

MEP/PEP Document Tool

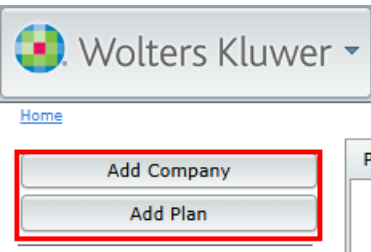
12/05/2025 9:41 am CST

This tool can be used to efficiently set up MEP/PEP arrangements in the plan document software for 401(k) and ERISA 403(b) plans. In addition, it can be used for control group and affiliated service group situations where the adopting employers have different provisions than the lead plan. The MEP/PEP Tool is available as an add-on feature for document subscribers.

Add Master Plan and Adopting Employer Plan(s)

Add the Master Plan and Adopting Employer Plan(s) to your account if not already on your account.

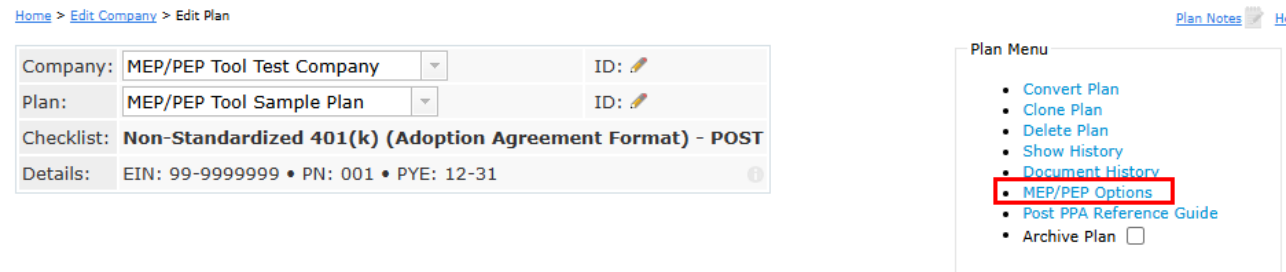
You can add your companies and plans as normal in the plan document software. For example, via the Add Company and Add Plan features.



If your Master Plan is already established and you have a new Adopting Employer plan to add, you have the option of cloning your Master Plan to the Adopting Employer company vs. adding a plan to your Adopting Employer company. Please refer to "Clone Plan Feature" in under Edit Plan in the Documents User Guide for instructions.

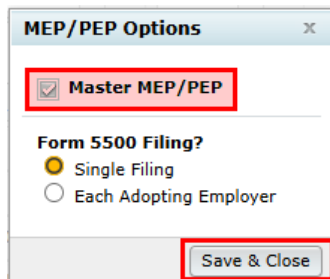
Set-Up Master Plan

From the "Edit Plan" page of the plan you wish to designate as the Master Plan, click on the "MEP/PEP Options" link located under the "Plan Menu".



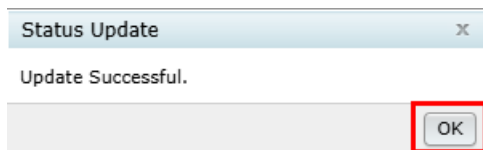
Check the box "Master MEP/PEP" to designate this plan as the Master Plan. Then, choose the applicable Form 5500 filing: single filing or a filing for each Adopting Employer. Once you have made your selection, click on the "Save &

Close" button.



The dialog box titled "MEP/PEP Options" contains a checked checkbox labeled "Master MEP/PEP". Below this, under the heading "Form 5500 Filing?", there are two radio button options: "Single Filing" (selected) and "Each Adopting Employer". At the bottom right of the dialog is a button labeled "Save & Close".

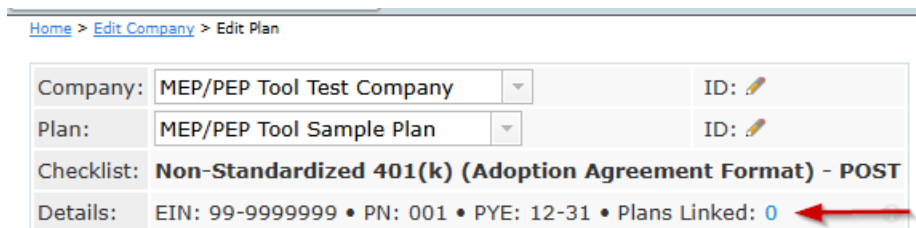
A pop-up window of the "Status Update" will generate. Click "Ok".



