

Discretionary Amendment Process

03/17/2026 3:01 pm CDT

Follow the steps below to prepare, customize, and save a discretionary plan amendment using the Amendment template. The Amendment template will include the following documents:

- **Consent:** If required by the employer, this section provides a consent form for necessary approvals of changes made to the retirement plan.
- **Amendment:** This section details the specific plan changes being made to the plan document.
- **Summary of Material Modifications (SMM):** This section summarizes the changes for participant communication.

1. Make updates to the Plan Checklist on the Edit Plan page.
2. Run edit checks to ensure your changes meet all requirements.
3. Click on the Plan Documents button to access the print Plan Documents page.

Home > Edit Company > Edit Plan Plan Notes Help

Company: Sample Company ID: 555JT
Plan: Sample Company 401(k) Plan ID:
Checklist: **Non-Standardized 401(k) (Adoption Agreement Format) - POST**
Details: EIN: 99-9999999 • PN: 001 • PYE: 12-31

Plan Menu

- Convert Plan
- Clone Plan
- Delete Plan
- Show History
- Document History
- MEP/PEP Options
- Post PPA Reference Guide
- Archive Plan

Plan Modules

Plan Documents	IRS Forms	5500 Forms	1099-R	Compliance	Portal	Proposal	Plan Design	Distributions
Yes	Yes	2025	2025	Yes	Yes		Yes	Yes

1 Plan Checklist - Expand All Applicable / Expand All / Collapse All 2 Edit Check All Status:

4. Select Word as your document format under the Plan Document Menu to allow for editing and customization.

Plan Documents Menu

ftwPro Amend E-Signed Docs

- 4 • Document Format: Word
- Print IRS Letter for This Plan (Other Plans)
- Global Document Print Settings
- DocPrint
- Edit Filenames: Level 1 | Level 2
- Override Global Filename
- RK Form Type: None

5. Click on the "Amendment" link to generate your discretionary plan amendment.

Model/Sample Amendments/Agreements

- LTPT Supplemental - Annual Notice
- LTPT Supplemental - SPD
- Consent
- Amendment 5
- Cease Safe Harbor Amendment
- Cease Safe Harbor Amendment - Spanish
- Termination Kit non MP

6. Customize the Consent, Amendment, and SMM sections to meet the specific needs of your plan and organization.

NOTE: For pre-approved documents, we generally recommend copying and pasting the language from an existing adoption agreement or plan document into the amendment template to help ensure you do not modify the pre-approved language.

7. Review the completed amendment document for accuracy. Save the file to your computer/network for distribution according to your organization's procedures.

Sample Amendments

If needed, we offer certain sample amendments, such as those for plan termination or to add or remove optional features. Depending on the plan's provisions, some available sample templates are:

- Short Plan Year Amendment
- Cease Safe Harbor Amendment
- Safe Harbor Non-elective Amendment under SECURE
 - For details on this amendment see our [Safe Harbor Non-Elective Amendment Q&A](#) document.
- Termination Kit