

THE SOLUTION FOR ALL YOUR CASH BALANCE NEEDS

Included with ASC's Defined Benefit System

- ▶ **Multiple cash balance formula designs for multiple groups**
 - Fixed dollar
 - Fixed %
 - Minimum or maximums of fixed % of pay or fixed dollar amounts
 - Step formulas
 - Tiered formulas
 - Fixed % of maximum 415 lump sum
 - Unitized minimum by person on annual or accrued to date basis
 - A+B design for plans converting from traditional to cash balance designs
 - Override options at plan and participant level
- ▶ **Assign formulas for up to 99 different groups!**
- ▶ **Employee statements – standalone cash balance or combined with DC plan**
- ▶ **Compliance testing and reporting**
- ▶ **Flexible funding methods for most cash balance designs and assumptions**
 - Variable interest crediting rates
 - BOY valuations can recalculate prior year contribution credits, based on actual compensation with the click of a button
 - Optional use of annuity substitution factors
 - Optional setting to allow decreasing account balances
 - Interest calculations for short plan years
 - Basic and advanced methods for calculating at-risk loads
- ▶ **Participant cash balance history, funding calculations, and reporting**
- ▶ **Robust checking resources for all of your actuarial review needs**
- ▶ **Integration with ASC's suite of solutions; including plan documents, 5500s, and client & task tracking (CRM) solutions**

Supported by 3 credentialed actuaries



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CONTACT ASC TODAY!

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