The dialog box titled "Status Update" displays the message "Update Successful." and has an "OK" button at the bottom right.

Link Adopting Employer(s)

1. To link your Adopting Employer(s), click on the "0" next to "Plans Linked" at the top of the Edit Plan page in the "Details" box. The number of plans linked will initially be "0". As you add Adopting Employers, this number will increase to reflect the number of Adopting Employers.

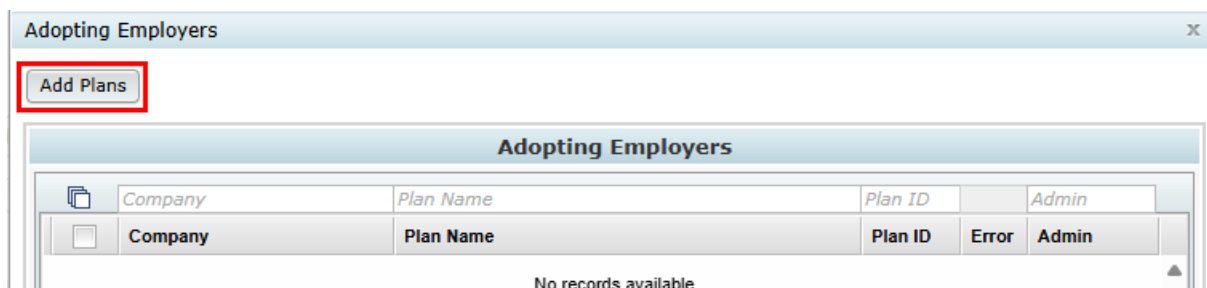


The "Edit Plan" page shows the following details:

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: 0		

A red arrow points to the "0" in the "Plans Linked" field.

2. On the "Adopting Employers" window is where you can add your Adopting Employers. Click on the "Add Plans" button near the top of the menu. The software will open a window displaying a list of all plans on your account that match the checklist type of the Master Plan.



The "Adopting Employers" window features an "Add Plans" button at the top left. Below it is a table titled "Adopting Employers" with the following columns: Company, Plan Name, Plan ID, Error, and Admin. The table is currently empty, and a message at the bottom states "No records available".

3. Filters at the top of the window may be utilized to narrow the list of plans. You can choose to select plans individually or by checking the select all box. Once you have selected your desired plans, click on the "Add Plans" button.

Add Plans

Only plans that match the Master plan will appear in this list.
Master Plan Type: Non-Standardized 401(k) (Adoption Agreement Format)
Selected plans will be updated with the Master plan parameters.

	Company	Plan Name	Admin
<input type="checkbox"/>	Company	Plan Name	Admin
<input type="checkbox"/>	Default Company	Default 401(k) Non-Std Plan - PT Format - Post PPA	
<input type="checkbox"/>	Default Company	Default Company NonStd 401(k) Plan	
<input type="checkbox"/>	Wolters Kluwer (ftwilliam.com)	Demo Company 401(k) Plan	
<input type="checkbox"/>	Company Upload Test	JC SH Match Co 401(k) Plan	
<input type="checkbox"/>	Jodi's Test Company DC POST	Jodi's Test 401(k) Non-Std Plan - PT Format - Post PPA	
<input checked="" type="checkbox"/>	MEP Tool Company 3	MEP Tool Master Plan	
<input type="checkbox"/>	Company Upload Test	MEP Tool POST Co MASTER Plan	
<input type="checkbox"/>	Company Upload Test	MEP Tool POST Co MASTER Plan	
<input type="checkbox"/>	Jodi's LLC	MEP Tool POST Co MASTER Plan	
<input type="checkbox"/>	PDS Testing Company	PDS Testing Company	
<input type="checkbox"/>	Sample Company	Sample Company 401(k) Plan	
<input type="checkbox"/>	Jodi's Test Company DC POST	SAMPLE 401(k) Plan Post	

Add Plans
Current View Total: 14 / Number Selected: 1
[Export current view to CSV](#)

4. A confirmation window will appear letting you know that your selected plans will be updated with the Master Plan. Click "Yes" to continue.

By clicking "Yes", the selected plans will be updated with the Master plan parameters.

