

RETIREMENT PLAN COMPLIANCE CALENDAR

Q1

JANUARY

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

FEBRUARY

- 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*

MARCH

- 15** **Deadline:** ADP/ ACP test corrective distributions to avoid 10% excise tax
Note: A special deadline may apply to plans that satisfy the requirements
- 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 distributions during previous year*

Q2

APRIL

- 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.

JUNE

- 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

Q3

JULY

- 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

AUGUST

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

SEPTEMBER

- 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)

Q4

OCTOBER

- 15 Extended deadline:** Filing tax returns for partnerships
- Extended deadline:** Contribution deadline for deductibility for calendar-year partnerships and S-corporations

NOVEMBER

- 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.

DECEMBER

- 1 Deadline:** Sending annual 401(k) and safe harbor match notice
- Deadline:** Sending annual ODIA, 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 (ONECs)
- 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)

RETIREMENT PLAN COMPLIANCE CALENDAR

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