ProAdmin®
by WinTech

What's New in version 3.23

September 2026

ProAdmin version 3.23 introduces speed enhancements, calculation of U.S. tax exclusions for employee contributions, #MP functions in expanded areas, a Married Normal Form option in Benefit Definitions, and more. Full details on all new features are listed below.

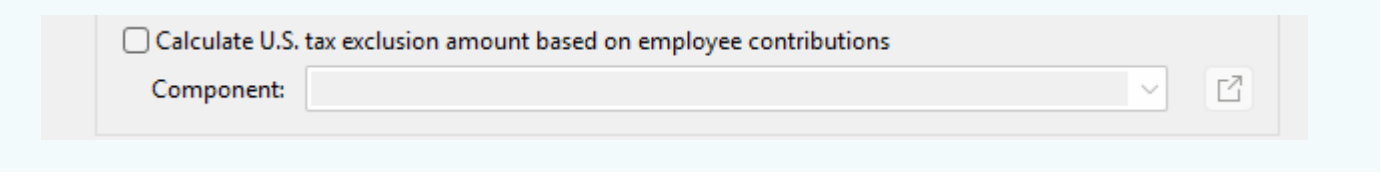
Speed Enhancements

Speed ups. Runs with Historical Interest Rate Tables, standard mortality tables provided within ProAdmin and Data Default expressions will process faster.

Employee Contributions

New option to calculate U.S. tax exclusion amount based on employee contributions. In a Benefit Definition, check the "Calculate U.S. tax exclusion amount based on employee contributions" box to have ProAdmin use IRS Table 1 or 2 (as applicable) to calculate and output the U.S. tax exclusion amount per Section 72 of the Internal Revenue Code based on the age last birthday of the member and, if applicable, the beneficiary.

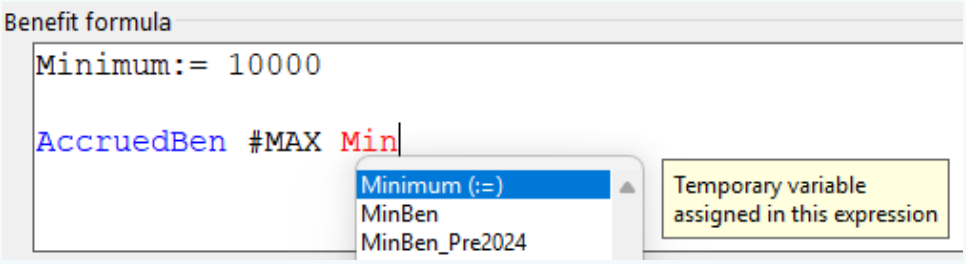
If checked, specify the Benefit Formula Component that represents accumulated employee contributions (without interest). In essence, since the employee contributions were already taxed prior to being contributed to the plan, the portion of the resulting payment attributable to those contributions is not taxable. The payment form output can also include the last payment date for which there is a tax exclusion - the date at which all employee contributions are deemed distributed. For lump sum payment forms, the entire specified employee contribution amount is assumed to be excludable for tax purposes. For certain only payment forms, the employee contributions are divided by the number of certain payments. Since the employee contributions are specified by Benefit Definition, a separate excludable amount can be calculated and referenced for partial lump sums (including a return of contributions) than is referenced for the residual annuity per IRC Section 72(e).



Expressions

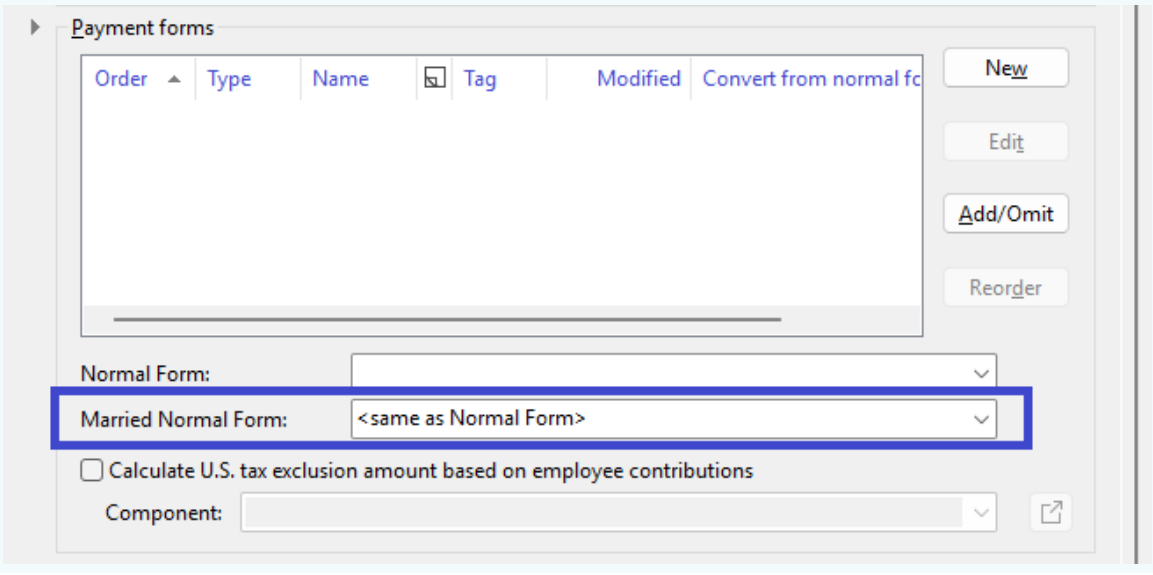
#MP functions available in more locations. #MPMAX, #MPMIN, #MPMUL, #MPNET, and #MPSUM have been expanded for use in your basis formulas and subformulas. #MP functions are powerful tools for handling array data. Read more in the Help to learn how they may be useful in these new areas.

