

# 4.6. Distribution

09/19/2025 2:22 pm CDT

There are three questions related to determining retirement age. Please note that these questions will be determined by the plan document.

If “Age only” applies, the system will only look at a participant’s age to determine if normal retirement age has been attained. The normal retirement age can be selected by using the drop-down box.

If “Age and Participation” applies, the system will look at both a participant’s age and years of service to determine if normal retirement age has been attained. The user will need to select the number of years a participant is required to participate before reaching normal retirement age.

**Note:** For purposes of the Rate Group Test, the system determines participation by looking at the non-elective date of participation. If the plan is a safe harbor non-elective plan, the system will look at safe harbor non-elective entry date to see if it is earlier than the regular non-elective date. If it is, the system will use that date to calculate anniversaries of participation. If both entry dates are in the future, the system will set years of participation to zero.

For specific information regarding each option in this section click the applicable help text bubble.

▼ Distribution

▼ Normal Retirement

|                                                                                                                                   |   |          |
|-----------------------------------------------------------------------------------------------------------------------------------|---|----------|
| Requirement for Normal Retirement Age:                                                                                            | ? | Age only |
| Age component of Normal Retirement Age (not to exceed 65 - deemed to be 59-1/2 for Electives and QNECs if lesser age is entered): | ? | 65       |
| → If "Age and Plan Participation", anniversary of participation for Normal Retirement Age:                                        | ? | fifth    |

Once you have completed setting up plan specifications, ftwilliam.com plan document users can check their work by using "Compare Specifications to Plan Document" from the main Compliance Menu.