

The Platinum 401k, Inc.

2024 Retirement Plan Census Report Instructions

The following are the instructions for completing the 2024 Retirement Plan Census Report.

It is of the utmost importance that the employee census data you provide to us is complete and accurate and that the salary information reported covers the plan year - it will impact your test results and contributions.

We request that you provide the following information to us by **February 24, 2025**.

The following information should be entered on the Excel Spreadsheet provided. When naming the file, please use your company name as part of the file name. Then upload the file to our secure portal at <https://www.encyro.com/debbiejeanssonne> along with the completed Annual Questionnaire.

Please remember to include all employees who worked for your company during the year whether or not they may have been eligible to join the plan.

The Excel Worksheet has been modified into a template with the following Columns:

1. **Social Security Number** – Do not include “dashes” (123456789).
2. **Employee First Name and Middle Initial** – Enter first name and middle initial
3. **Employee Last Name** – Enter last name
4. **Gender** – This is an optional field. If provided, use M or F abbreviations only.
5. **Code** - Indicate the letter “O” if a greater than 5% owner or immediate family member of same; indicate “K” if a Key Employee non-owner. Otherwise leave blank.
6. **Date of Birth** – Use mm/dd/yyyy format only (01/01/1966)
7. **Date of Hire** – Use mm/dd/yyyy format only (01/01/1990).
8. **Date of Termination** – Use mm/dd/yyyy format only (02/01/2015)
9. **Date of Rehire** – Use mm/dd/yyyy format only (04/12/2014). If an employee has multiple dates of hire, please provide all dates. Use a separate sheet if necessary.
10. **Annual Gross Wages Paid** – Total gross compensation as reported on the employee’s W-2 form for the period from January 1, 2024 through December 31, 2024. Use the number on your employee’s W-2 form for 2024. Do not use dollar signs (\$) or commas. Use decimals only (45000.00,).
11. **Excluded Salary (if applicable)** - Excluded compensation may be defined in your plan document to include any or all of the following: bonuses, commissions, and overtime wages paid to an employee from January 1, 2024 until December 31, 2024. Please refer to your plan document to determine if your plan uses excluded compensation. Unless you have been specifically alerted that you may have “excluded compensation” in your plan, you do not have any and this field can be ignored. Do not use dollar signs or commas – use decimals only.

12. **Compensation while an Eligible Participant** – Provide compensation for the time period that the employee was eligible for the plan. For example, if the employee was eligible as of 1/1/2024, enter their compensation for the full year. If the employee was only eligible as of June 1, 2024, enter their compensation from 6/1/2024 – 12/31/2024. Do not use dollar signs or commas – use decimals only (30000.00)
13. **Hours Worked** – Round hours to nearest whole number. (2080, 852, etc.)
14. **Employee 401k Deferrals (Pre-tax and Roth Combined)** – Total annual amount contributed from 1/1/2024 – 12/31/2024 including both ROTH and PRE-TAX deferrals from your company's wages. (See employee's W-2). Do not rely on deferral information reported on your funding institution's year-end statements as they may not be accurate.
15. **Employer Safe Harbor Match** – Total annual Safe Harbor match contributed by your company from 1/1/2024 – 12/31/2024. Do not use dollar signs or commas – use decimals only.
16. **Employer Safe Harbor Non-Elective** – Total annual Safe Harbor Non-Elective amount contributed by your company from 1/1/2024 – 12/31/2024. Do not use dollar signs or commas – use decimals only.
17. **Employer Discretionary Match** – Total annual discretionary (non-safe harbor) match amount contributed by your company from 1/1/2024 – 12/31/2024. Do not use dollar signs or commas – use decimals only.
18. **Employer Discretionary Profit Sharing** – Total annual discretionary (non-safe harbor) profit sharing contribution by your company from 1/1/2024 – 12/31/2024. Do not use dollar signs or commas – use decimals only.

Please provide totals at the bottom of your columns for Annual Compensation, Excluded Compensation, Employee Elective Deferral, Employer Match and Safe Harbor.

Testing cannot begin on your plan without **both** the Retirement Plan Census Report and the completed Annual Questionnaire being sent to us for processing. Please upload both of these completed documents to us at <https://www.encyro.com/debbiejeansonne>.



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