

Summary of Practice Problems

401(a)(4) and 410(b) problems	
1	401(a)(4) general test and 410(b) coverage test - Rate groups
2	410(b) ABPT - cross testing - Profit sharing plan with 401(k)
3	Same as #2 - impute permitted disparity
4	401(a)(4) general test - Profit sharing plan with 401(k)
5	410(b) coverage test - change population to pass test
6	401(a)(4) general test - 401(l) excess plan - safe harbor
7	401(a)(4) general test - Profit sharing plan
8	Normal and most valuable accrual rates
9	410(b) coverage test - multiple plans with different eligibilities
10	Normal accrual rates - cash balance plan
11	Same as #10 - Top heavy plan
12	401(a)(4) safe harbor for fractional rule plan
13	401(a)(4) safe harbor for fractional rule plan
14	401(a)(4) safe harbor for fractional rule plan
15	410(b) coverage test - multiple plans with different eligibilities
16	401(a)(4) safe harbor for fractional rule plan
17	401(a)(4) safe harbor for fractional rule plan
18	401(a)(4) general test - Profit sharing plan
19	401(a)(4) general test - Profit sharing plan
20	401(a)(4) general test - Profit sharing plan
21	ABPT calculations for DB and DC plan
22	ABPT calculations for DB and DC plan - separate for DB versus DC plan

ESOTERIC 401(a)(4) and 410(b) problems	
1	410(b) coverage test - multiple plans with different eligibilities
2	410(b) coverage test - multiple plans with different eligibilities

Summary of Practice Problems

401(a)(4) DC Gateway problems	
1	410(b) ABPT - cross testing gateways - Profit sharing plan
2	401(a)(4) and 410(b) - cross testing - allocation bands gateway
3	401(a)(4) and 410(b) - cross testing - allocation bands gateway
4	401(a)(4) - cross testing - DB / DC gateways

401(l) problems	
1	Offset plan - safe harbor - sum of accrued benefits - 10 C&C normal form, given actual pay history
2	Offset plan - safe harbor - sum of accrued benefits - 10 C&C normal form
3	Offset plan - safe harbor - plan design - optional forms
4	Offset plan - safe harbor - sum of accrued benefits - 10 C&C normal form
5	Excess plan - safe harbor - sum of early retirement benefits - 10 C&C normal form, use simplified table
6	Offset plan - safe harbor - sum of early retirement benefits - J&S normal form, given actual pay history, use simplified table
7	Excess plan - safe harbor – Life annuity normal form, use simplified table
8	Excess plan - safe harbor - 10 C&C normal form

ESOTERIC 401(l) problems	
1	Excess plan - safe harbor - sum of accrued benefits - J&S normal form
2	Excess plan - safe harbor - sum of accrued benefits - life only normal form
3	Offset plan - safe harbor - sum of early retirement benefits - J&S normal form, given actual pay history

Summary of Practice Problems

411 problems	
1	Hours counting for vesting service
2	Employee provided benefit from mandatory employee contributions
3	Employee provided benefit from mandatory employee contributions

415 problems - NOT updated for PPA 2006	
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Summary of Practice Problems

	415 practice problems
20	Retire at age 55, Lump sum calculation, death benefit is PV of AB, modified EA-2B 2004 #22
21	Simplified calculation of 415 compensation limit, modified EA-2B 2004 #25
22	Retire at age 55, certain and life optional payment form, no forfeiture at death, modified EA-2B 2004 #37
23	Retire at age 58, life only payment form, modified EA-2B 2005 #18
24	Retire at age 55, QJ&SA payment form, no subsidized death benefit, modified EA-2B 2005 #24
25	Simplified calculation of 415 compensation limit, modified EA-2B 2005 #33
26	Retire at age 66, certain and life normal form, QPSA death benefit, modified EA-2B 2005 #36
27	Retire at age 54, certain and life normal form, death benefit is PV of AB, modified EA-2B 2006 #28
28	Retire at age 55, Lump sum calculation, death benefit is PV of AB, modified EA-2B 2003 #24
29	Retire at age 62, Life annuity, discuss limitation year concept
30	Single employer plan valuation calculations with assumed retirement age 60
31	Retire at age 63 in 2008, Life annuity, discuss 401(a)(17) limit and 415 compensation limit
32	Multi-employer plan valuation calculations with assumed retirement age 60
33	Retire at age 62, Lump sum calculation, modified EA-2L 2017 #35