Yes
No

5. A progress bar window will appear to indicate you are ready to proceed. Click on the "Ok" button.

Updating Plans

100%

Adopting Plans Updated to Master

OK

6. After plan(s) have been added, the number of plans linked will increase at the top of the page in the "Details" box.

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: 1		

7. To view the list of Adopting Employer(s), click on the number next to "Plans Linked".

Adopting Employers x

[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	MEP/PEP Tool Sample Plan			

Lock/Unlock Master Plan Parameters

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.

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

- 5a. Plan Year End (mm/dd) 12/31
 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.
- 5b. The Plan has a Short Plan Year Yes / No
- 6a. Limitation Year means Plan Year
- 7a. The Plan is frozen as to eligibility Yes / No
- 7b. The Plan is frozen as to benefit accruals Yes / No

A. Plan Features

- 8a. Elective Deferrals are permitted Yes / No
- 8b. Roth Elective Deferrals are permitted Yes / No
9. Voluntary (after-tax) Contributions are permitted (If "No", questions regarding Voluntary Contributions are disregarded) No
10. Employer Matching Contributions are permitted (If "No", questions regarding Employer Matching Contributions are disregarded) Yes / No
11. Non-Elective Contributions are permitted (If "No", questions regarding Non-Elective Contributions are disregarded) Yes / No
12. Safe Harbor Contributions are permitted (If "No", questions regarding Safe Harbor Contributions are disregarded) Yes / No

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

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

A. GENERAL INFORMATION

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 CompanyID:

Plan: MEP/PEP Tool Sample PlanID:

Checklist: Non-Standardized 401(k) (Adoption Agreement Format) - POST

Details: EIN: 99-9999999 • PN: 001 • PYE: 12-31 • Plans Linked: 1

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
	Company	Plan Name	Plan ID	Error	Admin
	MEP Tool Company 3	MEP/PEP Tool Sample Plan			

You can now update parameters that have open padlocks.

▼ B. Service Requirement for Plan Participation

10a. Elective Deferrals/Voluntary Contributions - minimum service requirement

one (1) Year - Hours of Service

10a.i. Enter the Hours of Service that must be completed in the period described above (without commas)

1000

10a.iv. In addition to the foregoing, the Plan provides for additional requirements for eligibility to make Elective Deferrals/Voluntary Contributions☐ Yes / ☒ 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.

Generate Adopting Employer Joinder Agreement, Supporting Forms/Notices and Master Plan Documents

To print the Joinder Agreement and any supporting forms/notices for your Adopting Employer(s), go to the print Plan Document page of your Adopting Employer.

1. From the Edit Plan page, click on the "Plan Documents" button.

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

Company:	MEP Tool Company 3	ID:	
Plan:	MEP/PEP Tool Sample Plan	ID:	
Checklist:	Non-Standardized 401(k) (Adoption Agreement Format) - POST		
Details:	EIN: ??? • PN: 001 • PYE: 12-31 • Linked: Master Plan		

Plan Modules				
Plan Documents	IRS Forms	5500 Forms	1099-R	Compliance
2024	2024	2024	2024	
Yes	Yes	Yes	Yes	Yes

2. Select the Joinder Agreement and any supporting forms/notices that apply to the provisions of your Adopting Employer.

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

Plan Notes [Help](#)

Company:	MEP Tool Company 3	ID:	
Plan:	MEP/PEP Tool Sample Plan	ID:	
Checklist:	Non-Standardized 401(k) (Adoption Agreement Format) - POST		
Details:	EIN: ??? • PN: 001 • PYE: 12-31 • Linked: Master Plan		

Plan Documents Menu
[ftwPro Amend](#) [E-Signed Docs](#)

- Document Format: [Word](#) ☒
- [Print IRS Letter for This Plan \(Other Plans\)](#)
- [Global Document Print Settings](#)
- [DocPrint](#)
- Edit Filenames: [Level 1](#) | [Level 2](#)
- Override Global Filename ☐
- RK Form Type: [None](#)

