

2025 Year-End Administration Kickoff Webinar Q & A

Tuesday, January 6th @ 2pm EST

Portal & Access

Q: Is this portal different from last year?

A: No, access and functionality will be the same for Year-End data collection. You'll see some enhancements as Tianna continues, but access remains the same.

Q: How long do previous messages in Secure Exchange remain before deleted?

A: 90 days

Q: My Client Portal does not show any Steps icons or Active Tasks- What does that mean?

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

Q: Your compliance calendar under 5500 deadlines, it lists a deadline for submitting audited financials. Do you request our financials via the portal? Or how does that submission happen?

A: Audited financials can be submitted via the Secure File Exchange or emailed to the Retirement Plan Specialist once complete.

Q: I'm a plan advisor AND a Plan Sponsor because my firm has our 401k TPA services provided by DWC. I see "91" in "My Active Tasks" on the DWC portal...is this a problem? Should I be actively trying to clear this number down to zero?

A: You'll be able to see the tasks for all of our mutual clients and your own plan. We ask that you complete the details for your plan specifically. Your plan sponsors have also received the request/tasks to complete the questionnaire and census for their plans directly.

Q: Are the financial advisor and assistant supposed to be adding any information or should the employer be doing it. I am logged in to the portal and it looks like they just need to add the employees.

A: The questionnaire and census are usually completed by the Plan Sponsor rather than the financial advisor. There are some advisors who may assist or complete the requests on behalf of the client. We understand that some of these terms may not be familiar to a Plan Sponsor and our dedicated team of Retirement Plan Specialists are available to assist. If you or the client would like to set-up a call with the Retirement Plan Specialist for the plan, they can walk through any questions and support the client through the completion of the information request.

Q: Since Active Tasks/Projects/Data Collection/Document/ File exchange- show as blank - does that mean I do not have any further actions?

A: This may mean we need to update your profile. Please contact your Retirement Plan Specialist.

Employee Census

Q: Does "import" in the employees census item replace all the entries already there, or add to them?

A: The import functionality will overwrite the existing information with the new data being imported. You may find it beneficial to export the data reflected, add any additional participants, and then import the updated file (including the original listed employees and your newly added).

Q: How many employees can be indicated to maximize?

A: There is no limit on the number that can be indicated. Please include any details related to those you wish to maximize or target and our team will prepare the calculations accordingly.

Q: If we switched payroll providers mid-year which one do you put down in the company info page?

A: Please list your current payroll company (no need to list both providers).

Q: On the employee census do I need to include all employees even if they did not contribute?

A: Yes, please include all employees from 2025.

Q: Are you required to include 1099 contractors in census?

A: Individuals who received a 1099 would not be listed on the census. Only common law employees will be listed (and self-employed owners if applicable).

Q: So we must account for subcontractors under the "Employees" section?

A: Please include anyone who received a W-2 during 2025. If a contractor received a 1099 for 2025, they would not be eligible for the plan or need to be included on the census.

Q: Who can view the items on the site and complete the census tasks?

A: Anyone listed under the contacts - step 6

Q: What about payroll dates? For payrolls ran on Dec 27 or Jan 10th for example.

A: You'll want to include compensation that was paid prior to December 31, 2025.

Q: Is the year-end questionnaire we received in an email yesterday part of the information to provide to you when we are doing the census or do we submit that separately?

A: The questionnaire you received via email was only for information purposes to provide in advance to become familiar with the questions. You will need to access the Client Portal to formally submit the questionnaire through the Year-End Compliance project on My Active Tasks.

Q: If I submitted an employee census at the end of the year to our 401k company (John Hancock), can you use that, does that save me time?

A: We will still need to receive the census via the admin portal. You can utilize the census from John Hancock as a starting point to make the process easier if you'd like. Or you can also export from payroll. Prior to submitting the census though, we will need to have all the details that were requested in the admin portal.

Q: What determines a large employer. We have 125 employees, but we only have around 75 participants. If we need the audit do we need to find the auditor or is that something you can help us in getting?

A: Large plan filers are based on the number of participants with a balance. If the total number as of January 1, 2025 was 75, the plan would be a small plan filer. The auditor (if needed) would be engaged directly by the Plan Sponsor. However, we are happy to assist with contacts we've worked with on other large plan filers.

Q: Is there a box on the W2 that captures what should be used for gross comp?

A: No, gross compensation will need to reflect compensation prior to any deductions (including 401(k) or Section 125 withholding).

