



Document System Version 1.40 Update Release Notes

DS 1.40

DS Version 1.40.0000

March 10, 2023

We are pleased to announce version 1.40 of the DATAIR Document System is available for download. Many changes and enhancements have been added to this update. Highlights are listed below.

A Database Update is required

Retirement Documents Highlights

- ◆ 2022 Sponsor Reporting is included in this release. See the Sponsor Reporting Instructions included with this release for details on reporting and deadlines.
- ◆ NEW! 2022 Secure Act and Cares Act Good Faith Amendment for Profit Sharing
- ◆ Post PPA DC Beneficiary Form has been changed to the PPA format for better readability
- ◆ Post PPA Trust Agreement for Profit Sharing, Money Purchase, and 401k corrected
- ◆ 2022 Termination Amendment has been added to Batch Print for Defined Benefit and Cash Balance plans
- ◆ Post PPA Trust Agreement – corrected to include a cover page and table of contents
- ◆ 2022 401k SECURE / Cares Act Amendment corrected the checklist to keep the selection of 3c.1 when leave the checklist and go back in
- ◆ Profit Sharing and Money Purchase SPD - removed question about "What is an automatic contribution?"
- ◆ Post PPA SPD enhanced language for In-Service ROTH distributions
- ◆ Post PPA Loan Policy corrected for missing refinancing language
- ◆ Send to DATAIR update

Cafeteria Plan Documents

Cafeteria Plan Document:

- ◆ No Changes with this release



Document System Version 1.38e Update Release Notes

DS 1.38e

DS Version 1.38.0500

November 18, 2022

We are pleased to announce version 1.38e of the DATAIR Document System is available for download. Many changes and enhancements have been added to this update. Highlights are listed below.

A Database Update is required

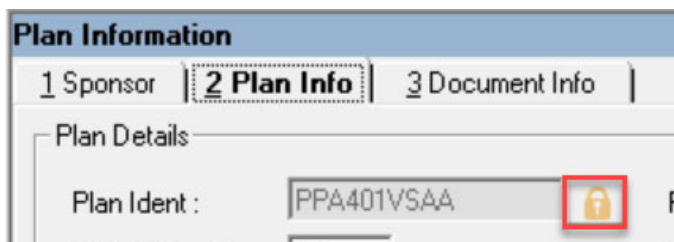
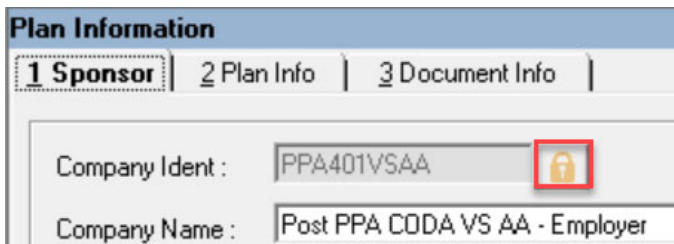
Retirement Documents Highlights

- ◆ COLA Limits updated for 2023
- ◆ **NEW!** 2022 SECURE Act and CARES Act Good Faith Amendment
- ◆ NEW! Rollover Policy for Post PPA CODA
- ◆ NEW! Company Ident and Plan Ident Lock feature
- ◆ Safe Harbor Employee Notice has been updated for Post PPA
- ◆ Automatic Enrollment Notice has been updated for Post PPA
- ◆ Loan Policy – formatting and language revisions

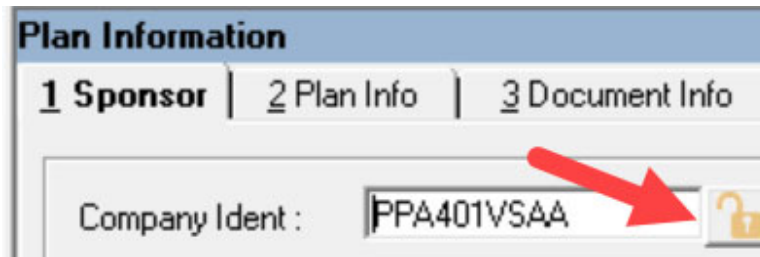
Plan Information

All documents

- ◆ NEW: Lock feature added to 'Company Ident' and 'Plan Ident' to prevent the 'Company Ident' and the 'Plan Ident' from being changed on the Plan Information tabs



To unlock, simply click on the lock icon



Plan Documents

Post PPA CODA

- ◆ **NEW!** 2022 SECURE Act and CARES Act Good Faith Amendment added - Use of this plan amendment by plans not terminating will result in the plans having to be re-amended
- ◆ **NEW!** Rollover Policy to select and administer options that were in the PPA document
- ◆ Safe Harbor Employee Notice has been updated for Post PPA
- ◆ Automatic Enrollment Notice has been updated for Post PPA

