



LETTER

November, 2003 Version 7.8

New Addition!

The Defined Contribution Option U has a new status report that can be produced. Selection 9 allows the User to produce a list of participants who are on a particular vesting schedule. Basically, if you have two vesting schedules in use, you can find out quickly who is currently on what schedule. This may come in handy if you have a large plan that needs an audit or you no longer need to employ two schedules and want to find out who needs to be changed to the remaining schedule.

Musical Options

Just when you thought you knew where the option was that you wanted to use, Incompass comes along and changes it. That's a bit of an exaggeration but one of the Administrative Functions, Options, X, does have a change on it's menu. Option R, "transfer compressed file (DC.ARC) on diskette (reverse of option K) is now Option J. The two compress/decompress options are

now next to each other on the menu.

New Rates

These are the monthly rate increases since the last update:

PBGC Variable Premium Rates

Oct. 2003	5.14%	Sept. 2003
	5.31%	
Aug. 2003	4.93%	July 2003
	4.37%	
June 2003	4.53%	May 2003
	4.90%	
Apr. 2003	4.80%	Mar. 2003
	4.81%	
Feb. 2003	4.94%	Jan. 2003
	4.92%	
Dec. 2002	4.96%	Nov. 2002
	4.93%	

GATT Interest Rates

Sept. 2003	5.14%	Aug. 2003
	5.31%	
July 2003	4.93%	June 2003

4.37%		
May 2003	4.53%	Apr. 2003
4.90%		
Mar. 2003	4.80%	Feb. 2003
4.81%		
Jan. 2003	4.94%	Dec. 2002
4.92%		
Nov. 2002	4.96%	Oct. 2002
4.93%		

Apr. 2003	4.91%	- 6.55%	- 6.00%
Mar. 2003	4.94%	- 6.58%	- 6.03%
Feb. 2003	4.96%	- 6.62%	- 6.06%
Jan. 2003	4.98%	- 6.65%	- 6.09%
Dec. 2002	5.00%	- 6.67%	- 6.12%
Nov. 2002	5.02%	- 6.70%	- 6.14%

DB Quarterly Penalty Interest Rates

		Oct. 2003	
6.44%			
Sept. 2003	6.04%	Aug. 2003	4.74%
July 2003	4.48%	June 2003	5.39%
May 2003	5.59%	Apr. 2003	5.22%
Mar. 2003	5.70%	Feb. 2003	5.75%
Jan. 2003	6.04%	Dec. 2002	5.82%
Nov. 2002	5.39%	Oct. 2002	6.09%

DB Current Liability Minimum\ Maximum Interest Rates and Lower "Upper Limit" Rates

Oct. 2003	4.76%	- 6.35%	- 5.82%
Sept. 2003	4.77%	- 6.37%	- 5.84%
Aug. 2003	4.78%	- 6.38%	- 5.85%
July 2003	4.81%	- 6.41%	- 5.87%
June 2003	4.85%	- 6.46%	- 5.93%
May 2003	4.89%	- 6.52%	- 5.97%

Windows XP Users

You may encounter a problem inherent to the XP operating system that can be fixed very simply. If you are unable to download or access a downloaded file or program that you normally are able to, "right click" on the file or program with your mouse and then click on Properties. Check and see if the "Read Only" box is checked. Having that box checked will prevent any updates or corrections from downloading. Uncheck the box to access the program or file.

Another XP quirk has to do with downloading files into the system as received through e-mail. Frequently, a file being downloaded from the Internet, such as "dc.arc" will come across as "dc1.arc". When you attempt to download the file into Incompass, the system will tell you that no defined contribution file is present.

Solution: When you are downloading the file to a disk, be sure and delete the "1" after "dc" in the file name before saving it to the disk.

Multi Printer Availability

A problem commonly being faced by Users, as

they update their equipment, is the inability to print to a new printer. The need to access multiple printers for varied tasks, not just a new one, is usually a source of frustration. If you find yourself in this situation, contact Incompass. We have acquired a program which will let you designate the printer you want to use, "on the fly", as you are in the process of printing.
