

Compliance Calendar for Defined Contribution Plans

Alliance Benefit Group Annual Reference for Recurring Compliance and Notice Requirements*

January

January 31

- ◆ Census Deadline - Send census data to ABG to conduct Plan Review and Compliance Testing
 - ◆ Form 1099-R - Distribution reporting deadline for Form 1099-R delivered to Participants
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March

March 15

- ◆ Corrective Distributions due for failed ADP/ACP test if applicable
- ◆ Contribution funding deadline for deductibility for Partnerships and S-Corporations Entities/ Filing deadline for tax returns without extension

March 31

- ◆ Summary Plan Description -Due 90 days of becoming a participant (3/31 deadline for 1/1 entry date for participants)
 - ◆ Deadline to electronically file Form 1099-R & Form 1096
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April

April 1

- ◆ Required Minimum Distribution (RMD) beginning date for participants age 70 1/2 or retiring participants over age 70 1/2 (Initial RMD only, otherwise the deadline is 12/31)

April 15

- ◆ Corrective Distributions due for Excess Deferrals
 - ◆ Contribution funding deadline for deductibility for C- Corporations and Sole Proprietorships Entities/ Filing deadline for tax returns without extension
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June

June 30

- ◆ Corrective Distributions due for the failed ADP/ACP test from a plan with an Eligible Automatic Contribution Arrangement (EACA)
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July

July 31

- ◆ Deadline to file - Annual Report of Plan Form 5500 & Schedules without extension
 - ◆ Deadline to file - Form 8955-SSA without extension
 - ◆ Deadline to file - Form 5558 Request for Automatic Extension of Form 5500
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September

September 15

- ◆ Contribution funding deadline for deductibility for Partnerships, S-Corporations & C- Corporations Entities/ Filing deadline for tax returns with extension

September 30

- ◆ Distribution of Summary Annual Report to Participants for Plans that filed Form 5500 without extension
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October

October 15

- ◆ Contribution funding deadline for deductibility for Sole Proprietorships Entities/ Filing deadline for tax returns with extension
 - ◆ Deadline to file - Annual Report of Plan Form 5500 & Schedules with extension
 - ◆ Deadline to file - Form 8955-SSA with extension
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December

December 1

- ◆ Annual Notices due to Participants (ex. Safe Harbor, Qualified Default Investment Alternative, Fee Disclosure)

December 15

- ◆ Distribution of Summary Annual Report due to Participants for Plans that filed Form 5500 with extension

December 31

- ◆ Required Minimum Distribution due date for participants who are at least age 70 1/2
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* The deadlines in this calendar are for plans with calendar-year plan years. This chart is intended to provide plan sponsors with a list of notable deadlines and is not a substitute for consultation with ERISA counsel and in no way represents legal advice.

These dates sometimes falls on a Saturday or Sunday. Generally, when the due date for an IRS or Department of Labor (DOL) form falls on Saturday, Sunday, or a legal holiday, the deadline is extended to the next business day.