PPA Defined Benefit and Defined Contribution

- ◆ PPA 2021/2022 Termination Amendment
 - **What is a Required Minimum Distribution?** - modified language to include (*age 70-1/2 if you were born before July 1, 1949 or age 72 if you were born after July 1, 1949*) for non-integrated standardized prototype plans
 - Removed DC reference in the first paragraph of the Summary
 - Company name(s) now appear above the plan name on the title page of the Amendment, Summary Plan Description, and Summary of Material Modifications
 - Corrected the Title on page 2 of a DB plan

PPA Defined Benefit and Cash Balance

- ◆ PPA 2021/2022 Termination Amendment
 - **Does the plan allow for the COVID-19 expanded loan availability** - clarified the language for the '*Participant's vested limit*' on the SMM
 - **Does the plan allow for in-service distributions?** - removed from the SMM
 - Added the contact information on the SMM
 - Removed IRS Notices on the Summary
 - Changed the Resolution title to reflect the company name and 'THE EMPLOYER OF'
 - Replaced 'Defined Benefit' with 'Cash Balance' in the first sentence of amendment
 - Restricted to only print for PPA level Cash Balance and Defined Benefit plans and not EGTRRA and GUST

Post PPA Defined Contribution - Global

- ◆ Base Plan Document – Typos corrected in sections 1.20.4 Duties and 3.11.7 Missing Persons
- ◆ 401(k) PS and MP Termination Amendment – Typo corrected

- ◆ 403(b) Universal Availability Notice – Typo corrected
- ◆ Post PPA Trust - Signature Page now prints at the end of the document
- ◆ Trust Agreement Signature lines corrected to pull from option A20.b

Summary Plan Descriptions

PPA Profit Sharing

- ◆ Changed the term 'non-elective contribution' to 'profit sharing contribution' throughout

Post PPA 401(k)/Money Purchase

- ◆ **When am I eligible for early retirement benefits?** – corrected missing language for 'early retirement age' to include the age and years

Ancillary Documents

Automatic Enrollment Notice

- ◆ **How do I make salary deferral contributions to the Plan?** – Removed the following sentence, *"To begin saving, you must complete and return a deferral election form to the Plan Administrator. By completing this form, you agree to have salary deferral contributions deducted from your pay and deposited in the Plan."*
- ◆ **Does the Plan's automatic enrollment features apply to me?** - QACA Automatic Enrollment Notice language for has been changed to take the selection of D2.k through D2.o into consideration

Post PPA Safe Harbor Employee Notice –

- ◆ **When can I take my contributions out of the Plan?** – Added the following sentence, *"You can request an in-service distribution of your voluntary after-tax contributions at any time."*

Post PPA Trust Agreement

- ◆ Corrected last page printing first when using DATAIR PDF printer

Cafeteria Plan Documents

Cafeteria Plan Document – Issues Addressed:

- ◆ Plan Documents have been updated for 2023 plan year limits
 - HSA 2023
 - Maximum Health FSA Salary Reductions and Maximum Carryover Health FSA
 - Qualified Small Employer HRA 2023
 - Transportation 2023
- ◆ Wrap Plan Checklist – Fixed options that were not available under Benefits section



Document System Version 1.38d Update Release Notes

DS 1.38d

DS Version 1.38.0400

September 8, 2022

We are pleased to announce version 1.38d of the DATAIR Document System is available for download. Many changes and enhancements have been added in this update. Highlights are listed below.

This release does require a database update.

Retirement Documents Highlights

- ◆ NEW! 2021/2022 Defined Benefit/Cash Balance Termination Amendment has been added to the system
- ◆ Validation added to Print Options for Print margin settings
- ◆ IRS forms 2848 and SS4 added back to the folderview

Retirement Plan Documents

Plan Documents

PPA Defined Benefit and Defined Contribution

- NEW! PPA 2021/2022 Termination Amendment added for Defined Benefit and Cash Balance
- IRS forms 2848 and SS4 added back to the folderview for all

Post PPA Defined Contribution - Global

- Validation added to Print Options - Print margin settings of 2 inches or greater are now part of the validation for all documents -- Main, SPD, Forms, and Notices