Autocomplete for temporary variables. When entering an expression in ProAdmin, temporary variables that have been defined in the expression are now included in the list of valid operators and components that match what you've typed so far. Temporary variables are marked with (:=) in the list.



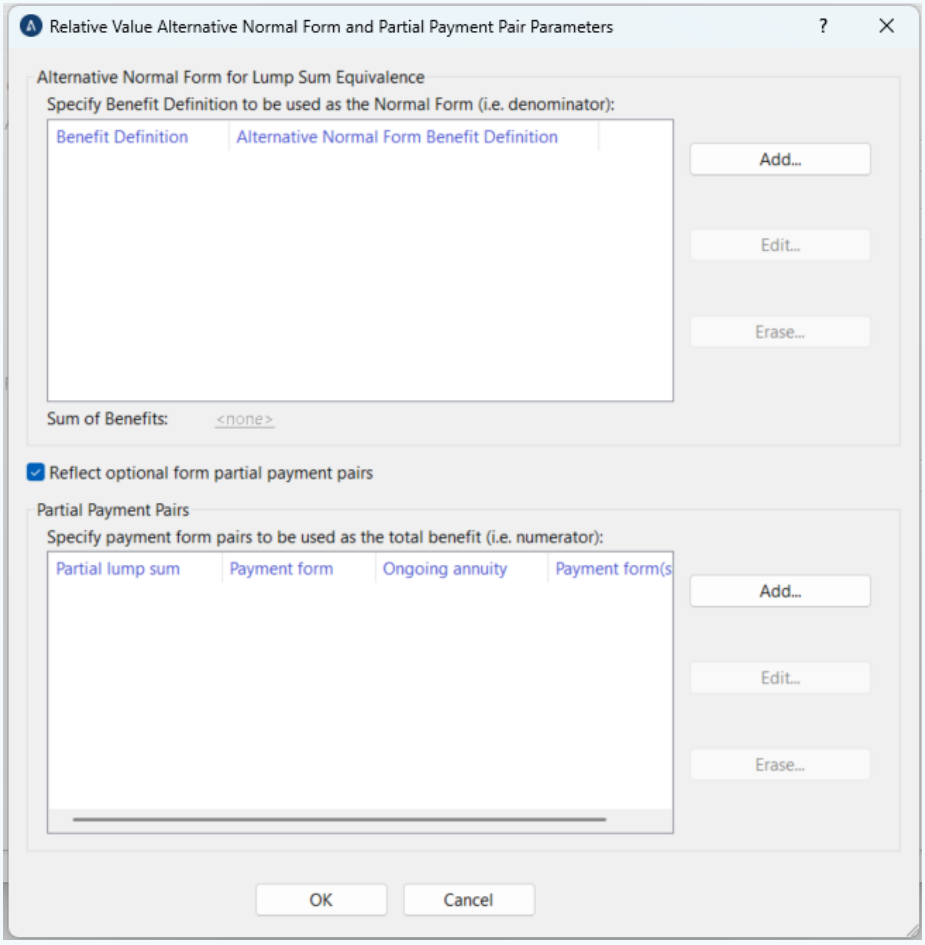
Benefit Definitions

Married normal form. Benefit Definitions now offer the option to choose a different payment option as the normal form for participants that are married. If the participant has a spouse, as specified in census specifications, all optional forms will be converted from the Married Normal Form. This should eliminate the need to maintain duplicate benefit definitions to accommodate a different married normal form.



