Who should take the RPF Testing module?
This module is designed for entry level employees who perform annual testing, or anyone who needs to be able to discuss testing with participants, clients, or others in the industry. It is a requirement for candidates earning the RPF Certificate.

What is covered in the Testing module?
The module presents the basics on topics related to testing rules and performing plan testing, including:
- Highly compensated employees
- Minimum coverage testing / the ratio percentage test
- Annual contribution limits
- Nondiscrimination testing
- Top-heavy testing
- Key employees
- Annual reporting

Course Access
Access to all portions of the course is granted online through My Learning Activities and access ends six months from the date of enrollment. Certain parts of the course (practice exam, study guide, and handouts) can be downloaded to your computer for your extended personal use.

Course Content

Pretest
Each module includes a pretest that mimics the number and type of questions that appear on the final exam. Submission of the pretest is required to unlock the study material and final exam. Use the pretest to identify what areas of content require the most study. It can be retaken as practice for the final exam.

Study Guide
The study material consists of scenarios, guiding questions, explanatory text, and examples to introduce new concepts. Broken into seven units, the study guides are in PDF format and can be accessed online or downloaded to your computer or easily printed for personal use.

Instructional Activities
Each unit has online, interactive questions and activities to reinforce and practice the skills and knowledge that will be tested on the exam. The activities provide targeted feedback based on your response. They may be paused, resumed, and repeated as often as you wish. Completion of the instructional activities is not a requirement for successful completion of the module; however, it is a recommended means of studying for the final exam.

---
1 All ASPPA examination and educational materials are copyrighted. No examination or educational materials can be copied, reproduced, or shared in any form by any means without written permission from ASPPA.
Final Exam

Format: Online
Passing Score: 75% (30/40 questions)
Attempts: 3
Deadline: Six months from enrollment date

Additional Resources
The course contains links to additional information online, handouts, and references. Use these resources to enhance your study and as helpful tools on the job. Handouts must be downloaded and saved to your computer for use after the access period has closed.

Learning Objectives
The following learning objectives are covered in the study material and tested on the final exam.

The successful candidate will be able to:
- Define highly compensated employee.
- Identify highly compensated employees.
- Describe minimum coverage testing.
- Identify employees considered benefiting.
- Calculate a plan's ratio percentage.
- Calculate an individual's annual deferral limit.
- Identify types of allocations included in a participant's annual addition limit.
- Calculate a participant's annual addition limit.
- Calculate an employer's deduction limits.
- Describe the ADP test.
- Describe the ACP test.
- Identify participants included in ADP/ACP tests.
- Identify whether a plan has passed ADP/ACP tests.
- List ways to correct failed nondiscrimination tests.
- Calculate an ADP safe harbor 401(k) employer allocation.
- Describe ADP safe harbor 401(k) plan requirements.
- Define key employee.
- Identify key employees.
- Describe and identify a top-heavy plan.
- Explain requirements of a plan's top-heavy status.
- List the annual reporting filing requirements.
- Identify annual reporting filing deadlines.
- Describe participant disclosures necessary due to annual reporting requirements.
Content Outline

Unit 1: Highly Compensated Employees
- Ownership
- Attribution of Ownership
- Compensation
- HCE Data

Unit 2: Minimum Coverage Testing
- Types of Coverage Testing
- What Does It Mean to Benefit?
- Running the Ratio Percentage Test
- How Many Minimum Coverage Tests Must Be Performed?

Unit 3: Annual Limits
- Annual Deferral Limit
- Employer Deduction Limit
- Annual Additions Limit

Unit 4: Nondiscrimination Testing
- ADP and ACP Testing
- Correcting a Failed ADP or ACP Test
- Safe Harbors for Nondiscrimination Testing

Unit 5: Top-Heavy Testing
- What is a Key Employee?
- Top-Heavy Status
- Results of Top-Heavy Status

Unit 6: Annual Reporting
- Form 5500
- Form 8955-SSA
- Form 1099-R
- Form 945
- Summary Annual Report (SAR)

Examination Policies

Completion
In order to complete the Testing module you must earn a passing score of 75% (30/40 questions) on the final exam. You may retake the exam if you do not pass on the first attempt. Candidates who do not pass all three attempts must wait until the end of the enrollment period (six months from the date of purchase) to repurchase the module to retake the exam. Upon passing the Testing exam, you will immediately receive a certificate of completion. In order to
earn the RPF Certificate, you must pass the Testing exam and all other RPF module exams, as outlined at https://www.asppa.org/professional-development/retirement-plan-fundamentals-rpf-certificate.

Additional Information
For more information on ASPPA exams, visit ASPPA’s Examination Policy (https://www.asppa.org/sites/asppa.org/files/PDFs/Education/NewEducation/Policies/ASPPA%20Exam%20Policy.pdf) or contact ASPPA with questions at rpa@usaretirement.org.