Post PPA AA 401(k) / PS / MP

- Short plan year was missing the year; format changed to mm/dd/yyyy

Summary Plan Descriptions

Post PPA Defined Contribution Global

- **What is my normal retirement age?** – when *"if the first day of the month nearest the date NRA is attained"* option was selected the language was missing; this has been corrected
- **What is the value of my account?** – corrected the language addressing the valuation date for pooled accounts and daily valuation for individual investments accounts
- **What vesting schedule applies to my other accounts?** – clarified the language for vested accounts
- **May I take a loan from my accounts?** – clarified the language for taking loans
- Replaced the word 'classification' with 'Group' in all headings for descriptions in the SPD
- Minor formatting and editing changes for clarification and grammar

Post PPA 401(k)

- Updated Language in the *"Are there limits to how much I can contribute?"* and *"What are catch-up contributions?"*

Ancillary Documents

Post PPA Defined Contribution - Global

- Action by Board of Directors/Employer – corrected the title to include "THE PARTNERS" if the legal entity is a Limited Liability Partnership

Automatic Enrollment Notice

- **How do I make salary deferral contributions to the Plan?** – Removed the following sentence, *"To begin saving, you must complete and return a deferral election form to the Plan Administrator. By completing this form, you agree to have salary deferral contributions deducted from your pay and deposited in the Plan."*
- Minor formatting and editing changes made

Cafeteria Plan Documents

There are NO changes and or updates in this release for Cafeteria Plan Documents or Health Reimbursement Plans.



Document System Version 1.38c Update Release Notes

DS 1.38c

DS Version 1.38.0300

June 3, 2022

We are pleased to announce version 1.38c of the DATAIR Document System is available for download. Many changes and enhancements have been added in this update. Highlights are listed below.

Retirement Documents Highlights

- ◆ Initial Effective Date now populates once again
- ◆ NEW: 2021/2022 Termination Amendments have been added for Post PPA DC
- ◆ Action by Board of Directors/Employer language revised for general formatting and grammar as well as for Sole Prop entities
- ◆ Post PPA Profit Sharing Adoption Agreement adjusted to reduce excessive margin spacing
- ◆ IRS forms available in the document system have been updated for Post PPA documents
- ◆ Cash Balance Distribution Package corrected for missing dollar amount of \$5,000 not displaying

Retirement Plan Documents

Plan Documents

Post PPA Defined Contribution - Global

- **NEW** 2021/2022 Termination Amendments have been added to the document system for all defined contribution plans. You can now select the checklist for this amendment in the folderview section. This amendment is a good faith amendment for the SECURE and CARES Acts for terminating plans.

The SECURE and CARES Acts amendment for on-going active plans will be added later this year. Use of this plan amendment by plans not terminating will result in the plans having to be re-amended once complete guidance is released.
- IRS forms available in the document system have been updated for Post PPA documents
- Initial Effective Date corrected to once again populates with the original effective date when B1.c.2 is selected
- Printing issues resolved for the following items:
 - ◆ A20.b – signature lines now prints on both options, if both options are selected to print the signature line on the adoption agreement signature page and on a Participating Employer Addendum
 - ◆ Multi Plan Operations – when printing a plan list and asking for a sorted plan list now will print both PPA and Post PPA, prior the Post PPA were not appearing on the sorted list
 - ◆ Batch Print – QDRO checklist is now available for the Post PPA documents under the Policies and Administrative tab
 - ◆ Batch Print – QDRO Package now prints with the procedures and checklist for the Post PPA documents under the Participant Related tab
 - ◆ Loan Policy – the ability to print a blank loan policy checklist has been corrected
- Automatic Deferral Rates in F5.a.1 and F5.a.2 changed the validation to remove percentage limit when F4.b Automatic Contribution Arrangement is selected

Post PPA All Defined Contribution

- Age and Service Waiver “Other” entry now allows for a greater number of character entries

Post PPA Profit Sharing Defined Contribution

- “Special Entry Dates” in C15.b now allows for a greater number of characters entries
- Allocation Condition Waivers for G.2.b. has corrected the validation flag to no longer display the message “must answer G2” when it has been selected

Summary Plan Descriptions

Post PPA Defined Contribution Global

- *When am I eligible for early retirement benefits?* – revised to include the selection of age and years of participation option

Post PPA CODA Defined Contribution

- *When will I receive my benefits upon termination?* - revised language to include custom language entered in the notepad for K6.f.3
- *What are Roth salary deferrals?* – corrected to indicate the participant can choose to contribute salary deferrals as either Roth deferrals, or pre-tax deferrals when F3.b is selected in the adoption agreement

403(b) Version 3

- *What salary deferrals are eligible to receive matching contributions?* – corrected language to only include “Age 50 Catch-up contributions” and “Special 403(b) Catch-up contributions” as contributions to be matched when selected in the adoption agreement

