

Cross-Tested Questions

If you can't answer these questions correctly, you should [register now](#) for the SunGard Corbel *Cross-Tested Plan Workshop*.

1. Do QNECs satisfy the minimum gateway contribution requirement?
2. Will an employer include QNECs in the general nondiscrimination test?
3. What factors may an employer use for a participant who is past normal retirement age?
4. Can a plan use social security retirement age as the testing age?
5. What is a broadly available allocation rate?
6. How do cross-tested plans compare with age-weighted plans?
7. Must a tiered allocation plan specify in writing how the plan allocates employer contributions?
8. Should an employer apply for a determination letter with respect to a cross-tested plan?
9. What correction options are available for a cross-tested plan that fails the nondiscrimination test?
10. May an employer modify a classification after the close of the plan year if the plan fails the nondiscrimination test?
11. May an employer add a new classification of employees after the end of the plan year to lower its NHCE contribution requirement?
12. May the employer lower its NHCE contributions by designing classes with only part-time employees or short-term employees?
13. In what cases will the IRS raise the "deemed 401(k)" issue in the context of a cross testing plan?
14. How are deferrals and match tested under the general nondiscrimination test in a cross-testing plan?
15. What definitions of compensation may an employer use in allocating the minimum gateway contributions?
16. Will the coverage test the employer uses in demonstrating the cross-tested plan is nondiscriminatory affect the completion of the Schedule T?
17. How does a DB/DC combination plan compare with a cross-tested plan?
18. In applying the nondiscrimination test to a cross-tested plan, how does an employer treat employees excluded under the early participation test?