Documents / Forms		
Plan Document <ul style="list-style-type: none"><input type="checkbox"/> Adoption Agreement<input checked="" type="checkbox"/> Joinder Agreement<input type="checkbox"/> Basic Plan Document<input type="checkbox"/> Trust Agreement Required Amendments * <ul style="list-style-type: none"><input type="checkbox"/> SECURE/CARES/CAA Amendment IRS Pre-Approval Letter <ul style="list-style-type: none"><input type="checkbox"/> IRS Opinion Letter **	Summary Plan Description <ul style="list-style-type: none"><input type="checkbox"/> Summary Plan Description<input type="checkbox"/> Summary Plan Description - English Including Spanish Foreign Language Requirement<input type="checkbox"/> Summary Plan Description - Spanish Highlights <ul style="list-style-type: none"><input type="checkbox"/> Plan Highlights<input type="checkbox"/> Plan Highlights - Spanish Administrative Policies <ul style="list-style-type: none"><input type="checkbox"/> QDRO Procedures<input type="checkbox"/> Funding Policy<input type="checkbox"/> SECURE 2.0 Operation Checklist Model/Sample Amendments/Agreements <ul style="list-style-type: none"><input type="checkbox"/> LTPT Supplemental - Annual Notice<input type="checkbox"/> LTPT Supplemental - SPD<input type="checkbox"/> Consent<input type="checkbox"/> Amendment<input type="checkbox"/> Termination Kit non MP<input type="checkbox"/> Cease Safe Harbor Amendment<input type="checkbox"/> Cease Safe Harbor Amendment - Spanish	Forms <ul style="list-style-type: none"><input type="checkbox"/> Deferral Election Form<input type="checkbox"/> Deferral Election Form - Spanish<input type="checkbox"/> Bonus Deferral Election Form<input type="checkbox"/> Self Employed Deferral Election Form<input type="checkbox"/> Publicly-Traded Stock Notice<input type="checkbox"/> Publicly-Traded Stock Notice - Spanish<input type="checkbox"/> Beneficiary Designation<input type="checkbox"/> Beneficiary Designation - Spanish<input type="checkbox"/> Special Tax Notice<input type="checkbox"/> Special Tax Notice - Spanish<input type="checkbox"/> Distribution Election Form - QJSA<input type="checkbox"/> Distribution Election Form - non-QJSA<input type="checkbox"/> Distribution Election Form - Spanish<input type="checkbox"/> Roth Certification<input type="checkbox"/> Beneficiary Dist Election Form<input type="checkbox"/> Coronavirus-Related Distribution Form<input type="checkbox"/> Benefit Statement<input type="checkbox"/> Notice of Multiple Statements<input type="checkbox"/> 404(a) Annual Notice<input type="checkbox"/> Blackout Notice<input type="checkbox"/> Blackout Notice - Spanish

The Joinder Agreement document includes two Consent documents (if required by the companies). One for the Master Plan Sponsor, and one for the Adopting Employer to sign. Only the Adopting Employer is required to sign the Joinder Agreement page.

If using the adoption agreement format document/checklist, the Joinder Agreement will have an Addendum of the options applicable to the Adopting Employer.

**ADDENDUM
OPTIONS AVAILABLE IN MEP/PEP TOOL SAMPLE PLAN ADOPTION AGREEMENT
FOR MEP TOOL COMPANY 3**

If using the individually designed format document/checklist, there will not be an Addendum to the Joinder Agreement. To detail the parameters that are different than the Master Plan, you will want to update Section J.26 in the document checklist of your Adopting Employer.

26. Enter any custom text to appear if different provisions apply to Adopting Employers than those contained in Adoption Agreement (leave blank if none): Agreed Further:	
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Text entered here will populate in the Joinder Agreement as follows:

AGREED FURTHER, that, if applicable the following provisions will apply to the Adopting Employers in lieu of the provisions contained in the Adoption Agreement: [text from J.26].

To navigate back to the Master Plan or to a different Adopting Employer, click on the "Master Plan" link at the top in the "Details" row.

Home > Edit Company > Edit Plan	
Company: MEP Tool Company 3	ID:
Plan: MEP/PEP Tool Sample Plan	ID:
Checklist: Non-Standardized 401(k) (Adoption Agreement Format) - POST	
Details: EIN: ??? • PN: 001 • PYE: 12-31 • Linked: Master Plan	

Click on the plan under "Master Plan" to be directed back to the Master Plan's Edit Plan page. Click on the plan name under "All Linked Plans" to be directed to that Adopting Employer's Edit Plan page.