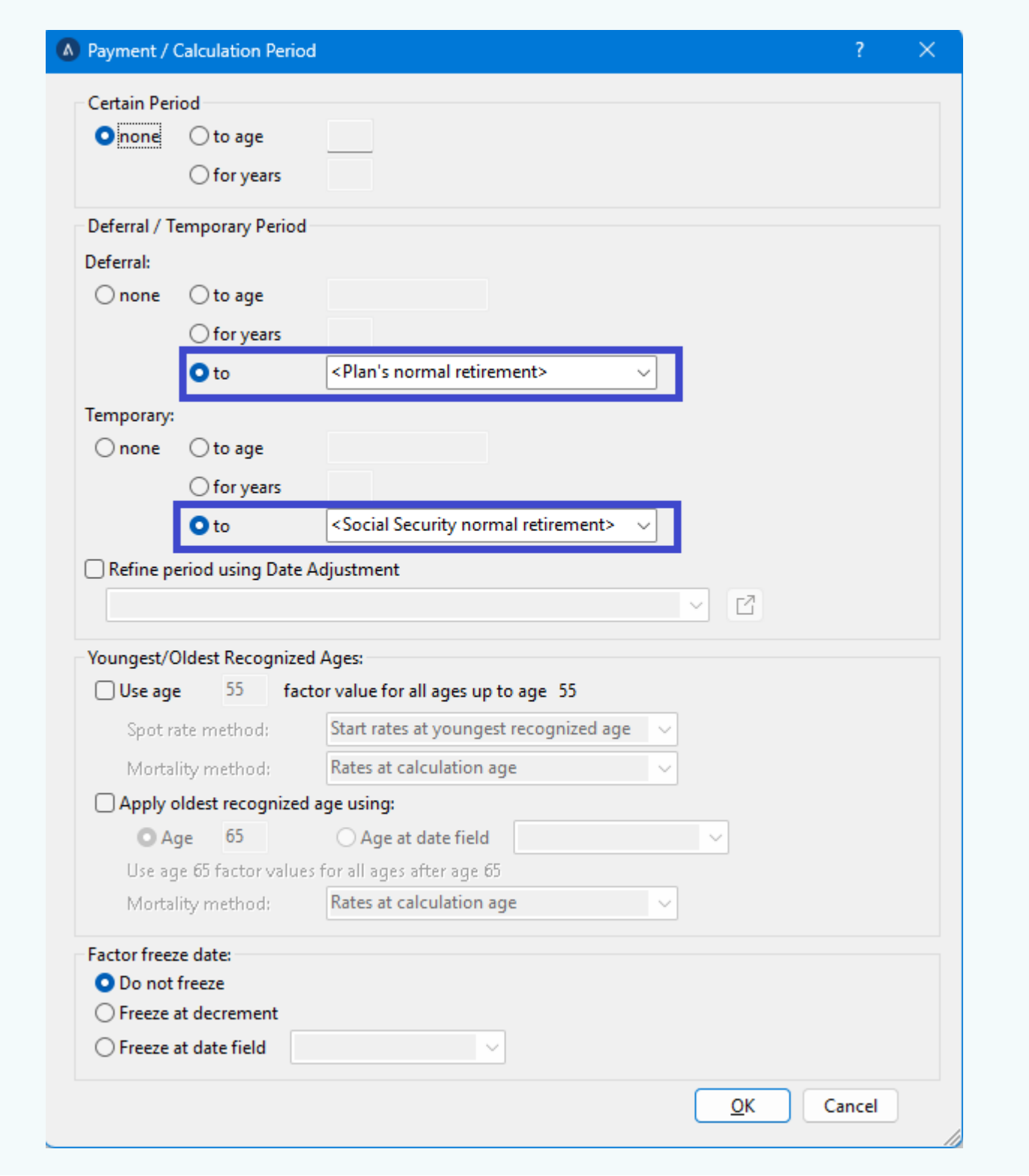
Plan Definitions

Relative value partial payment pairs. In a new screen available under the Relative Value topic in plan definitions, ProAdmin allows you to enter unlimited relative value pairs. Additionally, the alternative normal form and reflect partial payment pairs screen has been reconfigured for ease of use.

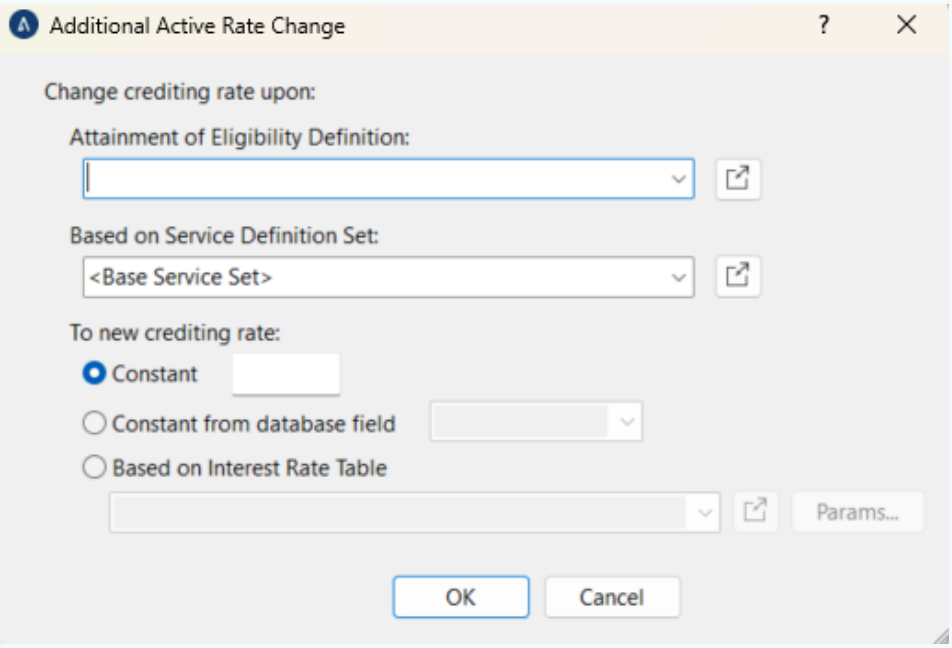


Benefit Formula Components

Annuity Factor deferral and temporary date field option. You can now choose any date from the Data Dictionary as the deferral or temporary to date in an Annuity Factor Benefit Formula Component. The default will remain <Plan's normal retirement> and <Social Security normal retirement>.

