

10.5. Plan Aggregation

10/29/2024 4:36 pm CDT

The plan aggregation option will take separate plans either within a single company or from multiple companies, combine certain data in a master plan and permit the user to run compliance tests and print reports using that combined data. The following steps assume that the user has already created each of the individual plans within the aggregation group. Additionally, for each of the individual plans, the user must have already setup the plan specifications, allocation formulas and imported/entered the census and transaction data as they normally would for a non-aggregated plan.

Set-up General Aggregation Specs

In order to aggregate multiple plans, the user must first setup the aggregation options in each individual plan. To do so, open the first plan in the aggregation group and click on “Set Combined Test Parameters” in the Compliance Menu. In the Aggregation/Disaggregation menu box, change the drop-down box next to “Testing Aggregation used:” to “Yes”. In the next box, enter a unique Testing Aggregation group ID. FT William suggests that the group ID be descriptive of the plans you are combining. Then set the “Plan containing combined census:” field to “Other Plan”.

Return to the Compliance Menu once the general aggregation set-up is complete. Run “Do Data Scrub/Elig Calc” and “Do Allocations”.

Repeat these steps for each of the individual plans in an aggregation group.

▼ Aggregation/Disaggregation	
Divisions - Not used	
Testing Divisions used (Not used):	<input type="radio"/> Yes / <input checked="" type="radio"/> No
MEP - APA - Not used	
Indicate status as MEP/APA (Not used):	<input type="radio"/> None
410(b)/401(a)(4)/ADP/ACP Testing	
Testing Aggregation used:	<input checked="" type="radio"/> Yes Help
If Testing Aggregation is 'Yes', Testing Aggregation group ID:	<input type="text" value="agg1"/>
If Testing Aggregation is 'Yes', Plan containing combined census:	<input type="radio"/> Other Plan
If Testing Aggregation is 'Yes', combine selected data for duplicate Participants:	<input type="radio"/> Yes / <input checked="" type="radio"/> No
Disaggregation using otherwise excludable employees:	<input type="radio"/> Yes / <input checked="" type="radio"/> No

Set up Master Plan

Next the user will need to add a “Master Plan” to the system. The master plan is where certain census data will be combined and compliance tests run for a specific aggregation group. To add a new plan simply return to the Select Plan screen and click “Add Plan”.

The user must now setup the census grid, sources, and any plan specifications applicable to testing. Allocation parameters must be setup prior to setting up the aggregation option. First, set the match and non-elective overrides to “Yes”. Since the allocations are either uploaded or calculated in the individual plans, this will have no effect on the contributions brought in from the individual plans. Rather, if corrections are required, such as a QNEC for a failed ADP test, the override will prevent the combined contributions from being overwritten. Next, if an ACP test will be run and all of the plans in the aggregation group use the same match formula, enter the match formula into the Match allocation parameters. If a match formula is not entered any Associated Match Forfeitures will not

calculate correctly. If the general test will be run, the user must enter the non-elective allocation percentages by group. If these percentages are not entered the auto correct options will not calculate correctly.

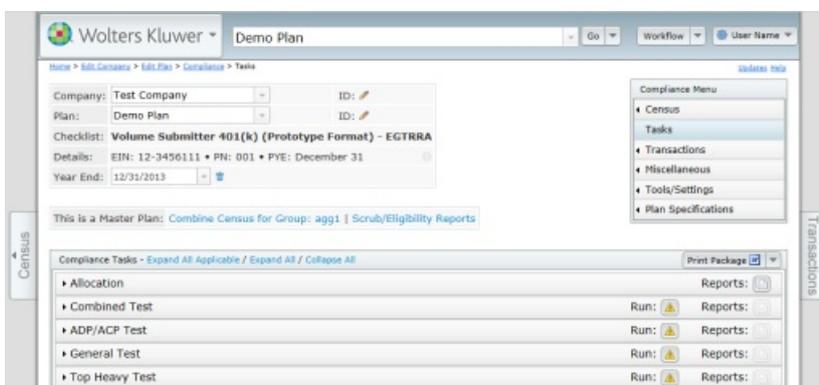
Once the new plan has been setup, click on "Set Combined Test Parameters", in the Compliance Menu to setup aggregation settings. In the Aggregation/Disaggregation menu box, change the drop-down box next to "Testing Aggregation used:" to "Yes". In the next box, enter the Testing Aggregation group ID that was decided upon in setting up the general aggregation specs. To make this plan the master plan, set the "Plan containing combined census:" field to "This Plan". "Combine selected data for duplicate Participants" gives the user the option of combining compensation for duplicate participants. If this box is set to "No", the user will instead have the option of selecting the plan from which the compensation will be copied, disregarding compensation in the other plan(s). If it is set to "Yes", compensation from all plans will be combined.