Ancillary Documents

Post PPA Defined Contribution - Global

- Action by Board of Directors/Employer – language has been revised to correct formatting and grammar as well as for when only 4.a *Restatement for Post PPA* is selected on the checklist and for when the plan is a sole proprietor

Post PPA CODA Defined Contribution

- Trust Agreement – language under section 6.7 updated to change Prototype to Pre-Approved

PPA Cash Balance

- Distribution Package – when the less than \$5000 options are selected the dollar amount “\$5000” was missing on the cover page and the Forms of Distribution section on the Application for Pension Benefits less than \$5000; this has been corrected and the dollar amount now appears

Cafeteria Plan Documents

There are NO changes and or updates in this release for Cafeteria Plan Documents or Health Reimbursement Plans.



Document System Version 1.38b Update Release Notes

DS 1.38b

DS Version 1.38.0200

February 25, 2022

We are pleased to announce version 1.38b of the DATAIR Document System is available for download. Many changes and enhancements have been added in this update. Highlights are listed below.

A database update is required.

Retirement Documents Highlights

- ◆ J5 QACA ADP SAFE Harbor Contribution Vesting Schedule validation error has been corrected and graying out if F4.d QACA Automatic Enrollment is not selected has been removed
- ◆ Duplication of K6-Distribution Determination Date being added to K5-Distribution Due to Disability when adoption agreement is printed has been removed from K5.
- ◆ Loan Policy corrected for Defined Contribution Post PPA for printing Source Availability option d.
- ◆ Signature blocks enhanced for consistency and alignment
- ◆ Printing and Formatting revisions

Cafeteria Documents Highlights

There are no changes and/or updates in this release for Cafeteria Plan Documents or Health Reimbursement Plans.

Retirement Plan Documents

Plan Documents

Post PPA Defined Contribution

- Added a signature date line to the following addendums:
 - Participating Employer Addendum
 - Protected Benefits Addendum
 - Prevailing Wage Contribution Addendum
 - Expanded Hardship Addendum
- Participating Employer Addendum – corrected printout when printed from Batch Print to match what prints at the end of the adoption agreement
- Duplication of K6-Distribution Determination Date being added to K5-Distribution Due to Disability when adoption agreement is printed has been removed from K5
- 2021/2022 Defined Contribution Termination Amendments – You may have briefly seen the amendments if you installed Pension Reporter 1.34b update. The amendments are still in the development stage and will now show it is not available. You can still access the amendments in Word form by going to software updates page.

Post PPA CODA Defined Contribution

- Formatting issues corrected for the following items:
 - Added a signature date line to the Matching Contribution Formula Addendum and Non-Elective Formula Addendum
 - A20.b Participating Employers – if EIN is entered now prints on the signature page for the participating employers
- Validations Corrected:
 - J5 QACA ADP SAFE Harbor Contribution Vesting Schedule validation error has been corrected and graying out if F4.d QACA Automatic Enrollment is not selected has been removed. Even if the plan does not have QACA provisions, you will need to make a selection under J5

Post PPA Profit Sharing

- Formatting issues corrected for the following items:
 - Added a signature date line to the Non-elective Formula addendum
 - C3 revised formatting of number of months and number of hours listed
 - A20.b Participating Employers – if EIN is entered now prints on the signature page for the participating employers
 - Signature Page – removed odd code that was appearing
- Printing issues resolved for the following items:
 - C3 Service Requirements for Eligibility – removed residual mapping when document is printed caused by printing prior to saving selections made under C3. Now only prints what is selected or mapped to C3.

Post PPA Money Purchase Pension Plan

- Formatting issues corrected for the following items:
 - Added a signature date line to the Money Purchase Formula Addendum
 - L9.d Annuity Options Period Certain now can access options L9.d.1 thru L9.d.3 when L9.d is selected

PPA 403(b) Version 3

- G1.c – corrected grammatical typo of the note that appears

Summary Plan Descriptions

Global

- Loan Policy – when included in the SPD has been corrected to include Early Payoff provisions as selected in the Loan Policy checklist

Post PPA CODA Defined Contribution

- **What are matching contributions?** – corrected grammatical issues
- **Will the plan automatically distribute any of my benefits?** – revised language to indicate “vested account balance” instead of “account balance”

Post PPA Profit Sharing Defined Contribution

- **Will the plan automatically distribute any of my benefits?** – revised language to indicate “vested account balance” instead of “account balance”

Ancillary Documents

Global

- Board Resolution – revised language when the entity type is Sole Proprietorship
- Loan Policy corrected for Defined Contribution Post PPA for printing Source Availability option d. language when a., b., or c. selected. The appropriate selection and language will now print for the loans.



