

# Lock/Unlock Master Plan Parameters

12/05/2025 9:27 am CST

In the Master Plan, the lock/unlock feature in the checklist allows you to indicate which parameters an adopting employer may have that are different than what the Master Plan has selected. There are certain parameters which are not permitted to be unlocked as those can only apply to the Master Plan. There are three types of padlocks:

1. Gray closed padlocks - these indicate parameters which only apply to the Master Plan and cannot be different for an Adopting Employer.
2. Green closed padlocks - these indicate parameters that are locked. The selected options in the Master Plan checklist with green padlocks will apply to the linked Adopting Employer(s).
3. Yellow open padlocks - these indicate parameters that are unlocked. Allowing the linked Adopting Employer to make a different selection for that parameter.

The screenshot shows a 'Plan Checklist' window with a title bar containing 'Plan Checklist - Expand All Applicable / Expand All / Collapse All', 'Print', 'Update Linked', 'Go To Top', 'Lock All / Unlock All', and 'Edit Check All Status:'. The checklist is divided into sections. The first section, '5a. Plan Year End (mm/dd)', includes a text input field for '5a.i. If the Plan Year End is not a simple date, enter the full Plan Year End here. You must still enter the closest simple date in the Plan Year End (mm/dd) field above' and a radio button for '5b. The Plan has a Short Plan Year' with options 'Yes' and 'No'. The second section, '6a. Limitation Year means', includes a dropdown menu for 'Plan Year'. The third section, '7a. The Plan is frozen as to eligibility' and '7b. The Plan is frozen as to benefit accruals', each has radio buttons for 'Yes' and 'No'. The fourth section, 'A. Plan Features', includes questions 8a through 12, each with radio buttons for 'Yes' and 'No'. The padlock icons next to the questions indicate their status: 5a.i. and 5b. have gray closed padlocks; 6a. has a green closed padlock; 7a. and 7b. have green closed padlocks; 8a. and 8b. have green closed padlocks; 9. has a green closed padlock; 10. has a green closed padlock; 11. has a green closed padlock; 12. has a yellow open padlock.

At the top of the checklist, you have the option to "Lock All" or "Unlock All" parameters in the Master Plan.

The screenshot shows the top of the 'Plan Checklist' window. The title bar contains 'Plan Checklist - Expand All Applicable / Expand All / Collapse All', 'Print', 'Update Linked', and 'Lock All / Unlock All'. The 'Lock All / Unlock All' button is highlighted with a red rectangle.

To select specific parameters to lock or unlock, click on the padlock next to the checklist question. Clicking on a closed green padlock will change it to a yellow open padlock, allowing the linked Adopting Employer to have that parameter selected different than the Master Plan.

After modifying the parameters or updating the padlocks in the Master Plan, a message will appear at the top of the Master Plan checklist indicating that the Adopting Employer plans are not in sync with the Master Plan. To sync your plans, click on the "Update Linked" button at the top of the checklist. This will sync the Master Plan parameters to the

linked Adopting Employer(s) checklist. Selected parameters that are locked in the Master Plan will flow over to the linked Adopting Employer(s) checklist.

The Adopting Employer parameters are not in sync with the Master parameters.

Plan Checklist - [Expand All Applicable](#) / [Expand All](#) / [Collapse All](#)
Print 
Update Linked
[Lock All](#) / [Unlock All](#)
Edit Check All Status:

▼ A. GENERAL INFORMATION
Edit Check Status:

A warning window will appear verifying you want to continue. Click "Yes".

Sync Adopting Employers

You made changes to the master plan locked fields. Are you sure you want to synchronize these changes to all of the adopting employer plans?

Yes No

A progress bar will appear, followed by "Updating Plans" status window. Click "Ok".

Updating Plans

Adopting Plans Updated to Master

MEP Tool Company 3 Successfully Updated

OK

To access your linked Adopting Employer(s) Edit Plan checklist, click on the number next to "Plans Linked" at the top of the page by "Details".

[Home](#) > [Edit Company](#) > Edit Plan

Company:	MEP/PEP Tool Test Company	ID:
Plan:	MEP/PEP Tool Sample Plan	ID:
Checklist:	Non-Standardized 401(k) (Adoption Agreement Format) - POST	
Details:	EIN: 99-9999999 • PN: 001 • PYE: 12-31 • Plans Linked: <a href="#">1</a>	

On the Adopting Employer page, you can select the adopting employer you want to update by clicking on the Plan Name next to the company. This will take you to the Edit Plan page of that Adopting Employer.









Adopting Employers

Add Plans

Adopting Employers

	Company	Plan Name	Plan ID		Admin
<input type="checkbox"/>	Company	Plan Name	Plan ID	Error	Admin
<input type="checkbox"/>	MEP Tool Company 3	<a href="#">MEP/PEP Tool Sample Plan</a>			

You can now update parameters that have open padlocks.

▼ B. Service Requirement for Plan Participation		
	10a. <b>Elective Deferrals/Voluntary Contributions - minimum service requirement</b>	 one (1) Year - Hours of Service ▾
	10a.i. Enter the Hours of Service that must be completed in the period described above (without commas)	 <input type="text" value="1000"/>
		
		
	10a.iv. In addition to the foregoing, the Plan provides for additional requirements for eligibility to make Elective Deferrals/Voluntary Contributions	 <input type="radio"/> Yes / <input checked="" type="radio"/> No

Once you have updated your Adopting Employer's parameters that are different than the Master Plan, and have run the Edit Checks, you are ready to generate your Adopting Employer's Joinder Agreement and supporting documents. Please refer to "Generate Adopting Employer Joinder Agreement, Supporting Forms/Notices and Master Plan Documents" in this guide for those steps.