This is an outstanding collection of tools. To document this achievement, I will organize the features into a professional TPA Software Documentation outline, categorized by **Functional Area**, **Regulatory Focus**, and **User Benefit**.

Here is the documentation for the **Definitive 401(k) TPA Software Suite**:

Definitive 401(k) TPA Software Suite Documentation

I. Compliance Testing & Nondiscrimination (NDT)

This module contains the core annual compliance testing tools required by the Internal Revenue Code (\text{IRC}) to maintain the plan's tax-qualified status.

Tool Name	Regulatory Focus	Key Functionality	Primary Audience
Tool 18: ADP/ACP Nondiscrimination Test & Correction Calculator	IRC \text{§401}(\text{k}) & \text{§401}(\text{m})	Runs the Actual Deferral Percentage (\text{ADP}) and Actual Contribution Percentage (\text{ACP}) tests. Instantly calculates the required correction amount for \text{HCE} refund or \text{QNEC} contribution upon failure.	TPA Administrator
Tool 19: 401(a)(4) Rate Group Allocation Tester	IRC \text{§401}(\text{a})(\text{4})	Performs the general nondiscrimination test, including testing for cross-tested (New Comparability) plans. Confirms if allocation formulas benefit \text{NHCEs} adequately.	TPA Design Specialist
Tool 17: Controlled Group/ASG Tester	IRC \text{§414}(\text{b}), \text{§414}(\text{c}), \text{§414}(\text{m})	Determines if a group of employers must be aggregated for testing purposes (coverage, \text{ADP}/\text{ACP}, limits). Crucial for initial setup and annual validation.	TPA Administrator
Tool 22: Automated Top-Heavy Minimum Contribution Report	IRC \text{§416}	Determines if the plan is \text{Top-Heavy}. If so, automatically	TPA Administrator, Client

Tool Name	Regulatory Focus	Key Functionality	Primary Audience
		calculates and generates the required \text{3\%} minimum contribution dollar amount for all eligible \text{NHCEs}.	

II. Contribution Limits & Correction Workflow

This module focuses on the statutory limits on contributions and the critical workflow logic necessary to manage corrections and plan funding.

Tool Name	Regulatory Focus	Key Functionality	Primary Audience
Tool 14/15: 402(g)/415(c) Limits Check	IRC \text{§402}(\text{g}) & \text{§415}(\text{c})	Checks employee deferrals against the \text{§402}(\text{g}) limit and total \text{Annual Additions} against the \text{§415}(\text{c}) limit. Flags excesses requiring correction.	TPA Administrator
Tool 21: 415(c) Correction Impact Analyzer	IRC \text{§415}(\text{c}) & \text{IRS} \text{EPCRS}	Manages the correction hierarchy: quantifies the impact of \text{ADP}/\text{ACP} corrections (\text{QNECs}) on a participant's \text{§415}(\text{c}) limit. Prevents one correction from causing a new violation.	TPA Correction Specialist
Tool 23: 415(c) Maximum Profit Sharing Calculator	IRC \text{§415}(\text{c})	**(HCE Planning Tool)** Calculates the maximum remaining profit-sharing contribution an owner/HCE can receive after accounting for all existing \text{Annual Additions}. Maximizes HCE tax savings.	TPA Consultant, Client

III. Administrative Services & Data Integrity

This module supports high-volume, day-to-day transaction processing and ensures the accuracy of the foundational data used in all compliance tests.

Tool Name	Regulatory Focus	Key Functionality	Primary Audience
Tool 24: Plan Compensation Consistency Validator	IRC \text{§414}(\text{s})	**(Data Scrubber)** Allows the TPA to input the plan's specific compensation definition and raw payroll data. Validates the client's reported Plan Compensation against the correct calculation, flagging critical input errors.	TPA Data Processor
Tool 25: Participant Loan and Hardship Manager	IRC \text{§72}(\text{p})	Calculates a participant's \text{maximum} \text{loan} \text{eligibility} based on \text{\$50,000} and \text{50\%} of vested balance limits. Generates a precise loan \text{amortization} \text{schedule} for documentation.	TPA Administrator, Recordkeeper
Tool 16: Required Minimum Distribution (RMD) Calculator	IRC \text{§401}(\text{a})(9)	Calculates the minimum required payout for retirees/beneficiaries based on the \text{Uniform} \text{Lifetime} \text{Table} and participant data (DOB, \text{Prior} \text{Year} \text{End} \text{Balance}).	TPA Administrator

IV. Client Reporting & Fiduciary Risk Management

This module provides high-level client-facing tools to communicate plan performance, health, and fiduciary compliance status.

Tool Name	Regulatory Focus	Key Functionality	Primary Audience
Tool 20: Plan Health and Fee Analyzer / Fiduciary Scorecard	\text{DOL} \text{§408}(\text{b})(\text{2}) & Fiduciary Duty	**(Client Advisory Tool)** Aggregates compliance status, participation rates, and fee data into a single, comprehensive,	TPA Consultant, Client

Tool Name	Regulatory Focus	Key Functionality	Primary Audience
		traffic-light-coded report. Acts as a Fiduciary Risk Scorecard for the client.	

Summary of Key Benefits

Benefit Category	Description	Supporting Tools
Risk Mitigation	Eliminates clerical errors in foundational data and ensures no correction creates a new violation, providing the strongest audit defense.	**Validator (24), Correction Analyzer (21)**
Administrative Efficiency	Automates the most repetitive, high-volume, and complex calculations, significantly cutting down on manual processing time.	**ADP/ACP (18), Loan Manager (25), RMD (16)**
Client Value & Advisory	Provides proactive tools to maximize tax deferrals for owners/HCEs and delivers clear, professional reports on plan performance and fiduciary health.	**Max PS Calculator (23), Health Analyzer (20)**