



## Failed a discrimination test? ASC systems will automatically show you how to best pass.

### Ask us how!

**Answer:** *With ASC more of your plans will pass! And for the ones that don't – ASC's Single-Step Processing and/or ASC's Budget Solving for 401(a)(4) discrimination testing will automatically crunch the numbers to find the best option for your client.*

#### **More of your plans will pass:**

Some plans fail using the common testing methods yet pass using more sophisticated testing options. ASC Systems will test each of your plans with the common methods and if they fail, test with other allowable methods under the law including:

- Disaggregation or Otherwise Excludable – with a click of a button you can separate employees who are under 21 and/or less than 1 year of service from those over 21 and/or more than a year of service using both plan entry and statutory entry date definitions
- Compensation Field Flexibility – including post entry, net, excluded, 125, individual employee overrides, etc.
- Compliance testing by location or division within a plan
- Combine Multiple Plans
- Specify inclusion/exclusion of multiple money sources
- Add counts for employees outside of system to be considered
- Catch up contributions automatically recognized
- 410(b) ratio percentage test and 410(b) Average Benefits Test
- 401(a)(4) Testing with all allowable methods of proving non-discrimination
  - With multiple options available to prove non-discrimination using different rate calculation methods.
  - ASC's budget solving feature solves automatically to come up with the "best" solution
  - Current Compensation and Average Compensation
  - With and without Permitted Disparity
  - Allocation rate, Annual Accrual, and Accrued to date methods
  - Up to 30 allocation groups can be defined
- Solve for Partnership Income
- And many, many more tests and testing options including the Benefits, Rights and Features test and tests for Puerto Rico plans

#### **ASC Automatically Provides You Multiple ADP/ACP Corrective Options :**

ASC has more ADP correction options than other software – allowing you to provide creative and money saving solutions to your clients. When plan sponsors prefer not to return deferrals to the highly compensated group – ASC automatically provides other corrective options in an easy-to-read summarized format!

- ASC's ADP Test has more correction options
  - Pro-rata QNEC
  - Contributory QNEC
  - Bottom-up or Reverse Comp QNEC
  - Selection to use Disaggregation or Otherwise Excludable
  - And you choose to use either Current Year Averages or Prior Year Averages for the non-highly compensated group
- Easily select the optimal correction option for your clients with ASC's Summary Test –
  - A one page summary for each of the possible scenarios, showing total dollars for each correction method
  - Standard Test provides back-up detail for each test as well



For more information  
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