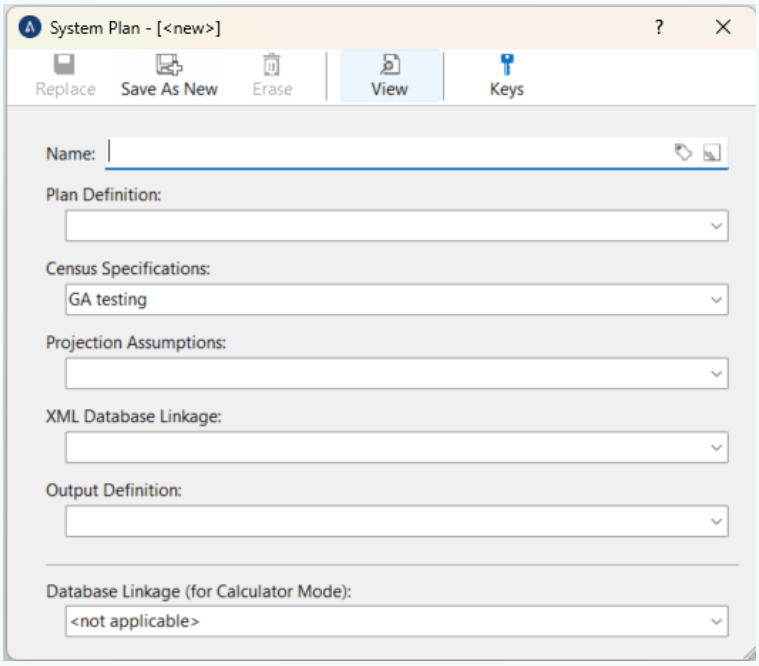


Multiple active rate change dates in cash balance component. There is a new check box in the cash balance Benefit Formula Component active rate change topic. Checking that box enables a new screen to set up an additional active rate change.

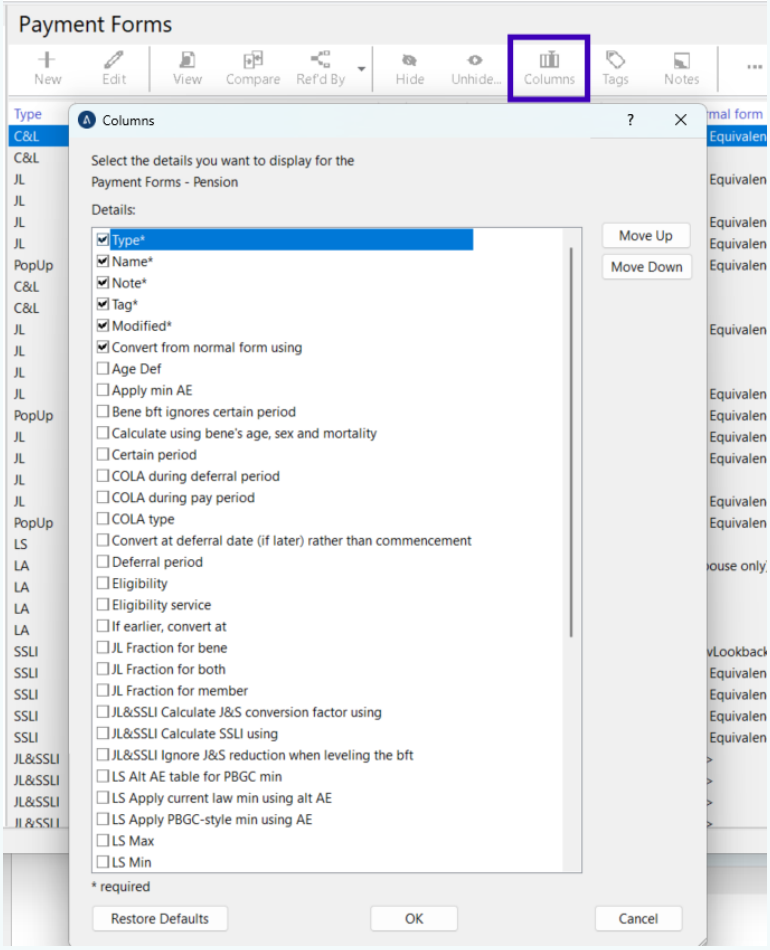


Interface

For Estimate, Final, Date/Age/Service, Batch Estimate and System Plan dialogs, if drop down only has one option, automatically pick it. For example, if there is only one set of census specifications when you create a new system plan, it will be prepopulated.

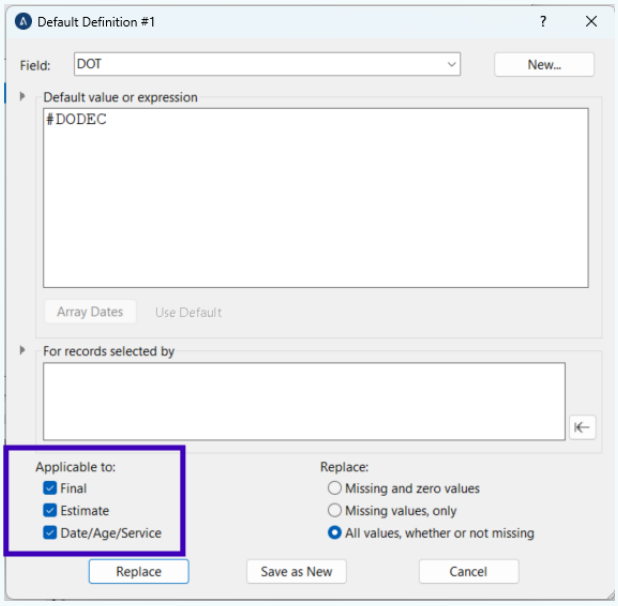


Custom column was added to Payment Form library. A new button in the payment forms library called **Columns** allows you to reveal extra details about each entry such as eligibility and age definition. We've appended the payment form type to the front of any items that are form dependent. The payment form library can grow quite large, and we hope this additional information will help make updates faster and more organized.

