



Retirement Plan Compliance Calendar

CONTRIBUTION DATES FOR CALENDAR YEAR TAX DEDUCTION

C- Corporation
S- Corporation
Partnership
Sole Proprietorship
LLC

April 15 with extension October 15**
March 15 with extension September 15
March 15 with extension September 15
April 15 with extension October 15**
Deadline corresponds to how you elected to be taxed

JANUARY COMPLIANCE

January 31

Due date for employers to return complete Census and Confidential Questionnaire to TPA.

Form 1099R due for participants to report last year's distributions. Custodian or agency facilitating distribution will provide this form, otherwise the trustee must file the return.

Form 945 (Annual Return Withheld Federal Income Tax) due to IRS. This return is completed by custodian or agency facilitating the distribution. If Employer makes his own distributions as plan trustee, he/she must file this return.

FEBRUARY COMPLIANCE

February 28 Due Date

Form 1099Rs for prior year distributions due to IRS.

MARCH COMPLIANCE

March 15

ADP/ACP nondiscrimination test corrective distributions of excess contributions and earnings due to participants with calendar year plan year end.

March 15

Contribution deadline (see above)

APRIL COMPLIANCE

April 1

Initial age 70 1/2 Minimum Required Distribution (RMD) due to participants who are no longer active participants or 5% owners who turned age 70 1/2 in prior year.

April 15

Return excess deferrals over the IRC Section 402(g) limits to participants. If a participant age 50 or older had more than last year's maximum deducted from their pay. If age 50 or over up to \$6000 (catch up) can be used towards the over contribution.

JUNE COMPLIANCE

June 30

Deadline for processing corrective distributions for failed ADP/ACP tests from plans using non safe harbor Automatic Enrollment without incurring a 10% excise tax.

JULY COMPLIANCE

July 28

Summary of Material Modifications (SMM) due to participants (due 210 days after the end of the plan year in which the plan change is adopted). This disclosure is not required if the plan document was not amended.

July 31

Form 5500 (Annual Report/Return of Employee Benefit Plan) due to IRS for calendar year plans. Otherwise due 7 months after the end of the plan year.

July 31

Form 5558 (Application for Extension of Time to File Certain Employee Plan Returns) is due for calendar year plans.

SEPTEMBER COMPLIANCE

September 15

Extended contribution deadline for extended returns (see above)

September 30

Summary Annual Report due to participants for calendar year plans. (Due nine (9) months after plan year end or two months after filing form 5500)

OCTOBER COMPLIANCE

October 1

The start of the period to distribute annual notices to participants. These include 401(k) safe harbor, eligible automatic contribution arrangement (EACA), qualified automatic contribution arrangement (QACA) and qualified default investment alternative (QDIA). These notices are not needed if your plan does not provide for one or more of these arrangements. The filing period begins October 1 and runs for 90 days. Notices may be delivered anytime within this time period.

October 15

Extended contribution deadline for filing Form 5500. (see above)

October 15

PBGC Form I annual premium is due for Defined Benefit and Cash Balance Pension plans.

October 15

IRS deadline for filing the retroactive amendment to correct an Internal Revenue Code Section 410(b) coverage or Section 401(a)(4) nondiscrimination failure.

October 15

Form 5310A due to the IRS to give notice of the establishment of a qualified separate line of business (QSLOB).

DECEMBER COMPLIANCE

December 1

Deadline to provide participants with 401(k) safe harbor, QDIA, EACA, and QACA notices, if required by your plan.

December 15

Summary Annual Report due to participants if the Form 5500 deadline was extended because of a tax filing extension.

December 31

Age 70 1/2 Required Minimum Distribution (RMD) to participants who have begun receiving distributions.

December 31

Deadline for a plan to make ADP/ACP corrective distributions for previous plan year to affected participants.

December 31

Deadline for a safe harbor plan to remove its safe harbor status for the following year or for an existing Plan to convert to a safe harbor plan.

Depending upon the type of plan and provisions under the plan, more notices, requirements and reviews may be needed.

*If due date falls on a weekend the notice or filing will be the next business day.

**The tax filing for retirement plans on extension is October 15. Tax filing form 5500 isn't finalized until the final contribution has been made. If money is not deposited several weeks prior to the deadline, the F5500 may not be timely filed. IRS penalty is \$25.00 a day and potential Dept. of Labor penalty of up to \$2,140 a day (adjusted annually).

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