

# General Navigation and Company / Plan Creation

05/29/2026 10:25 am CDT

## Logging In

You will need the company code, username and password you received when you signed up for the ftwilliam.com system.



Enter Login Information

Please log in

Company Code:

Username:

Password:

Save password

General ftwilliam.com website features available after log-in:

- Wolters Kluwer Drop-Down Logo. It provides the following options (not all options may appear depending on your subscription with ftwilliam.com):
  - Home
  - Edit Profile
  - Company/Plan
    - Add Company
    - Edit Company
    - Delete Company
    - Add Plan
    - Edit Plan
    - Delete Plan
    - Plan Search
    - Upload Company/Plan Data
  - Batches
    - ACA
    - 5500 Batch/Workflow
    - 1099
    - DocPrint
    - PPA Restatement
    - 403(b) PPA Restatement
    - Batch Annual Notice

- Batch Annual Notice (Archive)
  - Batch 2017 RAL Amendment
  - Batch Hardship Amendment
  - Welfare Restatement
  - Batch CARES Act Amendment
  - Batch Claims Amendment
  - DC Compliance Batch Run All Tests
  - Online Annual Questionnaire
  - Annual Questionnaire
  - Census Worksheet
  - Portal Documents
- Distribution Tracking
  - Global Dashboard
  - Distributions Specifications Upload
  - Status Manager
  - Distribution Count
  - Notifications Manager
  - Push to 1099
- Plan Design Summary
  - Global Dashboard
  - Templates
- ftwPortal Pro
  - Global Dashboard
  - View Users Portal
  - Portal User Manager
  - Portal Document Batch
  - Portal User Edit Grid
  - Upload Portal Users
  - Download History
  - Portal User Help
- Reports
  - Company Data
  - List of Deleted Companies
  - List of Deleted Plans
  - ftwPro Amend History
  - Document Provisions by Checklist [Downloads entire document checklist for a particular plan type into Excel format.]
  - All Plans (Select Provisions) [Download into Excel basic information for all plans on the system (plan name, EIN, etc.)]
  - 5500 Enterprise Report [Download into Excel information for all plans most recent 5500 filing and status]
  - All 5500s (Select Provisions) [Option for current and prior year to download into Excel participant counts, total plan assets and more.]
- Downloads
  - Blank Checklists
  - Blank Adoption Agreements for Prototype-Style Plans
  - IRS Letters for Pre-approved Plans

- ftwilliam.com Signed Amendments for Pre-approved Plans
- Print Blank GUST Documents
- List of Approved Outside Trust Agreements - PPA
- Plan Limit Table
- Download Document Schema
- All Portal User Messages
- Administrative Tasks (Master/Designated Admin Users Only)
  - Portal/Workflow
    - Global Email Settings
    - Edit Module Admins
    - Portal Branding
    - Portal Correspondence
    - Edit Contact Types
    - Edit Document Classifications
    - Edit Folder List
    - View Portal Data Usage
  - Create Custom Checklist Edit Checks
  - Global Document File Names
  - Global Document Print Settings
  - SAR/AFN Print Settings
  - Defaults
    - SAR/AFN/8955-SSA Defaults
    - ZZZ-Defaults
    - Default Online Annual Questionnaire
    - Default Portal Document SplitZip File Format
  - Account Profile [Place for Master Admin User Only to update Company Profile.]
  - Logged in Users
  - Divisions [Place for Master Admin User Only to set-up containers which hold one or more companies (Plan Sponsors).]
  - Users [Set permissions for users, log-in and password information.]
  - View Online Usage Agreement
- Support:
  - Help Center
  - Contact Us
  - Suggestion Box
  - User Guides [Provides access to all user guides for the various modules.]
  - Client Portal Help
  - 5500 FAQs
  - Post PPA Reference Guide
  - Email and Tech Updates
- TAG (Technical Answer Group)
- RTO Benefits
- Logout

## Edit Users: Roles & Permissions

## Overview

Each user on the **ftwilliam.com** system has a profile, which stores a variety of information, including login credentials, contact details, and module permissions. From the **Edit Users** screen, a profile can be updated by the Master User or a Designated Admin user. All users have the option to update their individual profile and passwords in the upper-right corner of the **ftwilliam.com** screen by clicking on their Display Name and by selecting Edit Profile.

## FTW User Roles

- **Standard User**

A Standard User has limited access and cannot manage other users or system-wide settings. A Standard User does have the option to update their individual profile and password in the upper-right corner of most **ftwilliam.com** screens by clicking on their Display Name and by selecting Edit Profile.

- **Designated Admin User**

A Designated Admin User can manage users' permission by adding, modifying, and/or deleting other FTW users' contact information and permissions.

- **Master User**

A Master User has the most access to **ftwilliam.com**. This user is generally the FTW user that creates an account with **ftwilliam.com** and should only be assigned to trusted individuals within the organization.

## User Information

A FTW User first needs to be created in order to access the **ftwilliam.com** site. The Master User, or a Designated Admin User, will be able to add or modify other FTW users by filling out the following information:

**First Name:** An optional field for the FTW user's first name.

**Last Name:** An optional field for the FTW user's last name.

**Display Name:** A required field for the FTW user's display name, which will appear in the upper-right corner of the **ftwilliam.com** screen once logged into the site.

**Username:** A required field that will act as the FTW user's username during the login process for **ftwilliam.com**.

**Password:** A required field that will act as the FTW user's password during the login process for **ftwilliam.com**. The password must meet the minimum password complexity requirements:

- Minimum of 8 characters
- At least 1 number and at least 1 special character
- Confirmation does not match or blank
- Current password does not match

**Email:** A required field for FTW users that is used for customer communication and support inquiries.

**Phone:** The user's phone number. This will be used to contact the user for any customer service inquiries, such as a password reset or technical question.

After updating the 'User Information', you will need to click on the 'Update' button in order to save the data to the

ftwilliam.com systems. You may close the profile screen by clicking on the 'Close' button.

## Module Permissions

The '**Module Permissions**' section allows a Designated Admin to grant access to the user for each module purchased.

The following permissions are available for each module:

- **View Only:** Does not allow the user to make changes to any plans or schedules.
- **Edit Only:** Allows the user to view and edit plans and schedules.
- **None:** Does not allow the user to use the specified module.

Users who have a permission of 'None' will not be able to enter that module, and will not be presented with a 'Go' button for the specified module.

## Permissions

The '**Permissions**' section offers a list of permissions which affect the user on a 'global' basis and do not relate to a specific module. The following permissions are available:

- **Design Admin:** Setting this to 'Yes' makes the user a Designated Admin and will allow the user to add and delete users, as well as change the passwords and contact information for all users on the system. Most users will want to leave this set to 'No'.  
Designated Admins can also grant the Designated Admin privilege to other users, as such, this privilege should only be granted to trusted users.
- **May Delete:** Setting this to 'Yes' allows the user to delete companies and plans.
- **May Add:** Setting this to 'Yes' allows the user to add additional companies and plans.

