

# ftwilliam.com

## Defined Benefit Proposal



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### Confidently propose the best plan options for your client

**ftwilliam.com's Defined Benefit Proposal Module** is an innovative, cloud-based proposal solution designed for Retirement & Benefit professionals to help you present your clients with the best possible plan options and save time.

#### Enhanced plan data

- Our software helps you illustrate the best plan options from the data that is entered or populated from the ftwilliam.com Defined Benefit Compliance Module

#### Intuitive and easy to use

- Integrated with ftwilliam.com's Defined Benefit Compliance module for easy data management and startup plan valuation costs
- Compares various combinations of cash balance and defined contribution allocations to maximize benefits to certain participants
- Cash balance and profit sharing formulas can be defined by group, alongside additional entered defined contributions
- Allows the addition of client's tax bracket to show realistic cost/benefit of plan design
- Calculates cash balance plan liabilities and required contributions, and performs combo plan compliance tests with a click of a single button

#### Instant proposals

- Creates 1-5 separate proposal options simultaneously with pie charts in a single report
- Customizes your proposal print options (logo, font type, cover page, and more)

Easily customize the format of your proposal to include your logo, change the font type, or modify the .rtf report output before printing.



**Edit Proposal Print Settings** ✕

Font Type:

Cover Page:

Cover Logo

Logo On Cover:

Cover Logo:

Logo scale in percent:

Logo position:

Page Logo

Logo On Pages:

Page Logo:

Logo scale in percent:

Logo position:

You can define up to ten cash balance and profit sharing allocation groups and create up to five plan designs to compare side-by-side. After reviewing testing results online and updating options to your satisfaction, you simply run the report.



**Sample Combo Plan Designs  
Allocation Summary  
2020**

**Descriptions of Options:**

- Option 1: 4% CB Combo
- Option 2: DC only plan
- Option 3: Combo plan with Groups 1
- Option 4: Combo plan with Groups 2
- Option 5: Combo plan with Groups 3

**Allocation Summary:**

Participant Name	Pay	Option 1	Option 2	Option 3	Option 4	Option 5
<b>Preferred - Total Allocations:</b>						
EE1, EE1	\$200,000.00	\$16,560.00	\$7,500.00	\$108,560.00	\$28,560.00	\$245,564.00
EE2, EE2	\$98,000.00	\$5,670.00	\$1,750.00	\$101,750.00	\$11,550.00	\$217,681.00
EE5, EE5	\$250,000.00	\$18,090.00	\$6,500.00	\$87,882.00	\$33,090.00	\$87,882.00
<b>1. Total:</b>	<b>\$548,000.00</b>	<b>\$40,320.00</b>	<b>\$15,750.00</b>	<b>\$298,192.00</b>	<b>\$73,200.00</b>	<b>\$551,127.00</b>
<b>2. Total Non-Preferred:</b>						
	\$330,000.00	\$13,200.00	\$0.00	\$7,000.00	\$5,050.00	\$7,000.00
<b>3. Employer Non-Preferred:</b>						
	\$330,000.00	\$13,200.00	\$0.00	\$7,000.00	\$5,050.00	\$7,000.00
<b>% to Preferred Total</b>						
(Line 1/Line 1 + Line 2)		75.34%	100.00%	97.71%	93.55%	98.75%
<b>% to Preferred Employer</b>						
(Line 1/Line 1 + Line 3)		75.34%	100.00%	97.71%	93.55%	98.75%

**Preferred Share of Allocations:**

