

## 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 recent Internet Browser
- + Free Adobe Acrobat Reader 6+

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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!**