## Permissions Matrix

Here's a quick comparison of what each role can do:

Action	Standard User	Designated Admin	Master User
Access Modules	✓ (based on profile)	✓	✓
Add/Delete Plans	✓ (if granted)	✓ (if granted)	✓
View Divisions	✗	✗	✓
Access Admin Tasks Page	✗	✓	✓
Manage Users	✗	✓	✓
Update User Passwords	✗	✓	✓
Update Plan Admins	✗	✓	✓
Run Reports	✓ (limited)	✓	✓
Upload Company/Plan Data	✗	✓	✓
Access Account Profile Page	✗	✗	✓
Access Divisions Page	✗	✗	✓

## Tips for Admins

- To grant admin access, set “**Designated Admin**” to “**Yes**” in the user’s profile.
- Use the Admin Tasks page to manage users and reset passwords.
- Master Users can access all divisions and account-level settings.

## Home

After log-in, users will be taken to the "Home" page where users can:

- View a list of all company and plans associated with the account
- Add Company
- Add Plan
- Search for a Company and/or Plan
- Access various Batch services
- Access ftwPortal Pro (if part of the account subscription)
- Upload Company and Plan data in mass.
- Review email/technical updates

First-time ftwilliam.com users will need to add a company to get started. To do so, select the "Add Company" button from the home screen. This will redirect to a new window where users can either enter their company and EIN and proceed, or use the EIN lookup to enter the company name and state to locate the EIN.

[Home](#) > [Add Company](#)

### *Add Company*

[Questions about 55AutoFill\\*](#)

Enter the Company name:

Company name:	<input type="text" value="Example Company"/>
Employer tax ID number:	<input type="text" value="123456789"/> <a href="#">EIN Lookup</a>
Division	<input type="text" value="DEFAULT"/> ▼

Once the "Add Company" button is selected, the 55AutoFill feature will ask if users would like to import company information from 5500 form filings where available. Selecting the hyperlink provided will import all available data related to the EIN and plans listed. This information will automatically be imported for your use, even if you did not use our software in any previous year (Patent pending).

## Plan Search / Filter

The screenshot shows a 'Plan Search' window with a light blue header. Below the header are two input fields: 'Company: Name or ID ...' and 'Plan: Name or ID ...'. At the bottom right, there are two buttons: 'Clear All Filters' and 'Advanced'.

The Plan Search box allows quick searches for a Company or Plan using one or a combination of:

- Company Name
- Plan Name
- Company ID
- Plan ID

Partial matches are supported, so typing the first few unique characters of a name will display all matching results, often enough to locate the desired Company or Plan.

For advanced searches, click the **Advanced** button.

This screenshot is identical to the one above, but the 'Advanced' button at the bottom right is highlighted with a red rectangular border.

This provides additional search options, including

- Employer Identification Number (EIN)
- Plan Number
- Plan Type (a drop down menu populates with the different checklist options)
- Plan Year End
- MEP/PEP (a drop down menu populates with the selection of Master, Adopting Plan, Both)
- 5500 Admin
- Document Admin
- Compliance Admin

The advanced search also includes an option to display plans with all modules marked as "No" for "Resp" on the Edit Plan screen. Note: Plans marked as "No" for "Resp" across all modules are hidden from Plan Search results unless the **Show Non-Resp Plans** box is checked.

To hide the **Advanced** search options, click the **Simple** button in the bottom right of the Plan search window.

Plan Search

**Company:**

**Plan:**

Advanced Options

**EIN:**

**Plan Number:**

**Plan Type:**

**Plan Year End:**

**Show Non-Resp Plans:**

**MEP/PEP:**

**5500 Admin:**

**Document Admin:**

**Compliance Admin:**

The large **Search Results** box below the **Plan Search** box offers quick access to software modules for any plan. Use the drop-down menu next to **Edit Plan** or click the **Plan Name** to access the available modules listed below it.

By default, the Search Results box displays all companies and plans. To refine the list, refer to the Plan Search instructions above.

**A. Demo 401(k) Plan (ID: a.demo plan)** ← **Plan Name**

A. Demo Corp (ID: a.demo) ← **Company Name**

▼

|

## Edit Company

From the "Home" screen, select a Company or Plan to access the "Edit Company" screen, purchased modules, or the "Edit Plan" screen. First-time users will need to add a Company and Plan before proceeding. The available plan types depend on the subscriptions with ftwilliam.com.

1. Listings that only show the "Edit Company" button do not have any associated plans, as seen in the 'Sample Company' example in the screenshot below.
2. Clicking on a plan name will expand its details, displaying quick-access buttons for the available modules.

Wolters Kluwer

Select a Plan...

Select a Plan From History...

[Home](#)

**Updates: [\(View All\)](#)**

2024 1099 Form Series Release - 12/19/2024

Plan Search

**Company:**

**Plan:**

Search Results

Plan

1 Sample Company

2 **1 Example Company (ID: PlanID123)**  ▼

1 Example Company (ID: CustID123)

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Users can update Company/Sponsor information (including company/sponsor name, address, etc.) on the Edit Company page. On this page, there is also a box at the top of the page that will also update any future and *unlocked* 5500s and 8955-SSAs or 1099s with updated company/sponsor data for a particular filing year. Be sure to click on "Update" after checking the box to ensure the changes are reflected correctly.

## Edit Plan

Once users have completed any necessary updates to the "Edit Company" screen, an existing plan may be selected from the dropdown menu below the company name or a new plan may either be added via the "Add Plan" link from within the "Company Menu" box.

This will redirect to the "Edit Plan" screen. The "Edit Plan" screen allows users to update the online checklist for plan

documents, if applicable as well as access other modules activated on the account.

Users can change the Plan Name in the ftwilliam.com system from the "Edit Plan" screen. In the "Plan Checklist" box, click on "A. General Information". Users can edit the plan name on Lines 2a and 2b. The system automatically updates the checklist once the user clicks out of the fields.

The screenshot displays the 'Edit Plan' interface. At the top, there is a header with the 'Wolters Kluwer' logo and navigation options like 'Select a Plan...' and 'Go'. Below the header, the breadcrumb trail reads 'Home > Edit Company > Edit Plan'. The main content area is divided into several sections:

- Plan Information:** A table with fields for Company (1 Example Company), Plan (Example Company 401(k) Plan), Checklist (Non-Standardized 401(k) (Adoption Agreement Format) - POST), and Details (EIN: 86-7530932 • PN: 001 • PYE: 12-31).
- Plan Menu:** A list of actions including Convert Plan, Clone Plan, Delete Plan, Show History, Document History, MEP/PEP Options, and Post PPA Reference Guide.
- Plan Modules:** A row of buttons for various modules: Plan Documents, IRS Forms, 5500 Forms (with year dropdowns for 2023 and 2024), 1099-R (with year dropdown for 2024), Compliance, Portal, Proposal, Plan Design, and Distributions. Each button has a 'Yes' or 'No' dropdown and an 'Example' dropdown.
- Plan Checklist:** A section titled 'Plan Checklist - Expand All Applicable / Expand All / Collapse All' with a 'Print' button. It contains a sub-section 'A. GENERAL INFORMATION' with an 'Edit Check Status' button. Under 'A. General', there are three rows: '1. Plan Number' (001), '2a. First line of Plan name' (Example Company 401(k) Plan), and '2b. Second line of Plan name' (empty).

## Show History

On the "Edit Plan" screen, the "Show History" link is a useful feature located below the "Plan Menu" near the upper-right corner of the screen, as highlighted in the image below.

Wolters Kluwer Example Company (ID: PlanID) (Plan Number: 001) Go

Select a Plan From History...