Q: In step 9, I have to list an employee as separated but when I do so it will not let me move forward till I fill in the compensation portion. What does this mean?

A: Please provide the compensation earned by that separated employee during 2025. If they did not earn compensation, please list \$0.

Q: For the census - no need to include employees that left the company in 2024 and further back - ONLY IF received pay in 2025, right?

A: Correct, only if they received compensation in 2025.

Q: Can I still submit/upload my excel census spreadsheet to satisfy the employee/census information step?

A: Yes, you can upload your census spreadsheet.

Q: For non-safe harbor plans, what do we use for gross comp - Box 1 of W2?

A: Gross compensation will be compensation prior to any deductions including 401(k) deferrals or Section 125 withholdings.

Q: I would think that your system already has all of our census info since it is pulled every two weeks with payroll. Do I still need to update a census, or do you actually have it already?

A: The census data will need to be completed for all employees for 2025. Although some of this data may have been provided to the recordkeeper throughout the plan year, we will still need to receive this detailed employee data via the admin portal. You may export the information from your payroll software/provider and/or from the recordkeeper if you prefer to start with those data points to make the process more efficient and easier to complete.

Q: Can you confirm what number goes into the 'compensation' field. We've been given conflicting information over past few years as to whether it should be TOTAL gross compensation or gross compensation less the amounts listed in pre-entry earnings and/or severance columns.

A: Please include true gross compensation in the compensation field. Any excluded compensation should be listed in the excluded columns. The compliance team will net the excluded compensation from the gross compensation provided to calculate the eligible compensation for plan purposes.

Q: Is this new to add all employees even those not participating or eligible? I do not remember doing in previous years?

A: We request all employees so our team can review for eligibility and because some employees who may be eligible, but not participating, may need to be included in some annual testing. Access to the full employee census allows the team to review for all compliance purposes.

Q: If the census is completed without issue, how many days will it take to get the contribution calc?

A: We are targeting 15 business days from confirmation of complete and good data.

Ownership & Officers

Q: Ownership changed in May to add another owner; do I need to note that somehow or just who the owners were as of 12/31/2025?

A: Please provide ownership as of 12/31/2025. You can add a note before submitting to add any details of timing of the change.

Q: If children of an officer worked only as a temporary summer job do they need to be listed on the family page. They were not eligible to participate in the plan.

A: Yes, please include these individuals as they will also be reflected in the census data (even though not eligible for the plan). [Attribution of Ownership FAQ | DWC](#)

Q: If an officer is also a family member, should they be included on both tabs, or just the family tab?

A: Yes, please include on both tabs.

Q: What if ownership for an owner is 23.5%? Is .5 ownership allowed to be entered? All owners equal 100% but two are 23.5%.

A: .5 is allowable.

Q: If an officer has no ownership, it's acceptable to put 0.00%?

A: Yes, 0.0% ownership is accepted. We do want you to list all Officers even if they have 0 ownership.

Q: What constitutes an officer of the company, if not ownership stake?

A: Some organizations reserve officer titles like Vice President only for those with true "officerial" duties, while other companies use those titles a little more broadly. When determining who is a key employee, the rules look at those with actual duties that are normally performed by true company officers.

Q: Should we include family members of the owner in the Principals section?

A: Yes.

Q: How do you handle the ownership when an owner just passed away in Dec. 2025?

A: Please include ownership as of the date the owner passed away.

Q: Are investors considered "owners"?

A: Ownership depends on the type of entity. Corporation: The greater the following: Value of all classes of stock held by the individual as a percentage of the total value, or Voting power of all classes of stock held by the individual as a percentage of all stock with voting rights. Partnership: The greater the following: Percentage of capital interest, or Percentage of profit interest. LLC or LLP: Membership interest as a percentage of total membership. In addition, an individual who has an option to acquire stock is treated as owning that stock (even he or she has not yet exercised the option) for purposes of determining ownership and, therefore, HCE status."

Q: If ownership ended for an "other" business in 2025, do we still need to include them?

A: Yes, please. We'll want to look at any potential controlled groups that existed at any point during the year.

Q: In reference to "officers" is this C-suite members (i.e., Chief HR Officer, Chief Finance Officer) or is this President, Vice President, Secretary, Treasurer, etc...?

A: Some organizations reserve officer titles like Vice President only for those with true "officerial" duties, while other companies are those titles a little more broadly. When determining who is a key employee, the rules look at those with actual duties that are normally performed by true company officers.

