



# LETTER

Version 7.19

## Version 8.0

We are pleased to an enhancement to the Incompass system. With an upgrade to Version 8.0, all reports can be created in Adobe Acrobat format. This is commonly called .PDF format.

Further, you will be able this print any report to a USB ported printer. Incompass will continue to print just as you currently do, but, gives you the option to create PDF formatted files also. Most computers have Adobe Acrobat Reader. You can transmit the print files directly to a client if you wish. Call for pricing. Windows XP or greater required.

## SSNO display

All of our statements have been modified to give you the ability to display the entire social security number, blank out the entire social security number, or, display just the last four digits.

## FLASH DRIVES!

Flash drives have truly become the latest in easy to use storage media. They are so much better than CD's or DVD's because of their read/write and rewrite capability. With that said, I would like to suggest a method of helping you manage your plans.

The Incompass system is written so all DC plans are maintained in a single file on your computer. The same is true for DB plans also. Should you wish to extract an individual plan from the DC master file, you would extract the plan via Administrative Functions, Option X, then use

Option C or K. Option C is not recommended for what we are discussing here, but, Option K is. With Option K, you can copy (does not remove the client from the DC Master File) the individual plan to the removable Flash drive. Further, if this is a combo of a Profit Sharing and a Money Purchase plan, and/or Comparability Plan all can be copied to the Flash Drive. This also applies to 401(k) plans. It does not matter if it is a single plan, or, a multi fund. All can be copied to the Flash Drive. The option will also allow you to copy all DC reports to the removable drive. This can be very beneficial when you have completed work for the plan year. Further, since the system always creates the same file name, you can use "My Computer" in your version of Windows to find (browse) the file (DC.ARC) right click on DC.ARC, select RENAME, and change the name to something meaningful to you. IE: ABC Co. 12345 (your plan number) 12-31-08 (the plan year end).

This is just an example, You can rename it whatever you wish.

My example would look like:

ABC Co\_12345\_12-31-08.arc

The underscores can be helpful, but some prefer dashes or spaces.

Of course for reversing this procedure, you should consider the following. You can rename the file back to DC.ARC and have the Incompass system pull it back into your DC master file or you can renumber the plan to another number.

Flash Drives come in many sizes. Originally, they were 128mb, then 256mb etc. Now you can shop at Walmart, Costco, Staples etc., and find packages of multiple 4GB or more. Flash Drives are up to 32GB now but

I would suggest that this is overkill.

## 2009 COLA updates

Here are the new limits for 2009:

401(k) Deferrals	\$16,500
Annual DC Limit	\$49,000
Annual Compensation Limit	\$245,000
Defined Benefit limit	\$195,000
Catch-up Contribution Limit	\$5,500
HCE Threshold	\$110,000
Social Security Wage Base	\$106,800

Please review the paperwork I am sending along with the Nov. '08 update for more details and or click on File, Bulletin Board at the main Incompass Screen.

All of these COLA additions were added to Version 7.18. Remember also, that the Incompass System maintains all COLA updates by year back to the beginning of any limitations required by law.

The entire Incompass System, DC and DB together takes up less than 25 mb. On my computer, my master files contain 482 plans of both DC and DB.

The master files for these total 45 mb, so a 1 gig byte Flash Drive would easily hold all of these.

## DID YOU KNOW?

Each version of Windows causes unique problems with the display of software. IE: If you run Microsoft Word or Excel using Windows 98 or Windows 2000 etc., the appearance can be different from what you are used to. The same is true with the Incompass Software. This can be especially true with Windows XP and Windows Vista. Very soon, Windows 7 will be available. Supposedly, this is an enhanced version of Vista, but, you never know until you try it. Windows 7 will probably be available in the third quarter of 2009. If you plan to change operating systems, it can be very helpful to yourself and to us to let us know. We can help by sending you setup programs that will allow you to transition smoothly.

We discovered that certain parameters within

the Windows operating systems can change the size of the display of Incompass screens. This was perplexing since we did not change the screen size, the Windows operating system did. We have updates to correct this, so if you are struggling with a Incompass screen that is too small to work with, let us know.