Home > Edit Company > Edit Plan Plan Notes Updates Help

Company: Example Company ID: CustID  
 Plan: Example Company ID: PlanID  
 Checklist: **Misc (1099, 5500 or Compliance)**  
 Details: EIN: 86-7530932 • PN: 001 • PYE: 12-31

Plan Menu

- Convert Plan
- Clone Plan
- Delete Plan
- Show History
- Document History

Plan Modules

Plan Documents	IRS Forms	5500 Forms	1099-R	Compliance	Portal	Proposal	Distributions
Yes	Yes	2022	2022	Yes	Yes		Yes

Plan Checklist - Expand All Applicable / Expand All / Collapse All

A. General Information

Clicking on the "Show History" link opens the "History" screen, shown in the example below. This example displays a plan with 5500 and ftwPortal Pro data only. If a plan document had been added, changes to the plan checklist would also appear here.

This screen records activity details associated with the plan. For example, if the draft screen of a 5500 filing has been viewed, the date and time will be noted as "Viewed." Similarly, if a 5500 return/report is locked, it will appear in the history as "Locked."

Home > Edit Company > Edit Plan > History Plan Notes Updates Help

Company: Example Company ID: CustID  
 Plan: Example Company ID: PlanID  
 Checklist: **Misc (1099, 5500 or Compliance)**  
 Details: EIN: 86-7530932 • PN: 001 • PYE: 12-31

Select Order: Newest To Oldest

User	Type	Module	Document/Area	Date	Note
DavidR	UPDATE	5500		2023-09-19 15:41:18	Locked
Example	UPDATE	Plan Document	Misc-WL	2023-08-31 16:34:19	
Example	UPDATE	Plan Document	Misc-WL	2023-08-31 16:34:08	Converted Checklist/PlanType/ChecklistVer
DavidR	VIEW	5500	5330 - 2022	2023-08-25 10:25:30	
DavidR	EMAIL	Portal		2023-08-25 09:15:10	Example Company Annual Questionnaire R
DavidR	EMAIL	Portal		2023-08-25 09:14:51	Example Company - 12/31/2023 Year End
DavidR	UPDATE	Portal		2023-08-25 09:14:40	CenQuestionnaireUL=Yes;CenSpreadSheet

## Setting Up and Managing Divisions

### What Are Divisions?

Divisions are containers that group companies (Plan Sponsors) together, allowing for customized permissions. This makes it easy to control which users can access specific companies. For example:

- If an employee manages 30 companies, a division can be created for just those companies, granting the employee exclusive access.

**NOTE:** Only the **Master User** on the account can add, edit, or remove divisions.

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## Key Division Setup Locations

Divisions are configured in three areas:

1. **Administrative Tasks > Account Profile:** Enable divisions and set default permissions.
  2. **Divisions:** Add, edit, and move companies between divisions.
  3. **Users:** Assign home divisions and set permissions per division.
- 

## Setting Up Divisions

**NOTE:** Only the **Master User** on the account has access to the Account Profile and Division options.

### Enabling Divisions (Administrative Tasks > Account Profile)

- Click the **Wolters Kluwer Logo** → **Administrative Tasks** → **Account Profile**.
- In the **Company Options** section, set **Use Divisions** to **Yes**.
- Click **Update**.

When divisions are enabled, the system automatically creates a division named **DEFAULT** and assigns all existing companies and users to it.

#### **NOTE:**

- Divisions can be disabled at any time by switching **Use Divisions** back to **No**.
  - If re-enabled, prior settings are restored.
  - Companies and users added while divisions were disabled will be assigned to the first division alphabetically.
- 

## Managing Divisions

To manage divisions, click the **Wolters Kluwer Logo** → **Administrative Tasks** → **Divisions**.

From here, the **Master User** can add, delete, rename, and move companies between divisions, as well as download a list of all companies and their assigned divisions.

### Adding a Division

- Select **Add Division** from the dropdown.
- **Confirm** the desire to add the division
- Name the division within the **Division Edit** section and click **Update**.
- There is no limit to the number of divisions.



## Deleting a Division

- Select the division from the dropdown.
- Click **Delete Division**.
- A division can only be deleted if all companies have been moved to another division.

[Home](#) > Edit Divisions

Division A ▼ **Delete Division** Help

*Before creating divisions, please set default permissions for 'Guest' Divisions in the [Account Profile](#) page.*

### Download Division List

- [Excel/CSV](#)

### Division Edit

Division Description:

### Move Companies to another Division

There are no companies in this division.

## Renaming a Division

- Select the division from the dropdown.
- In **Division Description**, enter the new name.
- Click **Update**.

Division A  [Help](#)

**Before creating divisions, please set default permissions for 'Guest' Divisions in the [Account Profile](#) page.**

### Download Division List

- [Excel/CSV](#)

### Division Edit

Division Description:

### Move Companies to another Division

There are no companies in this division.

## Moving Companies Between Divisions

- Select the division containing the companies to move.
- Hold **Ctrl** and click to select multiple companies.
- Choose the destination division from the dropdown.
- Click **Move**.

[Home](#) > Edit Divisions

DEFAULT  [Help](#)

**Before creating divisions, please set default permissions for 'Guest' Divisions in the [Account Profile](#) page.**

### Download Division List

- [Excel/CSV](#)

### Division Edit

Division Description:

### Move Companies to another Division

.New Plan

1 Example Company

1099 Example Plan

5330 Test Company

ACA

ACA test upload

DCG Example Company

Example Adopting Employer Name| Test

Testing Confirmations

The Final Countdown

Division ABC

## Guest Divisions


Users can belong to both a **Home Division** and **Guest Divisions**.

- Adding division permissions makes a user part of the guest division.
- This allows access to multiple divisions while maintaining distinct permissions.

## Setting Division Permissions

To set permissions, click **Wolters Kluwer Logo** → **Administrative Tasks** → **Users**

Permissions control which divisions and modules users can access. Users with **Designated Admin** permissions set to yes, may alter any users permission and guest division permissions.

Permissions	
Designated Admin	Yes ▾
May Delete	Yes ▾
May Add	Yes ▾
Can Edit Plan IDs	▾
Custom Reports	Read Only ▾ 
Can Edit PDS Templates	No ▾

## Configuring Division Permissions

- From the **Users** screen, select the desired user from the dropdown.
- In the **Divisions Menu**:
  - The **Home Division** for the user is displayed in the **top right corner**.
    - If the home division is altered, be sure to select the update button prior to making additional permission changes.
  - All permissions associated with that division are displayed on the screen.
- Configure the following permissions:
  - **Module Permissions**:
    - Apply to specific sections of the software.
    - Each module has three levels:
      - **Edit**: Full access to make changes.
      - **View Only**: Read-only access.
      - **None**: No access.
    - Based on subscription, Modules include:
      - **Retirement Documents**
      - **Welfare Documents**
      - **Non-Qualified Documents**
      - **IRS Forms**
      - **1099 Forms**
      - **5500 Forms**
        - **8955-SSA Forms Package** (*inherits the most restrictive permissions set on the 5500 module.*)
      - **5500 Portal**
      - **ACA Forms**
      - **Compliance- DB** (*Defined Benefit*)
      - **Compliance -DC** (*Defined Contribution*)
      - **Portal**
      - **Proposal- DB** (*Defined Benefit*)
      - **Proposal -DC** (*Defined Contribution*)
      - **Distributions**
      - **Plan Design Summary**
    - **May Add/May Delete**:
      - Special privileges that allow users to add or remove companies in the **Home Division**.

