



INCREASE YOUR EFFICIENCY WITH OUR DEFINED BENEFIT SYSTEM

The ASC DB Valuation System administers, values and tests all types of defined benefit plans including cash balance, DB/DC combo plans and plans with ancillary benefits.

How does the powerful and flexible DB System increase your efficiency?

- Continuously enhanced since 1981
- Supported by full-time, on-staff, credentialed actuaries
- Integrates with ASC's DGEM Documents, DGEM 5500 for Schedule SB and PBGC filings (including one-step generation of required SB attachments printed separately), Client & Task Tracking System, and PensionPal
- Handles traditional, multiple formula, hybrid, DB/DC combo, fresh-start, and pre-PPA plans
- Cash balance plans with multiple formula options for multiple groups and meaningful benefit determination
- Floor Offset arrangements with DC plans on ASC or outside ASC
- Multiple decrement funding with sample life output
- PPA funding (including MAP-21, HATFA, and ARPA 2021) with lump sum and subsidized early retirement options
- Minimum funding contribution requirements, including quarterly contributions and applicable penalty interest, with the ability to solve for the final contribution amount based on the date of deposit
- AFTAP certification report
- IRC §401(a)(26) Minimum Participation, IRC §410(b) Minimum Coverage, and IRC §416 Top Heavy tests
- IRC §401(a)(4) testing on standalone DB and DB/DC combo plans including rate banding option
- Budget routine including calculation of self-employment taxes for unincorporated entities
- FAS/ASC-715 valuations and reports
- Determines eligibility, vesting, individual costs and maintains robust employee history records
- PPA valuation reports with customizable ASOP 51 and disclosure features. ASOP 41 certifications for one or two actuaries from system database of up to 15 actuaries
- Short plan year calculations and reporting
- PPA proposal reports for cash balance, traditional and DB/DC combo plans
- Budget solver and proposal reporting for new Cash Balance/DC combo plans
- Access to custom report writer
- Employee reports including benefit statements (individual and combined plan) and individual calculation check reports
- Participant termination program with lump sum and other optional forms plus PBGC Notice of Plan Benefits
- Programmed for 1-D and 2-D generational mortality projections

PPA Funding Assumptions window showing various assumptions for funding. It includes sections for Tiered Rates (Yield Curve, Interest Rate 1, Interest Rate 2, Interest Rate 3, Prior, Min, Prior), Tables (Male, Female, Pre-Retirement Mortality, Pre-Retirement Disability, Salary Scales, Post-Retirement Mortality, 412(e)(3) Annuity Cash Values, Disability Annuity, Projected Mortality, Social Security Projection), and At Risk Loads (Loading Factor, Apply \$ Load only when Indiv. Funding Target > 0).

Formula Retirement Benefits window showing benefit formula tables and cash balance contribution. It includes sections for Benefit Formula (Benefit Formula Table, Group Formula Tables), Cash Bal Contribution (Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8, Group 9, Group A), and OK/Cancel buttons.

Name and Identification - Jack Jones window showing personal and corporate information. It includes sections for Name and ID's (Name, Social Security Number, Number, Memo), Corporate and Family Info (Officer, Principal, Ownership Pct, Family Code, Family Prior Year, Spouse Code, Lineal Desc. Code), Key and HCE (Key, HCE, HCE Prior), and Miscellaneous (Location, Eligible for Secondary Vesting, Sex, Print Multi-Decrement Support, Eligible for Unfunded Minimum Benefit, Force All Benefits, Eligible for Vesting Override, Eligible for 415 Service Override).

PPA Actuarial Values - Jack Jones window showing actuarial values and costs. It includes sections for PPA Max, PPA Min, PBGC, PPA Max Prior Yr., PPA Min Prior Yr., PBGC Prior Yr., PPA Funding Ben P/V, PPA Funding Ann P/V, PPA Current Ben P/V, PPA Discount Factor, 415 PPA P/V, 415 Limited P/V, Fund Target, Tgt Nrm Cost, with Sal Incr, 100% Lump Sum, 100% Annuity, Weighted Result, At-Risk, and OK/Cancel buttons.