Q: We are a nonprofit, so there is no ownership. Sometimes federal filings that ask for a list of officers want us to list the Director of Finance (or the most senior financial staff) as an officer, even though we don't consider that person to be an officer. Do we list that person here?

A: You can input "Bored of Directors" and list them as 100%.

Q: Under the family tab, I understand spouses, children, parents, grandparents need to be listed. What about spouses of the owners children? (owner's son-in-law)

A: Spouses of the owners' children do not need to be identified unless those children have direct ownership.

Deadlines & Processing

Q: Will the project status be available for the cash balance plans too?

A: Yes.

Q: When will we get the Form 5500 draft?

A: You will receive your draft 5500 at the same time you receive your AECR (Annual ERISA Compliance Report).

Q: What is deadline to submission for Cash Balance?

A: Please follow the deadlines for your 401(k) plan testing and/or contribution requirements. The data and questionnaire submitted for the 401(k) plan will apply for both plans. If you only sponsor a cash balance plan, the deadline is August 22nd.

Miscellaneous

Q: We are moving in February. I assume we should enter our new address. Not the address as it was as of Dec 31 for the filing year?

A: I'd suggest your new address so this is what is reflected on the Form 5500 when filed. This will ensure any correspondence received related to the filing comes to your current address at that time.

Q: Will we be sent this recording?

A: Yes, we will be sending the recording and adding it to the resource center.

Q: We have HCE who are not officers. Do we list both? Or just the officers?

A: You'll only need to list the officers and not separately the HCEs.

Q: How many years do the documents stay on the site.

A: Historical documents from testing DWC preformed will always show in the Documents section. If there is something you believe should be there and is not please contact your Retirement Plan Specialist.

Q: Do we have to include SSN's?

A: Yes, due to the need for them to prepare the 8955-SSA.

Q: Once someone clicks on the task to get started - does it disappear off of other contacts' Task list?

A: No - the task will remain on your "My Active Tasks" screen until you "Sign & Submit" in the final Approval step.

Q: Once someone clicks on the task to get started - does it disappear off of other contacts' Task list?" Can you confirm what happens?

A: You'll still see this listed until you have saved and submitted the task. Thanks!

Q: For officers - is there a standard definition? Or just anyone with an "O" in their title? example - CFO, COO

A: Some organizations reserve officer titles like Vice President only for those with true "officerial" duties, while other companies are those titles a little more broadly. When determining who is a key employee, the rules look at those with actual duties that are normally performed by true company officers.

Q: When I click "Click here to search for your NAICS code.", it leads to a 404 error page on the IRS website. Could I get the correct link to search through the list of NAICS codes?

A: [2021 Instructions for Form 990-T](#)

Q: We have HCE who are not officers. Do we list both? Or just the officers?

A: **You'll only need to list the officers and not separately the HCEs.**

Q: This is our first client with a 401K. Does the financial advisor typically help the client fill this out. These questions seem very technical and the client is not very well versed in 401K terms and policies.

A: The questionnaire and census is usually completed by the Plan Sponsor rather than the financial advisor. There are some advisors who may assist or complete the requests on behalf of the client. We understand that some of these terms may not be familiar to a Plan Sponsor and our dedicated team of Retirement Plan Specialist are available to assist. If you or the client would like to set-up a call with the Retirement Plan Specialist for the plan, they can walk through any questions and support the client through the completion of the information request.

Q: We had to make a correction to missed contributions in 2025 and the org decided to cover not only missed safe harbor match, but also 50% of the employee's missed deferrals. Would the additional corrective payments be considered "Discretionary Match" (Question 23 on the Plan tab)?

A: **No, the corrective contributions for the missed employee deferrals would not need to be reflected as discretionary match as they would have been deposited as a QNEC (Qualified Non-Elective Contribution).**

Q: Why are we required to provide Pre-Tax Health/125 information?

A: The definition of gross compensation includes pre-tax health and 125. If the plan's definition of compensation in the plan document excludes these types of compensation, they should be listed separately in the excluded compensation column. The reason we request this information in this format is to have the detailed information necessary to complete any 414(s)/compensation ratio testing that may be required based on the plan's definition of compensation. This testing requires a review of gross compensation as well as the net eligible compensation for plan purposes.

Q: How do I know if my plan is ADP tested?

A: The email you received requesting the census data specified this along with the deadlines. If you have additional questions please reach out to your Retirement Plan Specialist.