User, Example (Example) ▾

Delete User

[Help](#)[Divisions Help](#)[Download User Report](#)

User Information	
First Name	<input type="text" value="Example"/>
Last Name	<input type="text" value="User"/>
Display Name	<input type="text" value="ExampleUser"/>
Username	<input type="text" value="Example"/>
Password	<input type="password"/>
Confirm Password	<input type="password"/>
Email	<input type="text" value="exampleuser@email.com"/>
Phone Number	<input type="text" value="555.555.1234"/>
Notes:	<input type="text"/>
Compliance Trainer No	

Module Permissions	
Retirement Documents	<input type="text" value="Edit"/> ▾
Welfare Documents	<input type="text" value="Edit"/> ▾
Nonqualified Documents	<input type="text" value="Edit"/> ▾
IRS Forms	<input type="text" value="Edit"/> ▾
1099 Forms	<input type="text" value="Edit"/> ▾
5500 Forms Package	<input type="text" value="Edit"/> ▾
8955-SSA Forms Package	<input type="text" value="Edit"/> ▾
5500 Portal	<input type="text" value="Edit"/> ▾
ACA Forms	<input type="text" value="Edit"/> ▾
Compliance - DB	<input type="text" value="Edit"/> ▾
Compliance - DC	<input type="text" value="Edit"/> ▾
Portal	<input type="text" value="Edit"/> ▾
Proposal - DB	<input type="text" value="Edit"/> ▾
Proposal - DC	<input type="text" value="Edit"/> ▾
Distributions	<input type="text" value="Edit"/> ▾
Plan Design Summary	<input type="text" value="Edit"/> ▾

Divisions	
Home Division	<input type="text" value="DEFAULT"/> ▾
<a href="#">Edit Guest Division Permissions</a>	

Permissions	
Designated Admin	<input type="text" value="Yes"/> ▾
May Delete	<input type="text" value="Yes"/> ▾
May Add	<input type="text" value="Yes"/> ▾
Can Edit Plan IDs	<input type="text" value="Yes"/> ▾
Custom Reports	<input type="text" value="Admin"/> ▾
Can Edit PDS Templates	<input type="text" value="No"/> ▾

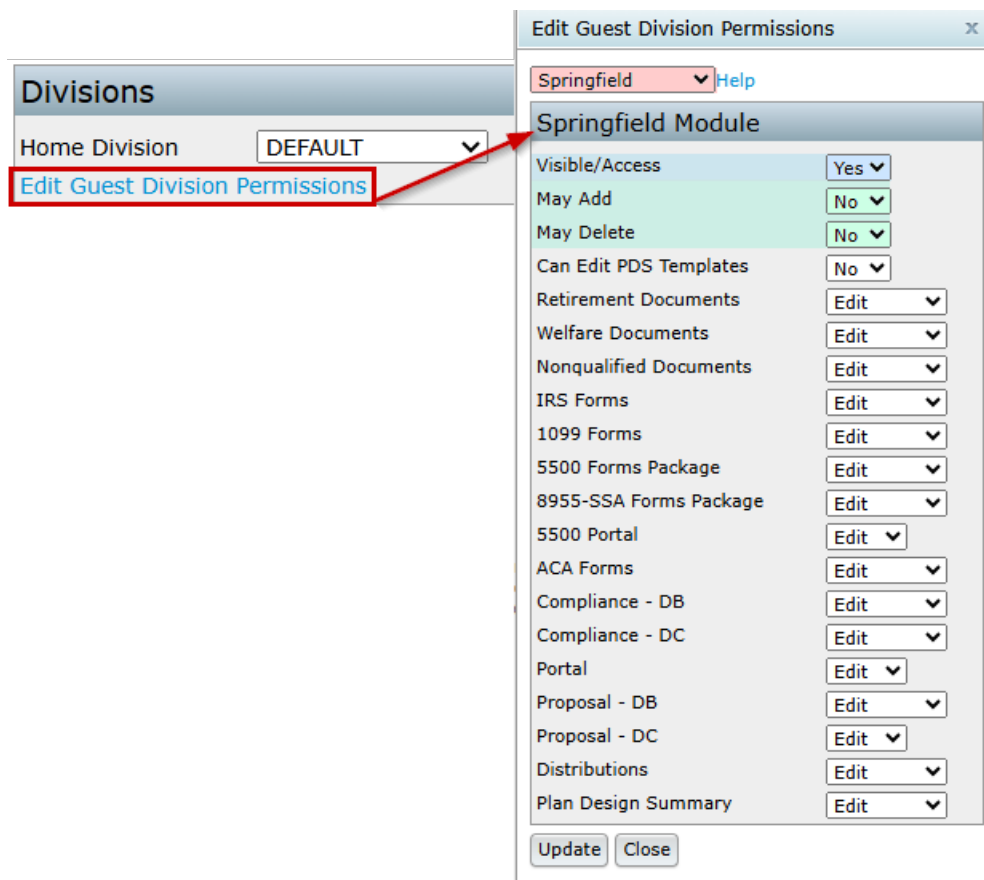
Note: Revised permissions will not take effect until the next time the user logs in to the system. If the user is currently logged into the system, they will need to log out and log back in for the permission changes to take effect.

Note: You will be logged out if you change your own username. Please log back in with new username.

## Edit Guest Division Permissions

The **Edit Guest Division Permissions** link feature allows managing access to additional divisions beyond a user's home division.

- From the **Divisions Menu**, click **Edit Guest Division Permissions**.
- Select the **Guest Division** to modify from the dropdown.
- Configure the following settings:
  - **Visible:**
    - **Yes:** Grants access to the companies and plans in the division.
    - **No:** Hides the division from the user.
      - Companies in hidden divisions will not appear in the **Select Company** dropdown.
      - Users cannot access any plans or data for that division.
      - **Per-module permissions** cannot be set if **Visible** is set to **No**.
  - **May Add/May Delete:**
    - Grants privileges to add or remove companies in guest divisions.
  - **Module Permissions:**
    - Set to **Edit**, **View Only**, or **None** for each subscribed module.
- Click **Update** → **Close** when done.



## Division Permissions & Hierarchy

Permissions are applied from **most specific** to **least specific** in the following order:

1. **Guest Division Permissions** (Most Specific)
2. **User-Level Permissions**
3. **Default Permissions** (Least Specific)

### Guest Division Permissions (Highest Priority)

Guest Division Permissions **always take precedence** over all other permissions.

- If a user is assigned permissions for a **Guest Division**, those settings override both **User-Level** and **Default Permissions**.
- This ensures that a user has the correct access for specific divisions, regardless of their **Home Division** settings.

#### Example:

A user has:

- **"View Only"** access in their **Home Division (Division A)**.
- **"Edit"** access for **Division B** as a **Guest Division**.
- When working in **Division B**, the **Guest Division** permissions apply, allowing them to **Edit** even though their

Home Division only allows viewing.

## User-Level Permissions

User-Level Permissions are applied when a user has been granted **specific** permissions for a **Home Division** or **additional Guest Divisions**.

- **User-Level Permissions** override **Default Permissions**, but not **Guest Division Permissions**.
- A user's **Home Division** is displayed in the **top right-hand corner of the Divisions menu**, along with their associated permissions.