Document System Version 1.38a Update Release Notes

DS 1.38a

DS Version 1.38.0100

January 28, 2022

We are pleased to announce version 1.38a of the DATAIR Document System is available for download. Highlights are listed below.

Retirement Documents Highlights

- ◆ Qualified Military Service G24. printing issue corrected
- ◆ Validation Error for J5 returned the item a must answer
- ◆ Formatting and Printing revisions
- ◆ Summary Plan Description revisions

Retirement Plan Documents

Plan Documents

Post PPA Defined Contribution

- Table of contents for the Base Plan Document has been corrected to show page 25 for section 2.2.3 Automatic Compensation Reduction (ACR), Eligible Automatic Contribution Arrangement (EACA) and Qualified Automatic Contribution Arrangement (QACA) instead of page 140
- D11.a.1 Default Beneficiary – reference to document section has been corrected to read and print Plan Section 3.6.1 instead of 3.6.2

Post PPA CODA

- Printing issues resolved for the following items:
 - ◆ G24. Qualified Military Service not printing in the adoption agreement when “no” selected- now correctly reflects the selections made for this option. This issue was introduced in 1.38 and corrected in the hotfix.
 - ◆ Trustee Signature lines better aligned and will no longer wrap when multiple Trustee blank lines
- Validations Corrected:
 - ◆ J5 QACA ADP SAFE Harbor Contribution Vesting Schedule validation error has been corrected and graying out if F4.d QACA Automatic Enrollment is not selected has been removed. Even if the plan does not have QACA provisions, you will need to make a selection under J5.

Post PPA Profit Sharing

- Formatting issues corrected for the following items:
 - ◆ D3.d – Anniversary Date removed a split in the lines that print for the Other option.
- Printing issues resolved for the following items:
 - ◆ C1 - Excluded Classes of Employees section printing format has been reformatted to better display the option

Post PPA Money Purchase Pension Plan

- Formatting issues corrected for the following items:
 - ◆ Signature Page – revised spacing between signatories for participating employers
- Printing issues resolved for the following items:
 - ◆ K9 In-service Distribution Events now prints “N/A” for options K9.a, K9.b, and K9.b.1 under the age 59 ½ column to match the screen view of the adoption agreement

Summary Plan Descriptions

Global

- Table of Contents – now includes reference to the Plan Expense Policy appendix when selected to be included in the SPD

Post PPA CODA

- Revised formatting for headers to line up section breaks when SPD is printed
- **Does the plan allow for hardship distributions?** – revised to remove some programming language that was appearing. If no limitations are selected (K17.a), the heading reference for limitations has been removed.
- **Will my employer make any other types of contributions?** – language has been revised to include reference to both QNEC and QMAC contributions
- **Are there requirements to receive the matching contributions? / How is the matching contribution determined?** – reformatted spacing between the two questions when there are no limitations listed



Document System Version 1.38 Release Notes

DS 1.38

DS Version 1.38.0000

January 12, 2022

We are pleased to announce version 1.38.0000 of the DATAIR Document System is available for download. Many changes and enhancements have been added in this update. Highlights and details of these changes are listed below.

Retirement Documents Highlights *(starting on page 2)*

- ◆ 2021 Sponsor Reporting is included with this release. See the Sponsor Reporting Instructions included with this release for details on reporting and deadlines *(starting on page 8)*.
- ◆ **NEW!** Post PPA IRS Approved Documents for Money Purchase Pension Plan
- ◆ 2021 DC Termination Amendments available for all defined contribution plans in word
- ◆ Restatement tips
- ◆ Adoption Agreement – formatting, printing, and validation revisions
- ◆ Summary Plan Description – formatting and language revisions
- ◆ Mapping from PPA to Post PPA – revised

Cafeteria Documents Highlights *(starting on page 7)*

- ◆ HSA 2022 plan year limits updates for Summary Plan Document and Employee Communications have been updated for the HSA 2022 plan year limits
- ◆ HRA 2022 plan year limits updated for the Qualified Small Employer
- ◆ CAA of 2021 Amendment fixed to include the 2021 plan year
- ◆ Wrap Plan Document and Summary Plan Description have been updated

Retirement Plan Documents

Plan Documents

Post PPA Money Purchase Pension Plan

- **NEW!** IRS Approved Post PPA Defined Contribution Money Purchase Pension Plan Non-Standardized AA document

This release includes the addition of the IRS pre-approved Post PPA Non-Standardized Money Purchase Pension Plan document. The document is indicated by Alternative 5 on the first page. The Summary Plan Description and ancillary forms are also included. We wanted to make the Money Purchase Pension Plan document available to you as soon as possible. While there was a default provided for the Post PPA CODA, there has been no default created for the Money Purchase Pension Plan. You can easily create defaults that match your own plan designs.