	416 practice problems
1	Top Heavy ratio calculation
2	Vested benefit, given compensation history
3	Accrued liability, frozen plan
4	Top Heavy ratio calculation
5	Top Heavy ratio calculation
6	Determination of key employees
7	Top Heavy ratio calculation

	417 problems
1	QPSA benefit calculation
2	QPSA benefit calculation

Summary of Practice Problems

420 problems	
1	Amount of transfer from pension plan to retiree health plan
2	Amount of transfer from pension plan to retiree health plan
3	Q&A on transfer from pension plan to retiree health plan
4	Amount of transfer from pension plan to retiree health plan
5	Amount of transfer from pension plan to retiree health plan
6	Amount of transfer from pension plan to retiree health plan

436 problems	
1	Highest allowable AFTAP value
2	Highest allowable AFTAP value
3	Additional contribution to avoid benefit restrictions
4	Highest allowable AFTAP value
5	Definition of collectively bargained plan
6	Contribution amount to avoid benefit restrictions
7	Distributions limited by benefit restrictions
8	Deemed reduction in carryover balance
9	Deemed reduction in carryover balance
10	Deemed reduction in carryover balance
11	Miscellaneous T/F ideas
12	Distributions limited by benefit restrictions
13	Deemed reduction in carryover balance
14	Contribution amount to avoid benefit restrictions
15	Contribution amount to avoid benefit restrictions
16	Contribution amount to avoid benefit restrictions
17	Contribution amount to avoid benefit restrictions
18	Contribution amount to avoid benefit restrictions
19	AFTAP certifications
20	AFTAP certifications
21	AFTAP certifications

Summary of Practice Problems

Miscellaneous problems	
1	Prohibited transaction - excise tax
2	Prohibited transaction - excise tax

Multiemployer problems	
1	Quarterly withdrawal liability payment - 1985 #12
2	Presumptive method - 1988 #11
3	Modified presumptive method
4	Modified presumptive method
5	Modified presumptive method
6	Technical Update 2010-3

Summary of Practice Problems

PBGC problems	
1	Missing participant calculations
2	Asset allocation, three participants
3	Guaranteed benefit, 5% COLA, 50% J&S normal form
4	PC4 liability, expected retirement age 62
5	Missing participant calculations
6	Guaranteed benefit, J&S normal form
7	Missing participant calculations
8	PC1 through PC6 benefits, expected retirement age 61
9	Variable rate premium calculation
10	Variable rate premium calculation
11	Variable rate premium calculation
12	4010 asset value
13	Variable rate premium calculation
14	Variable rate premium calculation
15	Flat rate premium calculation / filing date
16	Variable rate premium calculation
17	Guaranteed benefit, J&S normal form
18	Asset allocation, three participants
19	Guaranteed benefit, 5% COLA, 50% J&S normal form
20	PC4 liability, expected retirement age 62
21	Guaranteed benefit, J&S normal form
22	Missing participant calculations
23	PC1 through PC6 benefits, expected retirement age 60
24	4010 reporting
25	4010 reporting
26	4010 reporting
27	Variable rate premium calculation
28	Missed quarterly contribution calculation
29	4010 reporting
30	4010 reporting
31	Employer liability due to a cessation of operations
32	Employer liability due to a cessation of operations
33	Employer liability due to a cessation of operations

Summary of Practice Problems

PBGC problems	
34	Missing participant calculations
35	Missing participant calculations
36	Missing participant calculations
37	Missing participant calculations