### Example:

A user has:

- **"Edit"** access in their **Home Division (Division A)**.
- **Default Permissions** set to **"None"**.
- When accessing **Division A**, the **User-Level Permission** applies, allowing them to **Edit**, even though the Default Permission is set to **"None"**.

## Default Permissions & The DEFAULT Division

Default Permissions are the **least specific** and only apply when:

- A user has **no Guest Division or User-Level Permissions assigned**.
- The **DEFAULT Division** settings from **Company Options** are used.

When divisions are enabled, the system automatically creates a **DEFAULT Division** and assigns all existing companies and users to it. **Company Options** settings are then applied to determine module-level access.

Company Options

Brand Name:	Retirement Plans-R-Us	
Time out in minutes:	120	
Default IRS representative:	Name, Example ▾	
Use Divisions	Yes ▾ <a href="#">Help</a>	
Default Permission for "Guest" Divisions	Visible/Access	Yes ▾
	Retirement Documents	Edit ▾
	Welfare Documents	Edit ▾
	Nonqualified Documents	Edit ▾
	IRS Forms	Edit ▾
	1099 Forms	Edit ▾
	5500 Forms Package	Edit ▾
	8955-SSA Forms Package	Edit ▾
5500 Portal	Edit ▾	

Update

- If no division-specific permissions exist, the system will use the **Company Options** settings for each module.
- If specific permissions are assigned, they override the **DEFAULT Division** settings.

**Example:**

- In **Company Options**, the **5500 Forms module** is set to:
  - **Edit:** Yes
  - **View Only:** No
  - **None:** No
- Since no division-specific permissions exist, all users in the **DEFAULT Division** will have "**Edit**" access to **5500 Forms**.
- If a user is later assigned **Guest Division Permissions** or **User-Level Permissions**, those will override the **DEFAULT Division** settings.

## Key Takeaways

- ✓ **Guest Division Permissions** always take priority over **User-Level** and **Default Permissions**.
- ✓ **User-Level Permissions** apply only when a user has specific access assigned to a division.
- ✓ **Default Permissions** are used only when no other permissions exist and follow the **Company Options** settings.

---

## Sample Configurations and Examples

### Example 1: Dedicated 5500 Division

In this scenario, several employees manage their own set of plan documents, while a separate employee handles **5500** filings for all companies.

**Solution:** Create **ten divisions**—one for each employee managing documents.

- Assign **full access** to each employee for their respective division.
- **Restrict 5500 permissions** from these employees.
- Grant the **5500 employee** access only to the 5500 Forms across all ten divisions.

**Outcome:**

- Document employees can manage only their assigned companies.
- The 5500 employee can access and file **5500 forms** without document-related permissions.

### Example 2: Separate Offices

A company has three offices: **Minneapolis, Chicago, and New York**, each managing its own companies individually. Most users do not need access to other office data.

**Solution:**

- Create **three divisions**—one for each office.
- Set the **default "Visible" permission to "No"** to restrict access across offices.
- Grant users **full access** to their own division only.
- For exceptions, add **Guest Division permissions** to allow cross-office access.

**Outcome:**

- Users can only access their office's companies by default.
- Selected users with **Guest Division permissions** can access multiple offices.
- If a user transfers offices, simply **change their Home Division** to match their new location.

**Example 3: Advanced Configuration**

For companies with **complex access needs**, divisions can be configured with granular permissions.

**Scenario:**

The company subscribes to:

- **Retirement Plan Document Package**
- **5500 Forms Package**
- **IRS Forms Package**

There are:

- **Two divisions:** Midwest and Northeast
- **Four users:** John, Jane, Sam, and Mary

**User Permissions Overview**

User	Home Division	5500 Forms	IRS Forms	Retirement Documents	Guest Divisions
John	Midwest	Edit	View Only	None	None
Jane	Midwest	View Only	View Only	View Only	Northeast
Sam	Northeast	None	Edit	Edit	Midwest
Mary	Northeast	None	Edit	Northeast	Midwest

**Default Permissions Applied When No User-Level or Guest Division Permissions Exist**

Visible	5500 Forms	IRS Forms	Retirement Documents
Yes	Edit	View Only	None

**Divisions and Assigned Companies**

Midwest Division	Northeast Division
Pottery Inc.	West Lake Marathon Association
Milwaukee Electric and Telephone LLC	Grappling Hook Design
Colorful Markers	

**Permissions Example by Company and User**

Company/User	Select Company	View Retirement Documents	Edit Retirement Documents	View 5500 Forms	Edit 5500 Forms	View IRS Forms	Edit IRS Forms
<b>Pottery Inc.</b>							
John	?	?	?	?	?	?	?
Jane	?	?	?	?	?	?	?
Sam	?	?	?	?	?	?	?
Mary	?	?	?	?	?	?	?
<b>Milwaukee Electric &amp; Telephone LLC</b>							
John	?	?	?	?	?	?	?
Jane	?	?	?	?	?	?	?
Sam	?	?	?	?	?	?	?
Mary	?	?	?	?	?	?	?
<b>Colorful Markers</b>							
John	?	?	?	?	?	?	?
Jane	?	?	?	?	?	?	?
Sam	?	?	?	?	?	?	?
Mary	?	?	?	?	?	?	?
<b>West Lake Marathon Association</b>							
John	?	?	?	?	?	?	?
Jane	?	?	?	?	?	?	?
Sam	?	?	?	?	?	?	?
Mary	?	?	?	?	?	?	?
<b>Grappling Hook Design</b>							
John	?	?	?	?	?	?	?
Jane	?	?	?	?	?	?	?
Sam	?	?	?	?	?	?	?
Mary	?	?	?	?	?	?	?

Legend	
Allowed by Home or Guest Division	?
Denied by Home or Guest Division	?
Allowed by Default	?
Denied by Default	?

## How to Reset Your FTW Password

If you've forgotten your password, follow these steps to reset it:

### Step 1: Enter Company Code and Username

To begin the reset process:

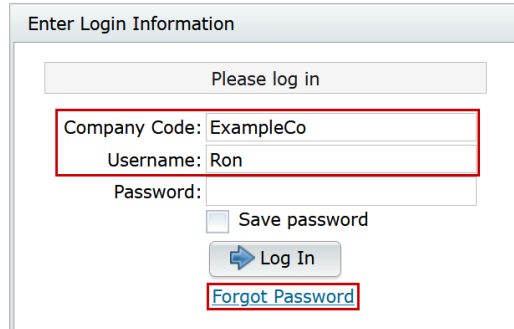
- Go to the login screen.
- Enter your **Company Code** and **Username**.

These fields are required to confirm your association with an FTW account. If either is missing, you'll receive an error

message and cannot proceed.

**Important:** support@ftwilliam.com cannot provide your Company Code or Username. If you're unsure of these fields, please contact an administrator for your account.

Once entered, click the **Forgot Password** link to continue.

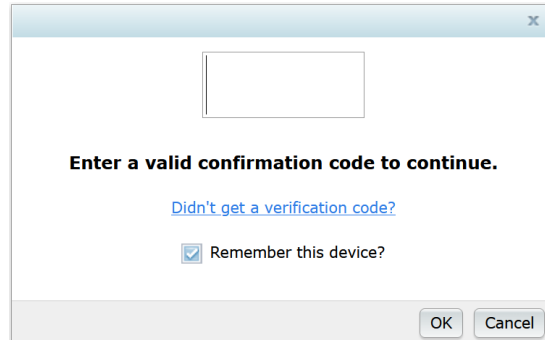


## Step 2: Receive Verification Code

A 5 digit verification code will be sent to the **phone number or email** on file for your account. If both are listed, the code will default to your phone number.