The Opinion and Advisory Letters for DATAIR sponsored plans may be found under the HELP | IRS Opinion Letters menu item. Note: that for Post PPA there is only one letter for the Defined Contribution plans as it covers all documents.

Please note that the Money Purchase plan does have the same base document and opinion letter as the CODA and the Profit Sharing Plan. As such, there will be CODA language in the base document.

Most of the document is very similar to the CODA and Profit Sharing. The area with most difference is in the Distribution sections.

Annuities options for distribution must be preserved Money Purchase accounts. To this, there is an additional section L9. that maps over from PPA and can be filled out manually. It replicates the exact checkboxes from PPA and will print as an addendum at the end of the document along with any L8. options.

2021 Termination Amendments

- 2021 DC Termination Amendments - The Defined Contribution Termination Amendments have been posted to the Dataair website under "Software Updates". These amendments are formatted in Word (the programmed versions will be available next year) and both the AA and SPD versions will need to be manually completed. Additionally, those who have pre-approval letters in your organization's name will need to change the couple of places that refer to "DATAIR" to your organization's name.

These amendments were originally designed for the Post PPA documents but can be used for the PPA documents even though the cover letter indicates for use with the Post PPA document.

- Defined benefit and 403(b) versions are in the drafting stage and should be available next year

Restatement Tips

- Default Plans - Using a default plan is still recommended for those areas that are new or questions that had complexity in being mapped due to the change in the question. Default Plans can be used to complete entire documents or just fill in for missing information.

A sample Post PPA CODA is provided with the system. It is very easy to create and maintain as many default plans as needed. *Note: a plan will only map the very first time it is changed from PPA to Post PPA.*

- Available Forms of Distribution (K3 for 401k and Profit sharing; K2 for Money Purchase) – when completing this section, you do not need to list a limitation unless the employer wants to have a limitation. If no limitation is needed, you will leave the limitation section blank. The SPD is responsive to if data is entered or if this is left blank. If you enter a zero, the SPD will look odd.
- Controlled Group Members (A9.a), Affiliated Service Group Members (A9.b), and Participating Employers (A20.b) – For all Post PPA documents if you have a controlled group and/or affiliated service group, for informational purposes you would complete A9 just as you did with the PPA documents. If some or all of the controlled group members are going to adopt the plan, you would complete A20.b, list the controlled group members and/or affiliated service group members who are adopting the plan, and select if you want them to sign on the signature page as you did with the PPA document or you want them to complete the participating employer addendum.

If you select “Include on AA signature page”, the signature lines will only appear on the adoption agreement signature page.

If you select “Include on separate agreement”, then the signature lines will only appear on the Participating Employer Addendum.

Note: that the selections on the Participating Employer Addendum have to be done by hand at this point. This will be programmed at a later time once all Post PPA documents have been released.

If you want the contact information for the participating employers who have adopted the plan to appear in the SPD, you would complete the Participating Employers section of the SPD Checklist.

- Signature Pages – Due to when the Post-PPA DC documents were submitted, the restated document is starting out with an amendment for the extended hardship optional provisions related to deferrals, safe harbor contributions, QNECs, and QMACs. This amendment will automatically print as an addendum to the end of the adoption agreement when needed.

This means that a Post-PPA DC Adoption Agreement may have more than one signature page (one for the AA and one for the amendment or possibly addendums for participating employer; protected benefits, prior plan provision and special effective dates; and/or a prevailing wage,).

Those using the restated documents may want to make sure that the plan sponsor has signed in all required spaces and not just the amendment because it was the last page.

Post PPA Defined Contribution Global

- Formatting issues corrected for the following items:
 - I5.a Top-Heavy Assumptions – increased the number of allowable characters that can be entered to the maximum
 - Appendix C - Expanded Hardship Distributions and Required Minimum Distribution Addendum to the Base Plan Document – revised for grammatical and formatting changes
 - Participating Employer Addendum – the following testament has been added the addendum:

The undersigned will become a Participating Employer of the Plan and agrees to be bound by the terms of the Plan and its associated Adoption Agreement and Base Plan Document and acknowledge receipt of same. The Participating Employer authorizes the Plan Sponsor to make amendments to the plan on its behalf.