Caution: To be very clear, the master plan should be a new plan that never contained individual records. Clicking on "Combine Census in This Plan" will delete all master file and current participant records in this plan and replace them with records from aggregated plans. You MUST NOT click this button if the Plan was tested as an individual (non-combined) plan for any other Year End.

▼ Aggregation/Disaggregation	
Divisions - Not used	
Testing Divisions used (Not used):	<input checked="" type="radio"/> Yes / <input type="radio"/> No
MEP - APA - Not used	
Indicate status as MEP/APA (Not used):	<input checked="" type="radio"/> None
+	
410(b)/401(a)(4)/ADP/ACP Testing	
Testing Aggregation used:	<input checked="" type="radio"/> Yes <input type="radio"/> No Help
+	
If Testing Aggregation is 'Yes', Testing Aggregation group ID:	<input type="text" value="agg1"/>
If Testing Aggregation is 'Yes', Plan containing combined census:	<input checked="" type="radio"/> This Plan
If Testing Aggregation is 'Yes', combine selected data for duplicate Participants:	<input checked="" type="radio"/> Yes / <input type="radio"/> No
Disaggregation using otherwise excludable employees:	<input checked="" type="radio"/> Yes / <input type="radio"/> No
+	

Combine Census for Aggregation Group

Upon returning to the Compliance Menu, the user will see that the "Select Task" menu box no longer contains the options to run "Do Data Scrub/Elig Calc" and "Do Allocations". Instead there is a new option to "Combine Census for Group: Group ID".



Pressing "Combine Census for Group: Group ID", will take the user to a new screen to view the list of plans in the aggregation group, scrub and allocation status and plan specifications for those plans. Any warnings or errors will be listed here as well. Also in this screen will be a list of duplicate participants from any of the plans in the aggregation group. In this box the user will choose which plan to take the eligibility status, Key status, HCE status

and (if not combining) compensation from.

Once the user has reviewed the plan specifications, any warnings or errors and selected which plan duplicate participant data should transfer from, the user should press “Combine Census in This Plan” and review any errors on the results page. When the “Combine Census in This Plan” button is pressed, contributions from all plans are combined, compensation from all plans is combined if the option in the setup screen was selected to do so, and all transactions from the Transactions Menu from each plan are brought to this plan.

Plan Name	Combination	Plan Type	Scrub Status	Alloc Status	401k Elig	Match Elig	PS Elig	Safe Harbor	ADP Test Year	ACP Test Year	Top Pd Group	Cal Year
Test 401(k) Plan	Other Plan	401(k)	Run	Run	21-one (1) Year	21-one (1) Year	21-one (1) Year	No	Current year	Current year	Yes	Yes
Test PS Plan	Other Plan	401(k)	Run	Run	21-one (1) Year	21-one (1) Year	21-one (1) Year	No	Current year	Current year	Yes	Yes
Test Plan (Master)	This Plan	401(k)	N/A	N/A	N/A	N/A	N/A	No	Current year	Current year	N/A	N/A

Warning: Numeric maximums for officers who are Key Employees and Top Paid Group for HCEs may not calculate properly when running the scrub in individual plans.

[Download list of excludable \(by reason of initial eligibility\) Participants](#)

Caution: Clicking on 'Combine Census in This Plan' will delete all master file and current participant records in this plan and replace them with records from aggregated plans.

You **MUST NOT** click this button if the Plan was tested as an individual (non-combined) plan for any other Year End.

Cancel Combine Census in This Plan

Compliance Tests and Reports

The user may now run the applicable compliance tests and corrections as normal and print the reports.

Miscellaneous Tasks

The RMD Menu, 1099-R Menu and 8955-SSA Menu are not available in the Master Plan. These tasks may only be run in the individual plans.