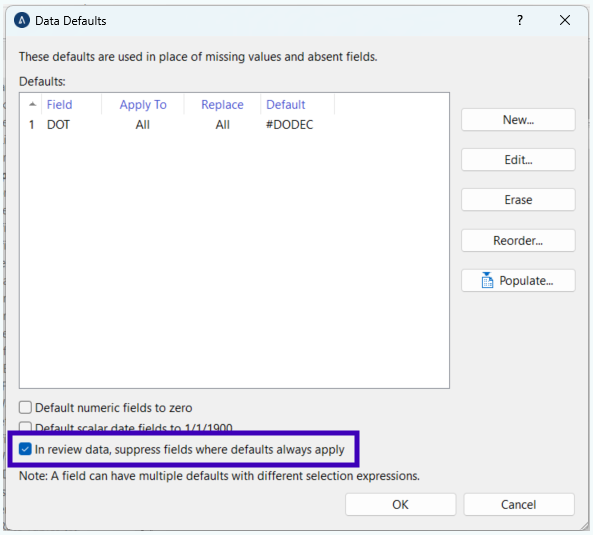


Data Defaults

Identify when Data Defaults apply to Date/Age/Service calculations. Previously data defaults would apply to Estimate (including Date/Age/Service) and/or Final all calculations in ProAdmin. Now it allows you to choose if **Final**, **Estimate**, and **Date/Age/Service** calculations should be included. This update should decrease the need for maintaining multiple Census Specifications caused by stricter data requirements in Final Calculations or the inability to use the #BCDate operator in Date/Age/Service calculations.

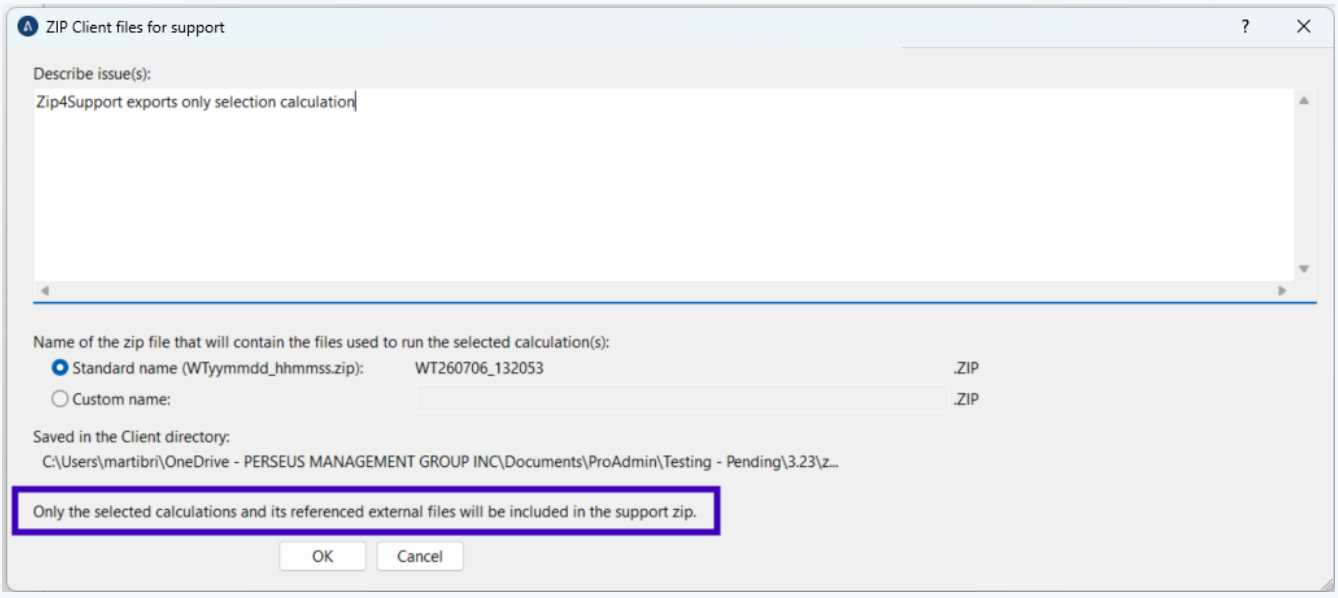


Option to hide fields in calculation data review. In the Data Defaults, check **In review data, suppress fields where defaults always apply**, to suppress fields from being visible when reviewing data in a calculation when **All values, whether or not missing** is selected.