- Printing issues resolved for the following items:
 - Tab 14 – N: Custom Language – custom language now prints on the Authorization and Signature page when text is entered in the Section M – Authorization & Signatures notepad

- Mapping from PPA to Post PPA:
 - E3 – Non-participating Non-resident Aliens – the logic for the provision has changed from PPA to Post PPA so mapping has been changed to correctly reflect provisions selected; when selected to include in PPA now maps to *E3.b Yes* for Post PPA and when selected to exclude in PPA now maps to *E3.a No* for Post PPA.
- Validations Corrected:
 - Unfunded Deferred Comp Plan – when E1.a W2 Compensation or E1.b 3401(a) Compensation are selected but Unfunded Deferred Comp Plan is not selected to be included under E5, a new validation message has been added to indicate the Base Plan Document includes Unfunded Deferred Comp Plan amounts so for clarification in the SPD you either have to select to include under E5 or enter text in the notepads to exclude in E4.b.8

Post PPA CODA Defined Contribution

- Formatting issues corrected for the following items:
 - C4.f and g Service Requirement for Eligibility – changed the backslash symbol (\) to forward slash (/)
 - C14.i Other Entry Dates – the number of characters has been increased to the maximum of 75 characters
 - C16.b Special Entry Dates – the number of characters has been increased to the maximum of 192 characters
- Printing issues resolved for the following items:
 - F6.a.2 – Increase Date and Initial Period – text field has been changed to alpha numeric when printing and now prints the text entered in this field
 - G4.g Graded Match based on Years of Credited Service – formatting has been changed to allow a range of years of credited service to be listed instead of a specific number of years of credited service
 - K11.d – Other In-service Distribution Events – print has been correct to show the number of participation years when entered on the screen
- Mapping from PPA to Post PPA:
 - Document Info Tab corrected error (DSTranslate3) when saving the change to Post-PPA document version
 - D10.r HEART Act Allocations in PPA now maps to G24.a Qualified Military Service in Post PPA when not selected in PPA
- Validations Corrected:
 - J5 QACA ADP Safe Harbor Contribution Vesting Schedule provisions are now grayed out if F4.d Qualified Automatic Contribution Arrangement (QACA) is not selected

Post PPA Profit Sharing Defined Contribution

- Formatting issues corrected for the following items:
 - C15.b Special Entry Dates – the number of characters has been increased to the maximum of 192 characters
 - G3.d Non-elective Contribution Amount – the number of characters has been increased

- Mapping from PPA to Post PPA:
 - A4.b.1-5 Hours of Service for Elapsed time for Vesting on the PPA document now maps to J6.b.1-5 Equivalencies for Elapsed Time on the Post PPA document
 - A7.a Eligibility Requirements in PPA corrected to map to both C2.a Age Requirement for Eligibility and C7.a Year of Eligibility Service in Post PPA
 - A7.c.1-3 Eligibility Requirements in PPA now maps to the appropriate C3.b.1,2.or5 Service Requirement for Eligibility in Post PPA
 - A7.c.2 Eligibility Requirements number of months in PPA corrected to map to C3.b.3 Service Requirement for Eligibility in Post PPA
 - A7.c.3 Eligibility Requirements is selected refined mapping to Post PPA C3.b.3, .b.4, .b.6, and .b.7 Service Requirement for Eligibility
 - D6.p HEART Act Allocations in PPA now maps to G16.a Qualified Military Service in Post PPA when not selected in PPA
 - E1.f and E1.e Vesting for Disabled Participants in PPA corrected mapping to J9 in Post PPA
 - G6.d.2 Rollovers/Portability now maps to H9.b Rollover contribution Eligibility in Post PPA instead of mapping to H9.c

Summary Plan Descriptions

Post PPA Defined Contribution Global

- COLAs have been updated for 2022 for all Post PPA SPDs
- **Does my vested percentage change for any reason?** – now included in the Table of Contents
- Participating Employers section of the SPD checklist – changed the name of the notepad heading to reflect participating employers rather than affiliated employers
- **When will I receive my normal retirement benefits?** and **When am I eligible for early retirement benefits?** – order of these two questions in the Table of Contents and the SPD have been corrected so that they match they were reversed between the two.
- Life Insurance Procedures – if 1.b the participant or 1.c the Participant or the Plan Administrator is selected, the language in the SPD under the question "**Does my Plan Offer Life Insurance as an Investment**" has been corrected to print the appropriate response. Previously, it printed the same language as if 1.a the Plan Administrator is selected.
- **How is the safe harbor contribution determined?** – now prints completely when F14.b.2.B ACP Safe Harbor Contributions is selected and all of the percentages have been entered in the adoption agreement
- **May I take a distribution of my Roth deferrals?** – this question has been replaced with **What are the distribution rules for Roth deferrals?**#
- **When will I receive my benefits upon termination?** – corrected to include reference to rollover accounts when applicable
- **What are voluntary employee contributions?** – corrected so the question and answer prints for all defined contribution SPDs when applicable
- **Will my employer make any other types of contributions?** – revised Table of Contents to include this question when appropriate
- **How will I receive my distribution?** – updated language to accommodate change from numeric to text when a limitation is listed under Forms of Distribution in the adoption agreement