Adopting Employers					
Master Plan					
MEP/PEP Tool Test Company		MEP/PEP Tool Sample Plan			
All Linked Plans					
	Company	Plan Name	Plan ID		Admin
<input type="checkbox"/>	Company	Plan Name	Plan ID	Error	Admin
<input type="checkbox"/>	MEP Tool Company 3	MEP/PEP Tool Sample Plan			

To print documents for your Master Plan, go to the print Plan Document page of your Master Plan.

1. From the Edit Plan page, click on the "Plan Documents" button.

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: 1		

Plan Modules				
Plan Documents	IRS Forms	5500 Forms	1099-R	Compliance
2024	2024	2024	2024	2024
Yes	Yes	Yes	Yes	Yes

2. Select the Plan Documents and any supporting forms/notices that you normally provide to your Plan Sponsor.

Documents / Forms		Select All / Deselect All
Plan Document <input type="checkbox"/> Adoption Agreement <input type="checkbox"/> Basic Plan Document <input type="checkbox"/> Trust Agreement Required Amendments * <input type="checkbox"/> SECURE/CARES/CAA Amendment IRS Pre-Approval Letter <input type="checkbox"/> IRS Opinion Letter **	Summary Plan Description <input type="checkbox"/> Summary Plan Description <input type="checkbox"/> Summary Plan Description - English Including Spanish Foreign Language Requirement <input type="checkbox"/> Summary Plan Description - Spanish Highlights <input type="checkbox"/> Plan Highlights <input type="checkbox"/> Plan Highlights - Spanish Administrative Policies <input type="checkbox"/> QDRO Procedures <input type="checkbox"/> Funding Policy <input type="checkbox"/> SECURE 2.0 Operation Checklist Model/Sample Amendments/Agreements <input type="checkbox"/> LTPT Supplemental - Annual Notice <input type="checkbox"/> LTPT Supplemental - SPD <input type="checkbox"/> Consent <input type="checkbox"/> Amendment <input type="checkbox"/> Termination Kit non MP <input type="checkbox"/> Cease Safe Harbor Amendment <input type="checkbox"/> Cease Safe Harbor Amendment - Spanish	Forms <input type="checkbox"/> Deferral Election Form <input type="checkbox"/> Deferral Election Form - Spanish <input type="checkbox"/> Bonus Deferral Election Form <input type="checkbox"/> Self Employed Deferral Election Form <input type="checkbox"/> Publicly-Traded Stock Notice <input type="checkbox"/> Publicly-Traded Stock Notice - Spanish <input type="checkbox"/> Beneficiary Designation <input type="checkbox"/> Beneficiary Designation - Spanish <input type="checkbox"/> Special Tax Notice <input type="checkbox"/> Special Tax Notice - Spanish <input type="checkbox"/> Distribution Election Form - QJSA <input type="checkbox"/> Distribution Election Form - non-QJSA <input type="checkbox"/> Distribution Election Form - Spanish <input type="checkbox"/> Roth Certification <input type="checkbox"/> Beneficiary Dist Election Form <input type="checkbox"/> Coronavirus-Related Distribution Form <input type="checkbox"/> Benefit Statement <input type="checkbox"/> Notice of Multiple Statements <input type="checkbox"/> 404(a) Annual Notice <input type="checkbox"/> Blackout Notice <input type="checkbox"/> Blackout Notice - Spanish

Filter Search for MEP/PEPs on Your Account

To filter your search on the Home page by Master and/or Adopting Employer plans, click on your name in the upper right corner and select "Edit Profile".

<input type="text"/> <input type="button" value="Go"/>	<div> Jodi Calhoun <div> Edit Profile Help Center Contact Support Suggestion Box Log Out </div> </div>
Plan Documents Menu <input type="button" value="ftwPro Amend"/> <input type="button" value="E-Sign"/>	

Set "Display MEP/PEP Identifier" to "Yes" and click on the "Update" button.

Display Company EIN:	No	▼
Display MEP/PEP Identifier:	Yes	▼
Update will redirect back to the Home Page!		
Update		Cancel

On the Home page, you can now do an advanced filter by clicking on the "Advanced" button.

Plan Search	
Company:	<input type="text" value="Name or ID ..."/>
Plan:	<input type="text" value="Name or ID ..."/>
Clear All Filters	
Advanced	

Next to "MEP/PEP" you can choose how to filter your search.

MEP/PEP:	<input type="text"/>
5500 Admin:	
Document Admin:	Master
Compliance Admin:	Adopting Employer
Show Archived Plans:	Both