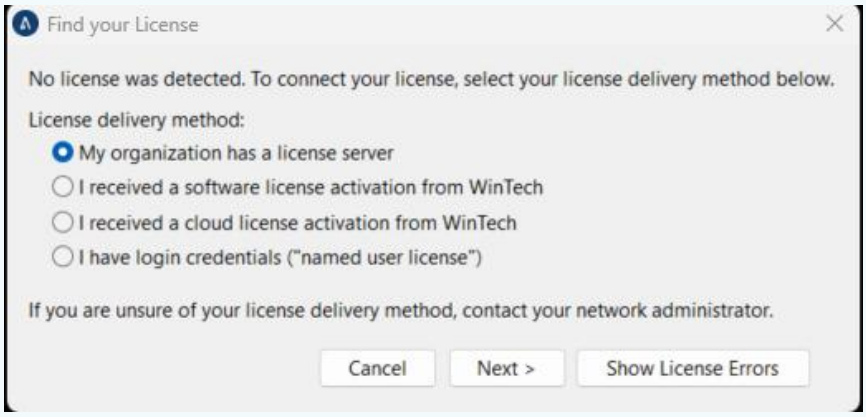
Output

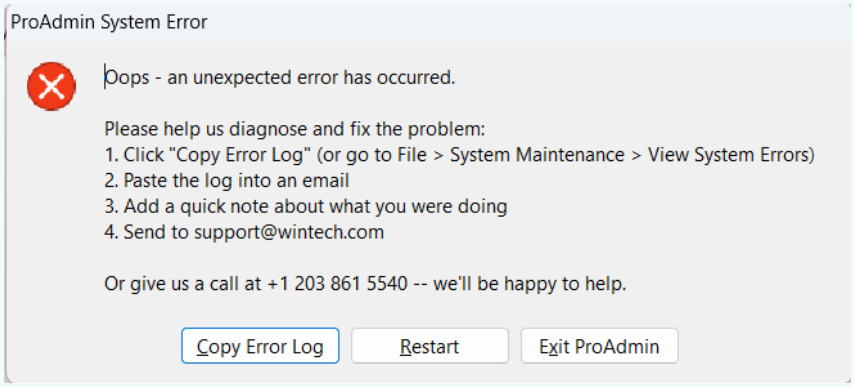
Zip4Support exports only selected calculations. To help us focus on your area of interest as well as decrease participant data being shared, ProAdmin now only sends the calculations selected when using the Zip4Support tool. Highlight one or multiple records you'd like to export with your files.



System

User-friendly license error messages. The license error message and system error message have been updated so that they are easier to understand and provide helpful information on next steps.





SharePoint integration. ProAdmin folders stored on SharePoint can now be automatically checked out upon opening and checked in upon closing. This functionality helps prevent multiple users from simultaneously accessing and modifying the same ProAdmin client files, ensuring data integrity and reducing the risk of version conflicts. To set up ProAdmin / SharePoint integration for your organization, see "SharePoint Integration.pdf" in the ProAdmin installation folder. Please Note: SharePoint does not allow simultaneous read/write access to files other than those using a Microsoft Office product. Because of this limitation, multiple Calc Only Users will not be able to concurrently run calculations for a ProAdmin client stored in SharePoint.

Changes Log

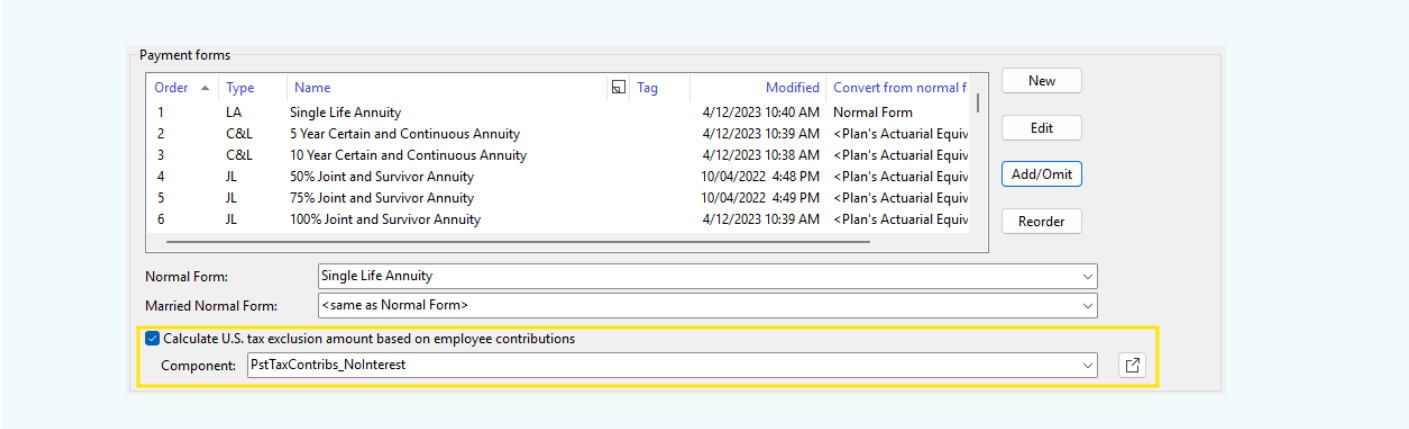
Be sure to review the changes log for updates to calculations that may affect results. You can access it by selecting Help | Changes Log from the ProAdmin menu bar.

U.S. Tax Exclusion Enhancement

ProAdmin version 3.23 introduces the ability to calculate U.S. tax exclusion amounts for partially taxable annuity payments based on post-tax employee contributions under the IRS Simplified Method (IRC Section 72(d)). This applies to plans where employee contributions are made on a post-tax basis.

