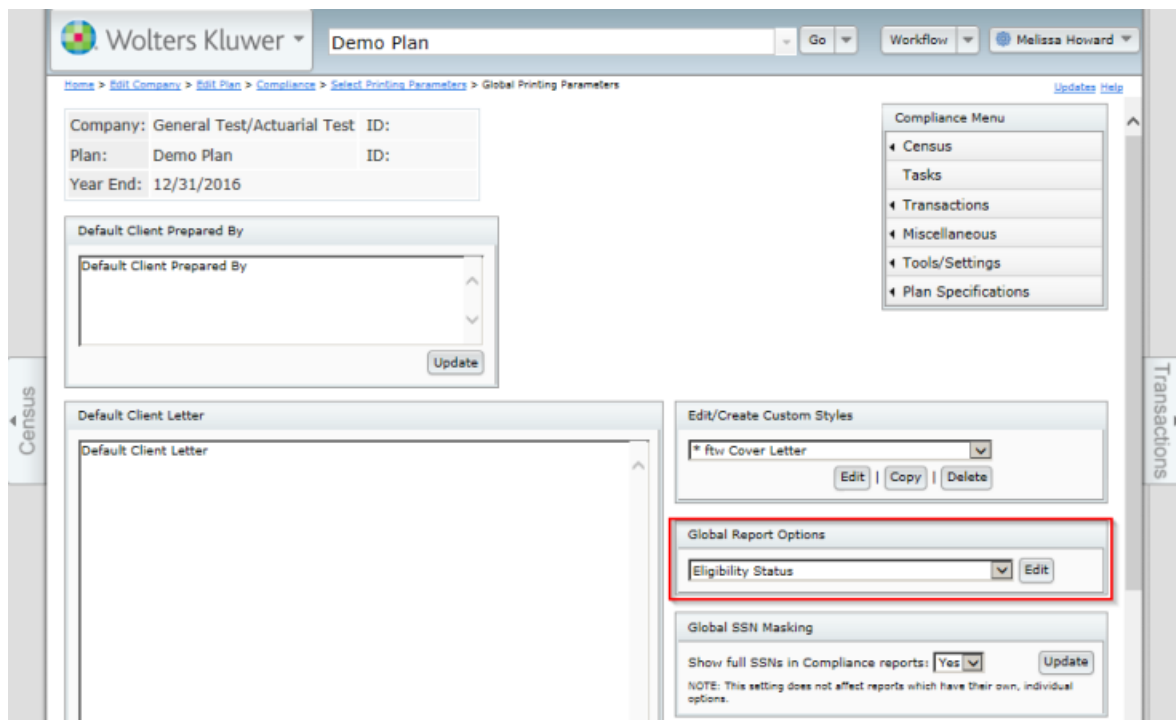
Department of Labor information. For more information regarding individual investing and diversification, see the internet website of the U.S. Department of Labor at: www.dol.gov/ebsa/investing.html"

There is also an option to add your own custom PPA related message, which will appear above the standard PPA language on the statement. You enter this in the "Custom PPA Information" box.

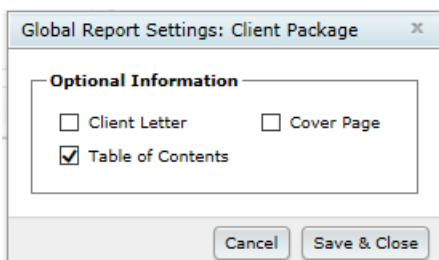
Global Report Options

From within Global Printing Parameters, users can customize a variety of options for each of the available reports. The ability to customize reports is located under the "Global Report Options" box. To select a report to edit, press the drop down arrow next to the edit button, select the applicable report and press the edit button. Checking the box next to an option will include the option in the specific report for all plans. Leaving a box blank (or removing the check mark from the box) will exclude the option for that specific report for all plans. When done making selections,

press "Save & Close". Below will describe the individual reports and options available for those reports.



The Client Package has the option to individually include or exclude the Client Letter, Cover Page or Table of Contents. This means that the options selected here will be the options seen when the Client Package is printed for every plan.



Eligibility Status Report can be sorted by name, status, compensation, or hours, in either ascending or descending order. Additionally, certain information can be included or excluded from the Eligibility Status Report. This information includes, participant SSNs (masked or full), compensation, deferrals, Roth, and the columns that display whether initial or continuing eligibility has been overridden. Dollar signs can also be included or excluded from the report. The options selected here will display or not be displayed in the Eligibility Status Report for every plan.

