

2025 Year-End Administration Kickoff Webinar Q & A

Monday, January 12th @ 11am EST

Portal & Access

Q: Will the session be recorded and distributed after it is complete?

A: Yes, the recording will be sent later this week via email. Also, the recording is posted to the resource center.

Q: Will this information automatically populate for our company—transferred from the PCS site—or, for first-time users, must it be entered manually?

A: Some information may transfer from the PCS system however there may be details that did not pre-populate and we would ask that you add those as needed.

Q: You may have covered this but can you skip ahead without completing previous page ... and finish previous page later?

A: Yes, you're able to move between screens and save as you complete each. You do not have to work through them in a specific order. You won't be able to submit until all screens have been completed and saved.

Q: What if we did not get the kickoff email?

A: Your Retirement Plan Specialist can get a copy of the email to you. The [Admin Resource Center](#) will also provide you with copies of the communications for easy access.

Q: Can Advisors see the compliance prompt emails and testing pages?

A: Yes, advisors are receiving notification of sponsor communications prior to the sponsor emails going out. The Advisor will also be able to access the Client Portal to view all plans they are associated with through DWC as well as those plan's projects, tasks and documents.

Employee Census

Q: Is this only W-2 family employees? What if they are 1099 Contractors?

A: 1099 contractors are not considered employees so they will not be eligible for the plan. These individuals would not need to be included.

Q: Excluded employees...would that include employees who choose NOT to participate?

A: It would not include those individuals. Excluded employees would be those who are excluded in the plan document by class. For example, if the plan excluded interns or employees in division B. Those who are electing to defer at 0% are still considered eligible and not excluded.

Q: Should Union Employees be listed on the census?

A: Yes, please include union employees. Please note them as union employees so we can categorize them appropriately for testing purposes.

Q: Is there a report that we would get from our payroll company that we import under employees?

A: Many payroll providers have a census report that can be exported. If that is not available for you to utilize, you may export our request from the Plan Sponsor Link website to get our template, and your payroll provider may be able to create a report for you to import.

Q: Do temporary employees need to be added to the employee list (if they are no longer working here, just hired on for a season)?

A: Yes, please include all employees who received a W-2 in 2025.

Q: If we hit Import, will it provide us the template?

A: You will want to select "Export" under the vertical ellipsis menu (...).

Q: Can you explain the difference between compensation, pre-entry compensation and excluded compensation

A: Pre-entry compensation is the compensation earned by an employee before their plan entry date. Excluded compensation is other forms of compensation that are written as excluded compensation in the plan document. For example, if a plan excludes bonuses or overtime.

Q: Where is the census template?

A: You can access via an export on the Step 9: Employee Census step. This template is also available via the resource center.

Q: I have employees that did want to participate, I need to add them there? And I have part time employees, do they need to be there too?

A: Yes, please include all employees who received a W-2.

Q: If this report has already been completed, is it possible to go back and edit? I would like to confirm I did not miss any "seasonal" employees.

A: It isn't possible to edit the report once it has been submitted. However, if upon review you determine that there is additional information needed / edits required, please email your Retirement Plan Specialist and they will be able to coordinate getting that information from you and getting it to the compliance team.

Q: How do we know what type of census we are? ADP Tested, EACA ADP Tested, Non-ADP Tested?

A: It is listed on the prior communication we sent you but if you have any additional questions, please reach out to your Retirement Plan Specialist.

Ownership & Officers

Q: The owners have two companies. The one the plan is under and another that is listed and we are contributing for employees of both companies already. When it asks if the owners have other companies do I need to list anything since they are already listed?

A: If both are already listed, no need to add anything additional. We need to make sure we have complete ownership for purposes of determining testing/calculations, so as long as we have those details, we are able to proceed.

Q: What if the owner is my mother-in-law would that be considered a family member?

A: Ownership is not attributed via in-laws. So, the ownership of your mother-in-law would attribute to her child (so if that individual is employed by the company, the family note would be applicable).

Q: Do you have to list family members that are employed but not eligible yet for 401K?

A: Yes, please include those notes. This will provide our team with more information to be able to review suggestions more effectively for plan design for future plan years.

Q: What if we have a joint management but different owners on 2 companies?

A: We need the ownership for each company and in the notes they can give us details on the relationship/management so the team has that info.

Q: Can we add estimated K1s? Our tax return may not be finished before the deadline.

A: You may provide us with the draft K-1s or estimated self-employment earned income and we can prepare initial testing/calculations based on these figures. We will need the final K-1s/earned income if these figures are revised when completed by your CPA.

Q: If ownership % changes during the current year (2026), do we need to update the system or wait until the end of the year for this questionnaire? Do we include employees whose termination date was prior to 2025?

A: If ownership changes in 2026, you don't need to include that information in the questionnaire. You can add that information to the notes though if you'd like. You may want to discuss any upcoming changes with your Retirement Plan Specialist, so we can review how that might impact plan design and support you with any document changes that may be needed as part of these changes. For employees who terminated prior to 2025, they do not need to be included unless they received compensation during 2025.

Deadlines & Processing

Q: Do we need to send our 5500 to the IRS, or is it filed for us?

A: The Form 5500 is filed electronically. We will provide step-by-step instructions to walk you through this process. We also provide an option where you can elect to have DWC complete the submission for you. This option is presented with the Form 5500.

Q: For employees not involved in the plan ... is it legal to submit their social security # without their knowledge or permission?

A: As long as the submission of sensitive employee data is provided via secure means in accordance with state law, there should not be anything that keeps the client from being able to provide us with the information. The secure portal provides a confidential way to send the sensitive info without the need for mailing or emailing with passwords (less secure). I would also note that we will not email the client back anything with SSNs. Anything that includes this info will be available for download via the portal to maintain security throughout the process.

Q: When does the Year End Data Collection need to be completed by?

A: Please reference the 2025 Year-End Annual Compliance Calendar located in past email communication or via our [Resource Portal](#).

Q: When is the census data due?

A: For ADP Tested plan = February 13, For EACA ADP Tested Plans = May 22, For Non-ADP Tested plans = May 22.

Q: If we previously authorized DWC to submit the 5500 on our behalf, do we need to authorize it again?

A: Yes, the IRS and DOL require that the provider receives specific authorization for each filing (by plan year) when completing the electronic submission for Plan Sponsors.

Q: Could you restate when safe harbor deadline is due?

A: May 22nd, unless there are employer contribution calculations you would like provided sooner.

Q: Is there a way to know if the 5500 was filed for us in prior years?

A: Your Retirement Plan Specialist can review plan records to confirm for you.

Q: I have two employees that contributed part of 2025 but then due to financial reasons asked not to participate at this time in 2025. I have still listed their hours when I do the payroll contributions. Is there anything further I need to do.

A: Please include their full details on the census. We will reach out if we have any additional questions.

Miscellaneous

Q: Is there a way to see our prior year submission(s) as a helpful reference?

A: If DWC did your prior year work, you should be able to access this information under the Documents tab on the Client Portal. If not, please reach out to your Retirement Plan Specialist.

Q: We did make a change to our discretionary match, but I don't recall the exact date. How do I determine that date?

A: Please reach out to your Retirement Plan Specialist for assistance.

Q: Is there a form we should be collecting if an employee wants to not participate?

A: Yes, if a participant does not want to defer into the plan, you will want them to complete an election reflecting a 0% deferral rate for plan documentation purposes.

Q: How do I find out who my Retirement Plan Specialist is?

A: Your Retirement Plan Specialist's name and contact info were provided within the past communication you received. Also, you may email Devon.Hallett@dwc401k.com and she can provide the contact information for your plan. She is the manager of the team.