Because post-tax employee contributions were already taxed prior to being contributed to the plan, the employee portion of each anticipated annuity payment from the plan is not taxable. The IRS takes the view that when a participant contributes to a defined benefit plan, a portion of each anticipated payment from the plan is attributable to the participant's contribution to the plan (referred to as the investment in the contract in Section 72). This spreads the tax exclusion portion of the benefit value across the expected lifetime of the member and, when applicable, the beneficiary as well. The portion deemed attributable to the participant contributions is subtracted from the total payment to determine the taxable amount of the payment.

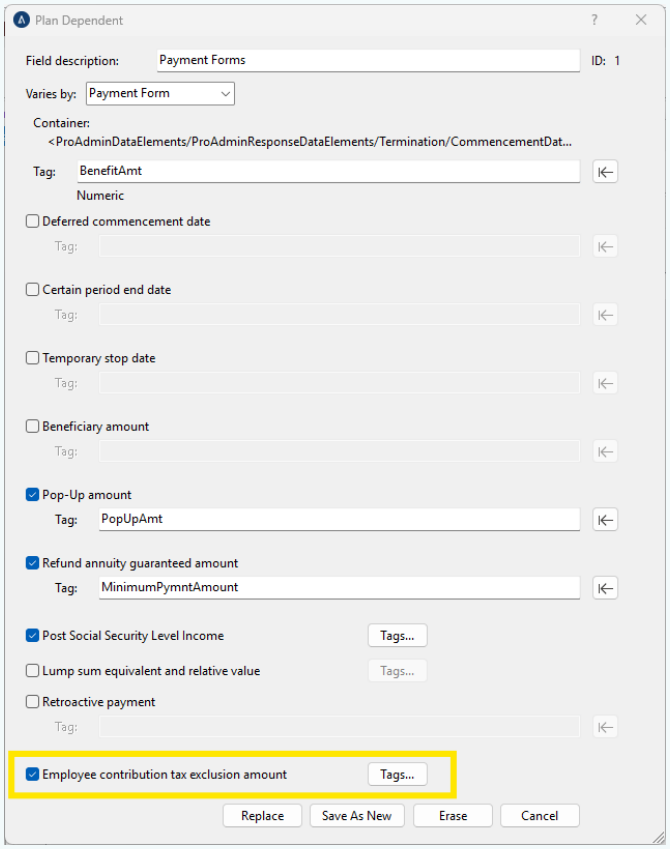
When setting up a Benefit Definition for which the tax exclusion amount for post-tax employee contributions is desired, select the **Calculate U.S. tax exclusion amount based on employee contributions** checkbox. Specify the Benefit Formula **Component** that represents the accumulated employee contributions without interest. Any Benefit Formula Component can be chosen, so the employee contribution amount can be an ongoing calculation or a value saved in the data.



ProAdmin divides the value of this component by the anticipated number of monthly payments to determine the tax exclusion amount for annuity payments. Output Definitions also include the tax exclusion end date. The exclusion end date defaults to the first month after all anticipated payments have been made, at which point the tax exclusion is no longer applicable. Alternatively, the last payment date for which the tax exclusion is applicable can be returned by selecting the **Display certain end date as last guaranteed payment date** checkbox within Plan Definition | Miscellaneous Parameters.

For Access database outputs, tax exclusion values and the corresponding end date are automatically included in Results that vary by Payment Form, provided the **Calculate U.S. tax exclusion amount based on employee contributions** checkbox is selected.

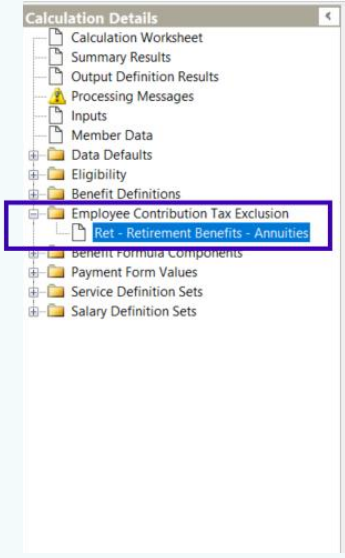
For XML output definitions, these values must be manually tagged on the **Plan Dependent** tab under **XML Output Linkage**.



For Benefit Definitions where the **Calculate U.S. tax exclusion amount based on employee contributions** checkbox is selected, ProAdmin directly calculates the tax exclusion portion for single or joint life contingent payment forms, certain only payment forms and full lump sums.

Single or Joint Life Contingent Payment Forms

ProAdmin uses IRS Table 1 or 2, the single and joint life anticipated monthly payment tables, respectively, from IRC §72(d)(1)(B)(iii-iv) to calculate the non-taxable portion and the corresponding expiration date for the Benefit Definitions' annuity payment forms that are dependent on life expectancy. The age last birthday of the member is used to determine values from Table 1. When applicable, the rounded-down combined ages of the member and beneficiary are used to determine values from Table 2. These calculations for each applicable Benefit Definition can be found in the Calculation Details under the Employee Contribution Tax Exclusion topic. Please note that these exhibits are for illustrative purposes only as the base member and beneficiary ages are displayed in completed months. The actual tax exclusion amount calculated for each payment form will be based on the age definition associated with that specific payment form.



