KinetiPlan

PRODUCT OVERVIEW · NOVEMBER 2026

Modern 401(k) Administration. Integrated Recordkeeping. Built for Independent TPAs.

KinetiPlan brings retirement plan administration, compliance automation, contribution processing and recordkeeping into one configurable platform designed for independent US TPAs, hosted in your own AWS account or on-premises.



Operations overview from the KinetiPlan pilot build · synthetic demo data

THE PLATFORM

One data model from census to Form 5500

In most independent TPAs, administration and recordkeeping live in different systems joined by exports and spreadsheets. In KinetiPlan they share one database, so a census correction reaches eligibility, testing, the ledger and Form 5500 data without re-keying.

Census & payroll files | Validation & exceptions | Eligibility & contributions | Pooled trust ledger | Compliance testing | Form 5500 & EFAST2 | Billing & reports

Working in pilot build

Census processing

CSV import with validation rules; problems go to an owned exception queue.

Working in pilot build

Contribution and payroll processing

Payroll CSV (ADP, Paychex, Gusto, generic) validated against the census before posting.

Working in pilot build

Compliance calculations

ADP/ACP, 410(b), top-heavy, 402(g), 415(c) per plan, with corrective items and deadlines.

Working in pilot build

Ledger and reconciliation

Pooled trust ledger, ACH settlement records, discrepancy queue with notes.

Working in pilot build

Workflows and deadlines

Annual administration projects and a per-plan compliance calendar (.ics).

Working in pilot build

Form 5500 and EFAST2

Generated from plan data, filed after human approval and sponsor e-signature.

Working in pilot build

Billing and proposals

Fee schedules, proposals, quarterly invoices, collection status.

Working in pilot build

JSON API

Documented API with interactive docs; CSV exports.

Planned

Portals, loans, distributions, RMDs

Participant and employer portals, loan and distribution workflows, RMDs, forfeitures, statements.

Planned

AI-assisted review

Read-only suggestions a named person approves. Calculations stay deterministic.

Not offered: plan documents, defined benefit, cross-testing or 401(a)(4) general testing, daily valuation and trading, money movement.

"Working in pilot build" means the function runs in the pilot build on synthetic data; it does not mean generally available or certified.

DEPLOYMENT AND TRUST

Your infrastructure, your data perimeter

MODEL	WHO RUNS IT	STATUS
Customer-hosted AWS	You, in a US region you choose	Primary model
On-premises	You, on your servers	Scoped per customer
KinetiPlan-hosted cloud	Software Home, single-tenant, US region	Future option

Enterprise readiness, stated plainly

CONTROL	STATUS
US data residency; development on synthetic data only	Design in place
No standing support access; approved, time-limited, logged sessions	Support model defined
Deterministic limits and tests; human approval before filing or posting	In pilot build
Encryption in transit and at rest with customer-managed keys	To be verified per deployment
Role-based access, SSO with MFA, complete audit log	Planned before production data
Backup restore test, DR exercise, penetration test	Planned
SOC 2 readiness assessment, then Type I and Type II	Planned

KinetiPlan has no SOC 2 report, is not approved by the IRS or DOL and is not a certified testing engine. Software Home follows SOC 2-aligned practices; staff sign NDAs, pass background checks and complete security training.

Integrations

Working today: payroll and census CSV, Form 5500 to EFAST2, JSON API, .ics calendars, CSV exports. Connectors to FIS Relius, ftwilliam.com, ASC or DATAIR, and live payroll or custodian feeds, are not available; they are evaluated or scoped per customer.

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EVALUATING KINETIPLAN

Prove it on your own plans

STEP	WHAT HAPPENS
1. Product demo	A live walkthrough of the pilot build on the workflow that costs you most.
2. Technical consultation	Architecture, data model, API and testing logic with an engineer.
3. Migration assessment	Your de-identified exports mapped; gaps listed in writing.
4. Scoped pilot	3 to 5 plans in a customer-hosted environment, run in parallel with your current system against written acceptance criteria.
5. Decision	Expand, adjust or stop, based on the evidence.

Who builds KinetiPlan

KinetiPlan is developed by Software Home, a software company founded in June 2017 by Abdullah al Rashed, who has 18+ years in the US retirement industry. Software Home builds dedicated engineering teams for US retirement and financial services clients, from its base in Bangladesh.

Try it now

- Interactive demo: run a plan year in your browser at kinetiplan.net/interactive-demo
- Free calculators: eligibility, ADP/ACP, 415(c), census validation and more at kinetiplan.net/calculators.html
- Documentation hub: kinetiplan.net/documentation

Schedule a product demo

Book a time at kinetiplan.net/demo (Google Meet) or email hello@software-home.net.

General product information, not legal, tax, investment or ERISA advice. Capabilities and status as of November 3, 2026; see kinetiplan.net/roadmap for the current list.