Global Report Settings: Eligibility Status

Sorting

Field: Compensation

Order: Ascending / Descending

Optional Information

SSN (apply mask) Compensation

Deferrals Roth

Show Dollar Sign

Optional Columns

Initial Override Continuing Override

Cancel Save & Close

Allocation Report can be sorted by name or status, in either ascending or descending order. Additionally, certain information can be included or excluded from the Allocation Report. This information includes, participant SSNs (masked or full), division and status. Dollar signs can also be included or excluded from the report. The options selected here will display or not be displayed in the Allocation Report for every plan.

Global Report Settings: Allocation Report

Sorting

Field: Status

Order: Ascending / Descending

Optional Information

Show Dollar Sign

Optional Columns

SSN (apply mask) Division

Status

Cancel Save & Close

Transaction Reports and Statements can also be customized. Every transaction report/statement option that can be edited has its own global report setting. This means that different options can be selected for different statements/reports. Below, for example, are the options available for "Statements - Custom Individual Participant". The options here can be set differently than those set for "Statements - Individual Participant" or other statement options. Options available for statements include sorting by name and status, including or excluding employee SSNs or employee number (as defined in Plan Specifications --> General Features), dollar signs and fees. Including fees will carve out the fees from the earnings or gain/loss column and display them in a separate fees column.

Global Report Settings: Statements - Custom Individual Participant x

Sorting

Field: Status

Order: Ascending / Descending

Optional Information

EE# / SSN (apply mask) Show Dollar Sign

Optional Columns

Fees

Cancel Save & Close

The ADP/ACP Test Detail Report can be sorted by name (alphabetically), compensation or status. Users can choose to have dollar signs appear and to include or exclude employee SSN (masked or full) or employee number (as selected in Plan Specifications --> General Features), division and status columns.

Global Report Settings: ADP ACP Test x

Sorting

Field: Compensation

Order: Ascending / Descending

Optional Information

Show Dollar Sign

Optional Columns

EE# / SSN (apply mask) Division

Status

Cancel Save & Close

The ADP/ACP Test Corrections Report can be sorted by name (alphabetically), compensation or status. Users can choose to have dollar signs appear and to include or exclude employee SSN (masked or full) or employee number (as selected in Plan Specifications --> General Features), 402(g) catchup and status columns.

Global Report Settings: ADP ACP Corrections x

Sorting

Field: Compensation

Order: Ascending / Descending

Optional Information

Show Dollar Sign

Optional Columns

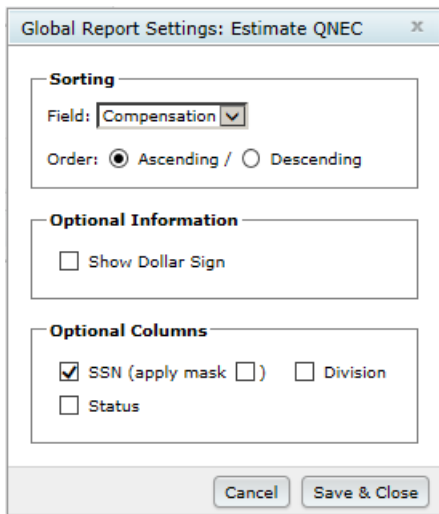
EE# / SSN (apply mask) Status

402g Catchup

Cancel Save & Close

The Estimated QNEC report can be sorted by name (alphabetically), compensation or status. Users can choose to

have dollar signs appear and to include or exclude employee SSN (masked or full) or employee number (as selected in Plan Specifications --> General Features), division and status columns.



The image shows a dialog box titled "Global Report Settings: Estimate QNEC" with a close button (X) in the top right corner. The dialog is divided into three sections:

- Sorting:** A dropdown menu for "Field" is set to "Compensation". Below it, the "Order" is set to "Ascending" (indicated by a selected radio button) and "Descending" (indicated by an unselected radio button).
- Optional Information:** A checkbox labeled "Show Dollar Sign" is currently unchecked.
- Optional Columns:** Three checkboxes are present: "SSN (apply mask)" is checked, "Division" is unchecked, and "Status" is unchecked.

At the bottom of the dialog, there are two buttons: "Cancel" and "Save & Close".