Date	Member Age	Beneficiary Age	Accumulated Employee Contributions	Single Life Rounded Age	Number Single Life Payments	Monthly Single Life Tax Exclusion	Annual Single Life Tax Exclusion	Joint Life Rounded Age	Number Joint Life Payments	Monthly Joint Life Tax Exclusion	Annual Joint Life Tax Exclusion
12/31/2010	42y 0m	46y 3m	0.00	42	360	0.00	0.00	88	410	0.00	0.00
12/31/2011	43y 0m	47y 3m	0.00	43	360	0.00	0.00	90	410	0.00	0.00
12/31/2012	44y 0m	48y 3m	5,200.00	44	360	14.44	173.28	92	410	12.68	152.16
12/31/2013	45y 0m	49y 3m	6,900.00	45	360	19.17	230.04	94	410	16.83	201.96
12/31/2014	46y 0m	50y 3m	8,659.50	46	360	24.05	288.60	96	410	21.12	253.44
12/31/2015	47y 0m	51y 3m	10,480.58	47	360	29.11	349.32	98	410	25.56	306.72
12/31/2016	48y 0m	52y 3m	12,365.40	48	360	34.35	412.20	100	410	30.16	361.92
12/31/2017	49y 0m	53y 3m	14,316.19	49	360	39.77	477.24	102	410	34.92	419.04
12/31/2018	50y 0m	54y 3m	16,335.26	50	360	45.38	544.56	104	410	39.84	478.08
12/31/2019	51y 0m	55y 3m	18,424.99	51	360	51.18	614.16	106	410	44.94	539.28
12/31/2020	52y 0m	56y 3m	20,587.87	52	360	57.19	686.28	108	410	50.21	602.52
12/31/2021	53y 0m	57y 3m	22,826.44	53	360	63.41	760.92	110	410	55.67	668.04
12/31/2022	54y 0m	58y 3m	25,143.37	54	360	69.84	838.08	112	360	69.84	838.08
9/30/2023	54y 9m	59y 0m	26,941.88	54	360	74.84	898.08	113	360	74.84	898.08
10/01/2023	54y 9m	59y 0m	26,941.88	54	360	74.84	898.08	113	360	74.84	898.08
12/31/2023	55y 0m	59y 3m	26,941.88	55	360	74.84	898.08	114	360	74.84	898.08
12/31/2024	56y 0m	60y 3m	26,941.88	56	310	86.91	1,042.92	116	360	74.84	898.08
12/31/2025	57y 0m	61y 3m	26,941.88	57	310	86.91	1,042.92	118	360	74.84	898.08
12/31/2026	58y 0m	62y 3m	26,941.88	58	310	86.91	1,042.92	120	360	74.84	898.08

Certain Only Payment Forms

When a payment form is certain only the number of monthly payments is known. Accordingly, the tax exclusion amount equals the Benefit Formula Component**.** value for the accumulated post-tax employee contributions without interest, or tax-free basis, divided by the number of guaranteed payments.

Full Lump Sum Payments

Regarding the tax exclusion for post-tax employee contributions, ProAdmin assumes all lump sum payments are full lump sum distributions. This means that ProAdmin will treat the total value of the Benefit Formula Component representing the tax-free basis as the non-taxable portion of a lump sum payment.

It is not uncommon for a plan with employee contributions to allow a member to take a refund of contributions as well as a reduced annuity benefit. In such cases, the non-taxable portion of the benefit is allocated proportionally to the refund of contributions, which is treated as a non-periodic payment on a portion of the entire accrued benefit, and the remaining annuity payment benefit. The tax exclusion amount for both the refund of contributions and the remaining annuities can be determined by using separate Benefit Definitions and modifying the Benefit Formula Component denoting the tax-free basis.

Refund of Contributions with Reduced Annuities

ProAdmin does not automatically calculate the non-taxable portion for a refund of contributions (i.e., a partial lump sum) nor the reduced remaining annuities; however, the Benefit Formula Component used to represent the tax-free basis can be modified based on the regulations in Section 72 to get the needed results. Generally speaking, the non-taxable portion for a partial lump sum is the value of the lump sum to be paid multiplied by the exclusion ratio, where the exclusion ratio is the employee contributions without interest divided by the present value of the benefit. This calculation can be done in a Subformula, which can then be used as the Benefit Formula Component for the tax-free basis.

The tax exclusion calculation for annuities reduced for a refund of contributions is the same as for annuities payable when contributions are not refunded, but the non-taxable basis (i.e. employee contributions) needs to be reduced for the non-taxable portion of the refund of contributions paid. Accordingly, the Benefit Formula Component representing the tax-free basis will be a Subformula that takes the difference between the total employee contributions without interest and the non-taxable portion of the refund of contributions calculated above.

Note that this enhancement is intended to calculate the federal tax exclusion amount when post-tax employee contributions exist for typical payment forms under standard retirement conditions from a qualified defined benefit plan. It is not intended for situations in which the General Rule would apply – distributions from nonqualified plans or distributions from qualified plans to members over age 75 with at least 5 years of guaranteed payments. The tax exclusion calculations provided by ProAdmin are intended to assist in determining the excludable portion of payments. This feature does not constitute tax advice. It is recommended that members consult a tax professional to assess their specific tax situation.

For additional information on the tax regulations for partially taxable annuities see:

TITLE 26—INTERNAL REVENUE CODE

IRS Publication 575 (2025), Pension and Annuity Income