

PenEasy

Cloud-based Pension and Profit-sharing Design and Illustration System

PenEasy uses algorithms to maximize benefits to the 'preferred' participants, identify the best plan designs for a census and print attractive pdf reports. **PenEasy** reduces the user input and expertise needed to create successful illustrations.

PenEasy requires no installation or updating.

1. APPLICATION FEATURES

PenEasy illustrates popular qualified retirement plan designs:

+ **Defined Contribution**

SIMPLE IRA

SIMPLE 401(k)

SEP

Salary Ratio Profit Sharing with or without Integration

'New comparability' cross tested under IRC401(a)(4)

IRC401(k) elective deferrals with Safe Harbor QNEC or Safe Harbor Match

+ **Defined Benefit using PPA06 funding**

Traditional unit accrual

Cash balance

PenEasy automatically maximizes benefits to the preferred group

PenEasy automatically supports the latest government rules and industry practices

PenEasy automatically performs appropriate tests

PenEasy creates easy to understand PDF reports to close new plan sales:

- + Compares up to 4 plan designs on one page for maximum marketing impact
- + Highlights selected plan types with detailed information

2. USER INTERFACE

- + Easy and intuitive; requires minimal input
- + Web Browser-based user interface for PC, Mac or tablet
- + Easy import and export of census data via Microsoft Excel
- + Quick Start, Introductory and Report Guides; plus Instructional Webcasts
- + Complete documentation for each data field
- + Automated data validation and entry error trapping
- + PDF Reports provide numeric values, color charts and informative text

3. CUSTOMER SUPPORT

- + System kept up-to-date with applicable government regulations by BLAZE SSI
- + Unlimited phone and email HelpLine support
- + System integration, consulting and custom programming available

4. OPERATING ENVIRONMENT SUPPORTED

- + No BLAZE SSI software to install or update
- + Internet connection and Browser

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CLIENT-READY REPORTS

Choose from among these attractive, easy-to-read reports:

PenEasy 'Comparison' Reports - Illustrate multiple plan designs on one page

Plan designs explained; plus numeric, chart and text formats comparing plan design features, benefits, contributions, projections and tax analysis; Cover page and Census.

PenEasy 'Specific Plan' Reports for Defined Contribution Plan Designs

Plan Provisions and Assumptions	Test Reports as required:
Employee Census	IRC401(a) 70% Ratio % Test
Anticipated Benefits and Contributions	IRC401(a) Non-Disc Classification Test
Plan Contributions Chart	IRC401(a) Average Benefit % Test
Analysis of Plan Contributions	IRC401(a) Minimum Gateway Test

PenEasy 'Specific Plan' Reports for Defined Benefit Plan Designs

Plan Provisions and Assumptions	Plan Contributions Chart
Employee Census	PPA06/IRC404 Maximum Contribution
Anticipated Monthly Benefits	PPA06 Benefits and Contributions
Minimum/Maximum First Year Cost	Cash Balance: Theoretical Values

PenEasy Included Tests

401(a)(4) General test for new comparability (cross-tested) DC plans which comprises:
70% ratio percentage; non-discrimination and average benefits percentage tests

IRC415:	Maximum account addition
IRC401(a)(17):	Maximum considered compensation
IRC402(g):	Limits on elective deferrals
IRC 414 (q):	Determination of highly compensated employees
IRC 416:	Top Heavy

PenEasy makes PENSION Illustrations EASY and effective!