- The code is valid for **15 minutes**.

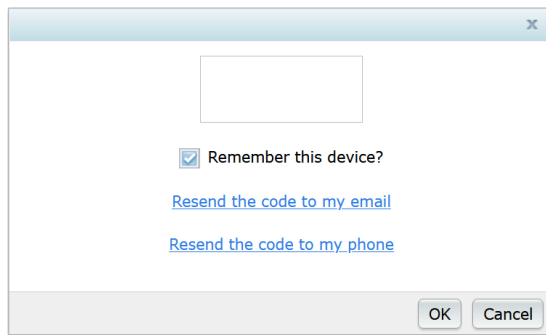
You will be redirected to a page to enter the code. \*If you don't receive the code, click the '**Didn't get a verification code?**' hyperlink.



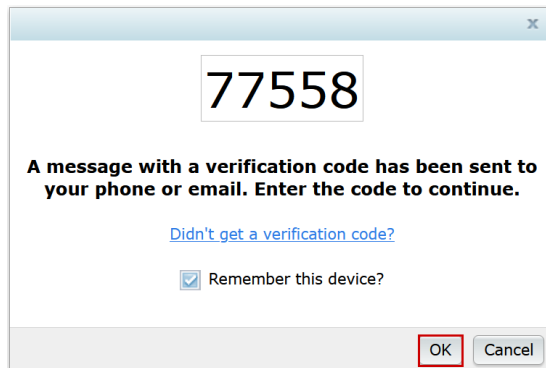
You'll be given the option to resend the code. Choose one of the following:

- **Resend the code to your email** - Sends the verification code to the email address listed in your FTW account profile.
- **Resend the code to your phone number** - Sends the verification code to the phone number listed in your FTW account profile, if present. If your account does not have a phone number listed, a **No phone number on record** error message will appear.

If this option is selected and you do not receive either the validation code or error message, it's possible that a landline is listed in your account profile. In that case, select **Resend the code to my email** instead.

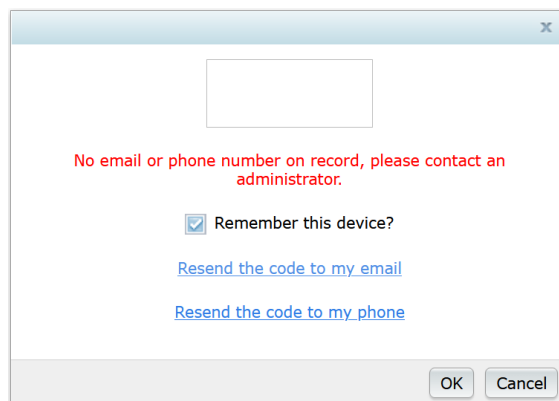


Once you receive and enter the 5 digit verification code select **OK**.



**NOTE: If neither an email address or phone number is listed in your account profile, you will receive the following error message.**

It is suggested that you reach out to a manager or internal contact with administrative privileges in ftwilliam.com to review your account profile and make updates as **support@ftwilliam.com** will be unable to send a manual password reset if the e-mail address is missing.



### Step 3: Create a New Password

You'll be prompted to enter a new password.

Unless otherwise specified, your password must meet the following criteria:

- At least **8 characters** long
- Include at least **1 number**

- Include at least **1 letter**
- Include at least **1 special character**

**NOTE:** If your company has set up alternative password restrictions, the password criteria will be listed on the screen instead of the default criteria.

After entering and confirming your new password, you'll be redirected to the login screen where it indicates your password has been reset. Please enter your new password to access your account.

## FTW Password Reset MFA Troubleshooting Guide

If you are having trouble receiving your password reset code or email, please follow the steps below based on the method you are using.

### Text Message Troubleshooting

- **SMS Compatible Device:** Ensure your device can receive SMS messages and is not a business/landline.
- **Check Signal Strength:** Ensure your device has a strong cellular connection.
- **Refresh Your Connection:** Toggle **Airplane Mode** on and off to reset your network.
- **Request a New Code:** Sometimes there's a delay—try requesting the code again.
- **Restart Your Device:** A quick restart can resolve minor issues.
- **Disable VPN:** If you're using a VPN, turn it off as it may interfere with message delivery.
- **Review Text Message Settings**
  - Turn off **Do Not Disturb** mode.
  - Ensure **Filter Unknown Senders** is disabled or that the text are not going to a **Spam & blocked** text folder.
  - Check your **Blocked Numbers** list to confirm **844-910-0193** isn't blocked.

## Email Troubleshooting

- **Wait a few minutes:** Sometimes there can be a slight delay in receiving the email.
- **Check your spam or junk folder:** The email may have been mistakenly filtered.
- **Verify the email address:** Double-check for typos in the email address in your account profile.
- **Email forwarding:** Forwarding can disrupt authentication protocols and cause issues with password reset emails.
- **Add the sender to your safe list:** Some email providers or corporate domains may block emails from certain senders.
  - Add [donotreply@ftwilliam.com](mailto:donotreply@ftwilliam.com) to your trusted list.

## Authenticator App Troubleshooting

- **Open the Authenticator App:** Locate your ftwilliam account entry and retrieve the current verification code.
- **Verify Device Date & Time Settings:** Ensure your device date and time are set to automatic, as incorrect settings can cause codes to fail.
- **Ensure the Authentication App is Up to Date:** If the application has available updates, ensure the application is up to date. You may need to uninstall and reinstall the application.
- **Check Notification Settings (if applicable):** Ensure notifications are enabled and Do Not Disturb or Focus modes are turned off.
- **Restart Your Device:** Restart your device to resolve temporary issues.
- **Disable VPN:** Turn off any VPN that may interfere with authentication.

## Important

- Password reset emails come from [donotreply@ftwilliam.com](mailto:donotreply@ftwilliam.com).
- Reset codes are sent via text from **844-910-0193**.
- Authenticator apps generate codes directly on your device and do not rely on email or text delivery. If you do not see a code or cannot access the app, use another MFA method or contact your administrator for assistance.

## Account Profile- Multi-Factor Authentication (MFA) FAQs

### Multi-Factor Authentication (MFA) FAQs

- Q1: Is the MFA a requirement?
- Q2: I do not see Account Profile under my login when I click on the Wolters Kluwer Logo > Administrative Tasks.
- Q3: Can we only add this for only our firm's users, or do Portal Users have to have this feature as well?
- Q4: Who is considered a "Standard User"? Who is considered a "Portal User"?
- Q5: Is it possible to request only specific Users/ Portal Users be required to use the MFA, or is it an "all on" or "all off" feature?
- Q6: Will our clients that use single sign on via PensionPro be affected by the MFA?
- Q7: Many of our Portal Users and FTW Users only have emails in their profiles, no cell phone numbers. Would that be a problem for MFA?
- Q8: Where are the phone numbers and email addresses for this purpose stored? Is this information that we can see, or is it stored internally?
- Q9: What if a user is not receiving a PIN to their cell phone or e-mail? How do we get him/her into the portal?
- Q10: What will our Clients see when they log in for the first time?
- Q11: Is there an authenticator app option available for MFA as the Primary Method?
- Q12: What will Users/Clients see when they log in for the first time when the Primary Method is Authenticator

App?

