

Full Regulatory Compliance

Complete Government Testing & Reporting

CecilCo places a high priority on recordkeeping, testing and consulting services for all client plans. These services include monitoring of transactions and all test required to maintain a plan's qualified status. We also provide extensive guidance with legislative, non-routine compliance and audit issues. Our compliance services include:



- Contribution processing assistance and confirmation
- Technical and complex consulting to achieve plans goals
- Nondiscrimination and Limits Testing
 - Annual ADP and ACP
 - Interim and projected testing
 - Top-heavy testing (§416(c))
 - Compensation testing (§414(s))
 - Contributions testing (§415)
 - Optional benefits, rights and features
 - General tests (§401(a)(4))
 - Deferrals and catch-up contributions (§402(g))
 - Maximum compensation limits (§401(a)(17))
 - Participation and coverage testing (§401(b))
 - Non safe-harbor compensation definitions
 - Attribution of ownership under §318
 - Controlled groups per §414(b)
 - Minimum required distributions under §401(a)(9)
- Strategic solutions for failed tests
- Signature-ready 5500 reporting
- Audit package, including detailed financials, provided to auditors
- Assist in annual plan audit, IRS and DOL audits
- Modeling of contribution scenarios
- Regulatory and legislative compliance and monitoring
 - All governmental agency and legislative changes that could impact defined contribution plans are diligently monitored
 - Pending legislation is communicated to the plan sponsor, including legal interpretations and recommendations specific to the plan

At CecilCo, we do it all—routine compliance work, as well as special projects necessitated by unusual circumstances. We actually take into account that there are numerous allowable methods to calculate ADP and ACP tests, and we automatically calculate the different test variations to ensure the best possible results for the tests, the lowest possible refunds if a test fails, and for planning purposes for potential plan design changes.

All we need is accurate employee data....we'll do the rest.