- **What is the value of my account?** – removed hardwired “and daily for individual investment accounts” so it does not appear twice when daily is selected in adoption agreement

Post PPA CODA

- **What are the eligibility requirements to become a participant in the plan?** under subsection *Entry Dates* - when Semi-annually is selected under C14.e for safe harbor, match or non-elective, the corresponding date that's entered now prints in the SPD
- **For matching contributions, what happens if I die, retire, or become disabled during the plan year?** – this question has been replaced with **Are there any allocation requirements waived for matching contributions?**
- **For profit sharing contributions, what happens if I die, retire, or become disabled during the plan year?** – this question has been replaced with **Are there any allocation requirements waived for profit sharing contributions?**
- **Does the plan allow for hardship distributions?** – removed heading for limitations when there are no limitations selected for hardships

Post PPA Profit Sharing

- **How is the safe harbor contribution determined?** – removed from the Table of Contents and the SPD as does not apply
- **What are the eligibility requirements to become a participant in the plan?** – when C13.e *Entry Dates* is selected the starting date entered for semi-annual entry dates now prints in the SPD
- **For profit sharing contributions, what happens if I die, retire, or become disabled during the plan year?** – this question has been replaced with **Are there any allocation requirements waived for profit sharing contributions?**

PPA 403(b) Version 3

- **What salary deferrals are eligible to receive matching contributions?** – corrected to include reference to Roth deferrals and Voluntary Employee contributions when applicable
- **Does the plan have disability benefits?** – now prints the selection of B8.c *Disability* language instead of B8.b language

PPA Cash Balance

- **What are my years of credited service and years of participation?** – revised language to correct incomplete sentence when credited service is not selected

Ancillary Documents

Post PPA CODA

- Safe Harbor Notice –
 - **What pay will be used to determine my safe harbor contributions?**
 - the answer has been correct to only consider compensation from the date of entry if *E5.a – No other inclusions* or *E5.b.1 – Earned before entry date* are **not** selected
 - **What are the eligibility requirements to become a participant in the plan?**
 - Eligibility Age and Eligibility Service Conditions language for Elective Deferrals has been

revised to read “..to make elective deferral contributions under the plan.” instead of saying “..to receive elective deferral...”

- Entry Date – when semi-annual entry dates are selected it now includes “...or the same day of the month occurring in each successive 6-month period...”
- Automatic Enrollment Notice –
 - the print of the notice has been corrected so the Automatic Enrollment Notice correctly prints all pages for this notice
 - QACA Notice – vesting schedule now prints

Post PPA Defined Contribution Global

- Loan Policy –
 - Early Payoff - options selected under option 17.c of the Loan Policy checklist are now included. Validation for checklist for 17.c changed to allow the selection of one or both 17.c.B and 17.c.C. Programming has been correct so language for 17.c.C has appears when selected.
 - Custom text entered under option 29 on the checklist now prints at the end of the Loan Policy
 - Basis for Approval – incomplete sentence referring to a deemed distribution has been corrected to finish based on the selection made under option 22.c.A or B.
 - Action by Board of Directors/Employers – corrected the language that appears in the resolution when option 2.b Unanimous is selected. It now prints “.....was duly adopted by unanimous consent in lieu of a meeting of...” instead of “.....was duly adopted by the....”
 - Appointment of Trustee Form – added the trustee’s name under the signature line
 - Contingent Successor Trustee Form – add the trustee’s name under the signature line
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Cafeteria Plan Documents

Cafeteria Plan Document – Issues Addressed:

- Summary Plan Document and Employee Communications have been updated for the HSA 2022 plan year limits
- CAA of 2021 Amendment fixed to include the 2021 plan year
- Plan Documents have been updated for the Qualified Small Employer HRA 2022 plan year limits
- Wrap Plan Document and Summary Plan Description have been updated to include the type of funding in Section 4.2 and miscellaneous formatting issues have been corrected

