

## RETIREMENT PLAN COMPLIANCE CALENDAR

## Q1

jan

**15** Provide/Confirm prior year census data**31** **Deadline:** Sending Form 1099-R to participants who received distributions during previous year\*

feb

**15** Review/Approve compliance testing results**28** **Deadline:** Filing Form 1099-R on paper with IRS to report distributions made in previous year. Deadline for electronic filing is March 31\*

mar

**15** **Deadline:** ADP/ACP test corrective distributions to avoid 10% excise tax Note: A special deadline may apply to plans that satisfy the requirements of an eligible automatic contribution arrangement (EACA). See "June"**Deadline:** Filing partnership tax returns and contribution deadline for deductibility (without extension) for companies operating on calendar-year fiscal year**Deadline:** Requesting automatic extension to September 15 for partnership tax returns**31** **Deadline:** Electronic filing of Form 1099-R to report distributions made in previous year

## Q2

apr

**1** **Deadline:** Beginning date for participants attaining age 72 or retiring after age 72 in prior year to take first required minimum distribution (RMD) under Internal Revenue Code (IRC) Section 401(a)(9)\***15** **Deadline:** Processing corrective distributions for IRC Section 402(g) of excess deferrals**Deadline:** Filing individual and corporation tax returns**Deadline:** Contribution deadline for deductibility for self-employed individuals (without extension)**Deadline:** Requesting automatic extension to October 15 for individual and corporate tax returns

may

**15** Quarterly Benefits/Disclosure Statement for Participant Directed DC Plans. Good Faith Compliance due 45 days after the end of the quarter.

jun

**30** **Deadline:** Processing corrective distributions for failed ADP/ACP test from plan with EACA without 10% excise tax (if applicable)**Deadline:** Showing Lifetime Income Illustrations on quarterly statements for hypothetical monthly payouts

## RETIREMENT PLAN COMPLIANCE CALENDAR

## Q 3

jul

**29** **Deadline:** Sending Summary of Material Modification (SMM) (210 days after end of plan year in which the amendment was adopted)

**31** **Deadline:** Filing Form 5500 (without extension)

**Deadline:** Filing Form 5558 to request automatic extension of time to file Form 5500 (to October 15)

**Deadline:** Filing Form 5330—Return of Excise Taxes Related to Employee Benefit Plans—used to report and pay excise taxes on prohibited transactions and excess 401(k) plan contributions that occurred in prior year

aug

**15** Quarterly Benefits/Disclosure Statement for Participant Directed DC Plans. Good Faith Compliance due 45 days after the end of the quarter.

sep

**15** **Extended deadline:** Filing tax returns for partnerships

**Extended deadline:** Contribution deadline for deductibility for calendar-year partnerships and S-corporations

**30** **Deadline:** Distributing Summary Annual Report (SAR) to participants, unless deadline for Form 5500 was extended, then two months after due date for Form 5500 (December 15)

## Q 4

oct

**15** **Extended deadline:** Filing tax returns for partnerships

**Extended deadline:** Contribution deadline for deductibility for calendar-year partnerships and S-corporations

nov

**15** Summary Annual Report (SAR) for each qualified plan must be mailed to participants for plans that filed a corporate tax extension. This is due two months after the extended due date.

Quarterly Benefits/Disclosure Statement for Participant Directed DC Plans. Good Faith Compliance due 45 days after the end of the quarter.



## RETIREMENT PLAN COMPLIANCE CALENDAR

## Q 4 ctd.

dec

1

**Deadline:** Sending annual 401(k) and safe harbor match notice**Deadline:** Sending annual QDIA, qualified default investment alternative notice**Deadline:** Sending annual automatic contribution arrangement notice (ACA) For administrative ease, a combined notice may be provided for the above notices

15

**Extended deadline:** Distributing SAR to participants

31

**Deadline:** Processing corrective distributions for failed ADP/ACP test with 10% excise tax**Deadline:** Correcting a failed ADP/ACP test with qualified nonelective contributions (QNECs)**Deadline:** Converting existing 401(k) plan to safe harbor nonelective design for current plan year**Deadline:** Amendment to remove or convert to safe harbor status for next plan year**Deadline:** Amending plan for discretionary changes implemented during plan year (certain exceptions apply)**Deadline:** RMDs due under IRC Section 401(a)(9)

## Reminder: Required Fee Disclosures

## PLAN SPONSOR

**Initial disclosure:** Required within a reasonable period before the contract is entered into or renewed**Annual Disclosure:** Required following changes in investment information**Additional disclosures:** Required no later than 60 days after the effective date of the change for changes in compensation or services provided

## PARTICIPANT

**Initial disclosure:** Required on or before the date when participants can first direct investments**Annual disclosure:** Required to be updated and distributed at least annually**Additional disclosures:** Required at least 30 days, but no more than 90 days, prior to certain plan changes