- [Q13: What happens if I can't access my authenticator app and don't have a backup method set up?](#)

**Note:** While users may only use two factors during login, the system supports multiple authentication methods. For consistency, this feature is referred to as Multi-Factor Authentication (MFA).

### Q1: Is the MFA a requirement? [Top](#)

No. Enabling MFA is an **optional** feature for all user types.

### Q2: I do not see Account Profile under my login when I click on the Wolters Kluwer Logo > Administrative Tasks. [Top](#)

Only the **Master User** on the account can access Account Profile and configure Multi-Factor Authentication settings. If you do not see this option, please contact the Master User on the account for assistance.

### Q3: Can we add this for only our firm's users, or do Portal Users have to have this feature as well? [Top](#)

You can choose how MFA is applied. It can be enabled for:

- Standard Users only
- Portal Users only
- DTS Participant Portal Users only
- Any combination of the above

**Multi-Factor Authentication - 2FA FAQs**

Enable Multi-Factor Authentication for standard users:	<input checked="" type="checkbox"/>
Enable Multi-Factor Authentication for portal users:	<input checked="" type="checkbox"/>
Enable Multi-Factor Authentication for DTS participant portal users:	<input checked="" type="checkbox"/>
Primary Method:	<input type="text" value="SMS"/>
Use email backup:	<input type="text" value="Yes"/>

**Note: If you select No, you will be required to contact the Master User if your primary authentication method becomes unavailable.**

### Q4: Who is considered a "Standard User"? Who is considered a "Portal User"? [Top](#)

- **Standard User:** A member of your firm who logs directly into the ftwilliam.com software.
- **Portal User:** Your client who accesses the Portal to sign documents, e-file 5500s, upload files, etc.
- **DTS Participant Portal User:** A plan participant who logs into the DTS Participant Portal to view plan information or complete participant-related tasks.

### Q5: Is it possible to request only specific Users/ Portal Users be required to use the MFA, or is it an "all on" or "all off" feature? [Top](#)

Currently, MFA is an **all-or-nothing** setting. You cannot enable it for individual users. We are exploring options for more granular control in the future, but there is no timeline yet.

**Q6: Will our clients that use single sign-on via PensionPro be affected by the MFA? [Top](#)**

No. MFA does not impact clients using PensionPro single sign-on. It only applies to those logging directly into the Portal.

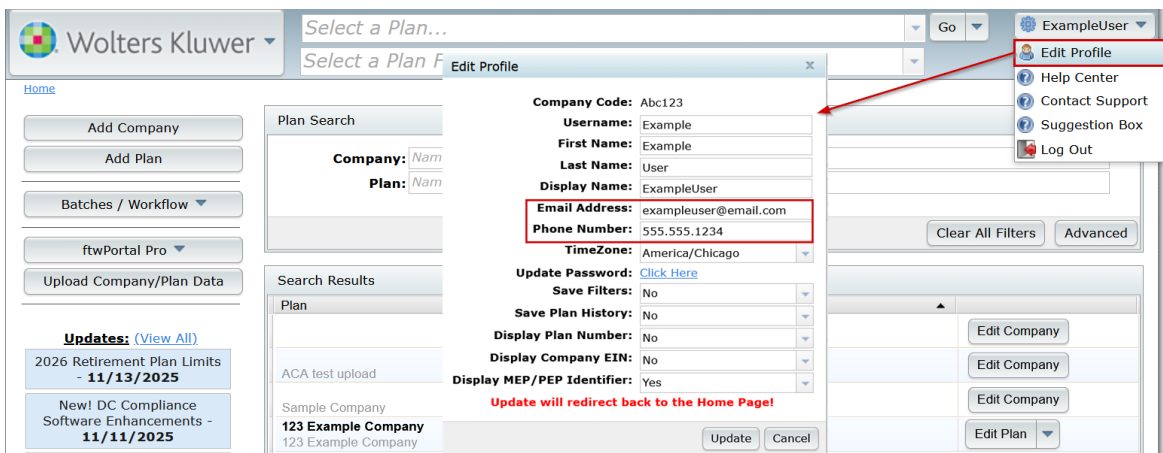
**Q7: Many of our Portal Users and FTW Users only have emails in their profiles, no cell phone numbers. Would that be a problem for MFA? [Top](#)**

No problem. Users can verify using email if **email backup is enabled** on their account. Phone numbers are optional unless SMS is selected as the primary verification method. We strongly recommend all users have a valid email address on file.

**Q8: Where are the phone numbers and email addresses for this purpose stored? Is this information that we can see, or is it stored internally somehow? [Top](#)**

Yes, you can view this information:

- **By Standard Users:**
  - Users can view their own details from within the **Edit Profile** link (click your name in the upper-right corner).



- **By Admins (Designated Admins or the Master User)**
  - Users with Administrative privileges can view all user details under **WK Logo > Administrative Tasks > Users**.

User, Example (Example) ▾ Delete User [Help](#)

### User Information

First Name	<input type="text" value="Example"/>
Last Name	<input type="text" value="User"/>
Display Name	<input type="text" value="ExampleUser"/>
Username	<input type="text" value="Example"/>
Password	<input type="password"/>
Confirm Password	<input type="password"/>
Email	<input type="text" value="exampleuser@email.com"/>
Phone Number	<input type="text" value="555.555.1234"/>
Notes:	<input type="text"/>
Compliance Trainer	No

- To View Portal Users:

- Details are stored in the **Edit Portal User Form** under the **User Info** tab.

### Edit Portal User

Select User: **Joe Smith (JoeSmith123)** [View](#) [Add](#) [Add Existing](#) [Delete](#)

**User Info** | [Messaging](#)

Tabs for Plan:  [Add](#) [Delete](#)

Confirm Password:\*\*

Main Contact Type: **Financial Advisor I** [Edit](#)

Add Contact Types: None [Select Contact Types](#)

\*\*For security purposes passwords are not displayed on this screen. Password must be at least 8 characters, must contain a letter, a number, and one special character.

#### Contact Information

Email: **email@email.com** [Email](#)

Address Line 1:

Address Line 2:

City:

State:

Zip:

Phone: **555.555.5555**

Fax:

[Edit Contact Types](#)

[Save Tab](#)

[Help](#) [Close](#)

**Q9: What if a user is not receiving a verification code to their cell phone or e-mail? How do we get them into the portal? [Top](#)**

Try the following steps:

- Confirm that an email address and/or phone number is listed in the user's profile
- If one delivery method fails, use the other (for example, email instead of phone)
- Ensure contact information is up to date (see Q8)

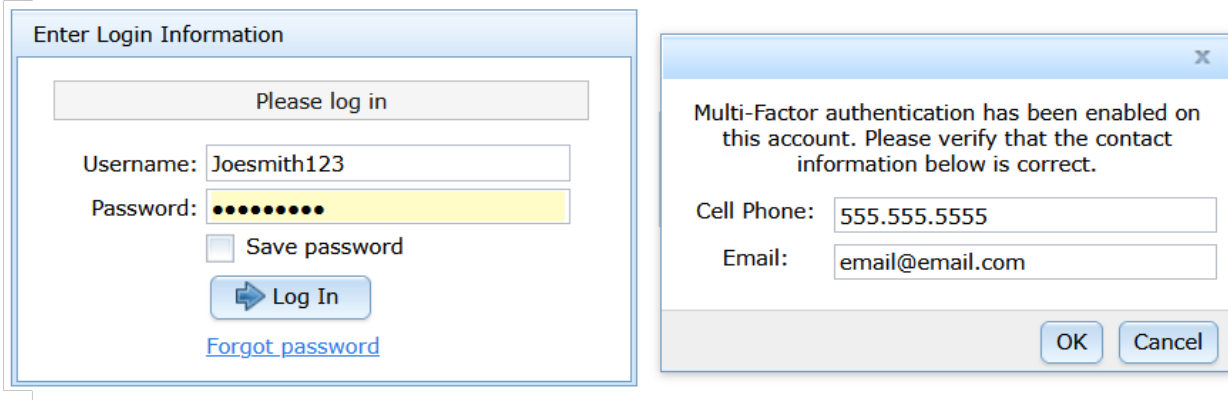
If the user cannot receive a verification code and does not have a backup method configured, they must contact their **plan administrator** to regain access.

**Q10: What will our Clients see when they log in for the first time when the Primary Method is SMS or Email? [Top](#)**

When MFA is enabled, the first login looks like this:

- **Log in and confirm details**

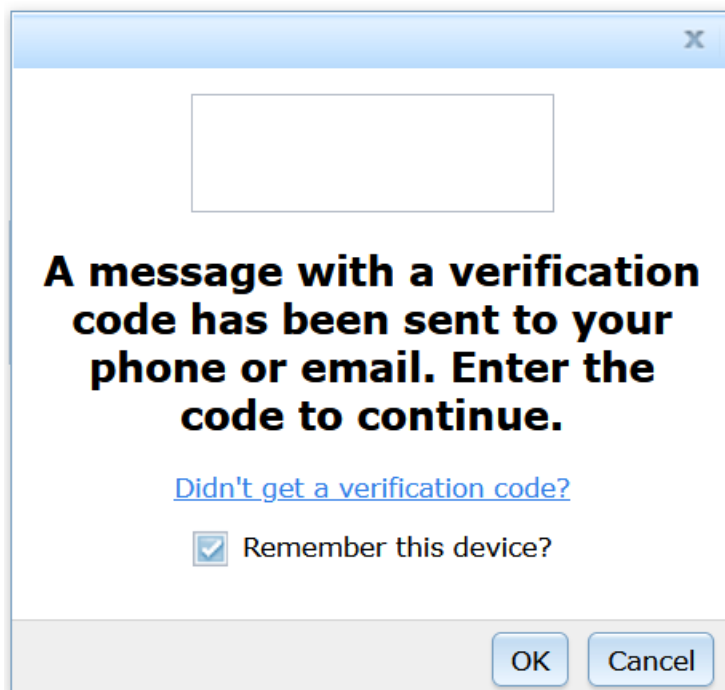
Clients enter their username and password, then immediately verify their email and/or phone number on the next screen.



- **Receive and enter the security code**

A one-time code is sent by text or email.

- The code is valid for **15 minutes**.
- After entering the code, they proceed as normal.



Email details:

- Standard Users and 5500-only Portal Users: Emails come from donotreply@ftwilliam.com.
- Full Portal subscribers: Emails use the settings configured under Global Email Settings > Notifications.

**Q11: Is there an authenticator app option available for MFA as the Primary Method?**[Top](#)

Yes. When MFA is enabled, the Master User can configure the authenticator app in the Account Profile as the Primary Method for the entire company. This setting applies to all users included in the MFA configuration.

Multi-Factor Authentication - [2FA FAQs](#)

Enable Multi-Factor Authentication for standard users:	<input checked="" type="checkbox"/>
Enable Multi-Factor Authentication for portal users:	<input checked="" type="checkbox"/>
Enable Multi-Factor Authentication for DTS participant portal users:	<input type="checkbox"/>
Primary Method:	Authenticator App ▾
Use email backup:	Yes ▾

**Note:** If you select No, you will be required to contact the Master User if your primary authentication method becomes unavailable.

[Update](#)

**Q12: What will Users/Clients see when they log in for the first time when the Primary Method is Authenticator App?** [Top](#)

When MFA is enabled and the Primary Method is Authenticator App, the first login looks like this:

**Log in and begin verification**

Users/Clients enter their username and password, then are prompted to verify their cell phone and/or email

Enter Login Information

Please log in

Username:

Password:

Save password

[Log In](#)

[Forgot password](#)

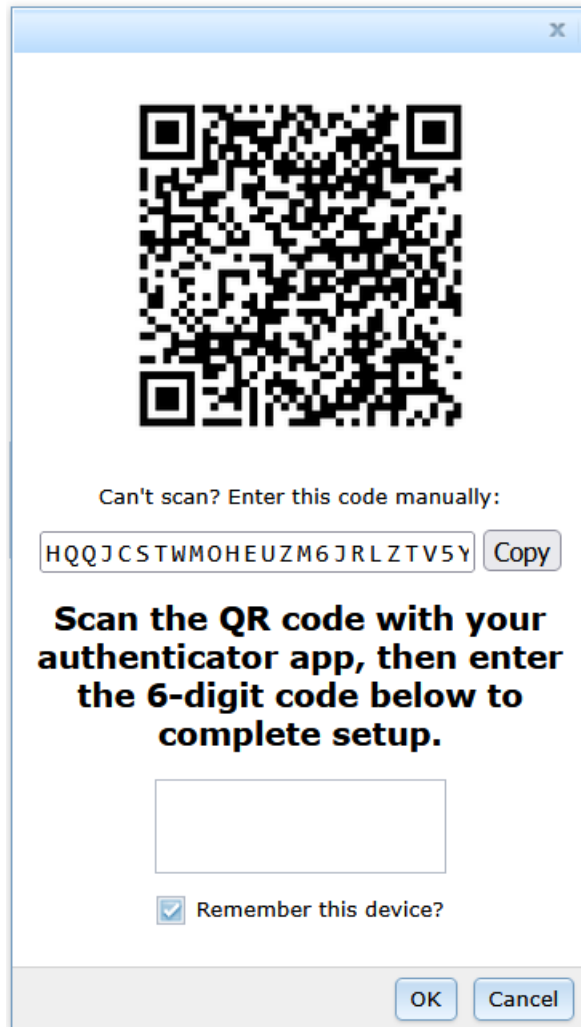
Multi-Factor authentication has been enabled on this account. Please verify that the contact information below is correct.

Cell Phone:

Email:

[OK](#) [Cancel](#)

Once 'OK' has been clicked, then they are prompted to set up and verify using the authenticator app on the next screen.



- **Scan the QR code**
  - A QR code is displayed on the screen.
  - Clients open their authenticator app and scan the QR code to add the account.
- **Enter the security code**
  - Once the account is added, the authenticator app generates a time-based security code.
  - The code refreshes automatically at regular intervals.
  - After entering the code, users/clients proceed as normal.

### Q13: What happens if I can't access my authenticator app and don't have a backup method set up?[Top](#)

If you cannot access your authenticator app and do not have email backup enabled, you will not be able to log in. In this situation, please contact your Master User on the account for assistance.

To help prevent this, all users are prompted to verify their contact information upon first login after MFA is enabled and should ensure an email address is on file.

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