



CALENDAR OF KEY DATES & DEADLINES

The following is a list of the most common recurring plan events and filing deadlines for a 401(k) plan operating on a calendar year basis. Your plan may have additional requirements; therefore, you should consult with a qualified plan consultant for more information.

If the due date falls on a Saturday, Sunday, or legal holiday, generally the due date is delayed until the next business day

January 31

Deadline to distribute Internal Revenue Service (IRS) Form 1099-R to participants for distributions made in the prior year.

January 31¹

Deadline to file Form 945, which reports Form 1099-R tax withholdings.

February 28

Deadline to file IRS Form 1099-R in paper format.

March 1

Confirm with service providers that all data and other requirements have been met to ensure applicable Required Minimum Distributions (RMDs) are made by April 1 to those participants who, in the previous year, turned age 70 1/2 or 72, as applicable, or retired after having reached age 70 1/2 or 72, as applicable based on the terms of the plan document.

March 15²

IRC deadline for issuing distributions due to a failed ADP/ACP test to 10% avoid a excise tax.

March 31

Deadline to file IRS Forms 1099-R (electronically). Deadline for reporting excise taxes for late return of excess contributions using FIRS 5orm 330.

April 1

Required beginning date for RMDs for those participants who, in the previous year, turned age 70 1/2 or 72, as applicable, or retired after having reached age 70 1/2 or 72, as applicable based on the terms of the plan document.

April 15

Deadline for corrective distributions of excess deferrals under the Internal Revenue Code (the Code) Section 402(g).

May

Confirm with provider that all data and other requirements have been met to ensure timely filing of Form 5500/8955-SSA immediately for the prior plan year.

June 15

Confirm with provider that all data and other requirements have been met to ensure timely distributions due to failed ADP/ACP test for Eligible Automatic Contribution Arrangement plans (EACAs).

June 30³

Deadline for issuing distributions due to failed ADP/ACP test for EACAs to avoid a 10% excise tax.

July 28

Deadline for sending Summary of Material Modification (210 days after end-of-plan year when modification was adopted).

July 31⁴

Deadline for filing Form 5500/8955-SSA with the Department of Labor (DOL) (without extension). Deadline for filing Form 5558 with the Internal Revenue Service to request a 2 off-month extension for filing Form 5500/8955-SSA.

September 30⁵

Deadline for distributing Summary Annual Report to plan participants (if a request for a 2½-month extension for Form 5500/8955-SSA has not been filed with the IRS).

October 15⁶

Deadline for filing Form 5500/8955-SSA with the DOL for plans filing under a Form 5558 extension.

November 1⁷

Work with provider to make certain that all data and other requirements have been met to ensure timely distribution of any annual participant notices (e.g., 401(k) safe harbor, QDIA, automatic enrollment, participant disclosure).

November 15

Work with provider to make certain that all data and other requirements have been met to ensure timely distribution of any RMD.

November 30

Work with provider to make certain that all data and other requirements have been met to ensure timely year-end processing distributions, loan defaults, and forfeitures.

December 1⁷

Confirm delivery of annual participant notices (e.g., 401(k) safe harbor, QDIA, automatic enrollment, participant disclosure).

December 15

Deadline for distributing Summary Annual Report if a 2½-month extension for Form 5500/8955-SSA was granted by the IRS.

December 31

Deadline for issuing corrective distributions for prior year's ADP and/or ACP testing failures. Deadline for required distributions for participants who previously commenced receipt of RMDs.

¹ The deadline to file is January 31; however, if you made deposits on time in full payment of the taxes for the year, you may file the return by February 10.

² The deadline is 2.5 months after the end of the plan year.

³ The deadline is 6 months after the end of the plan year. ⁷ Safe harbor notices are not required for non-elective safe

⁴ The deadline is 7 months after the end of the plan year. harbor plans. Notice is required for safe harbor

⁵ The deadline is 9 months after the end of the plan year. matching contributions.

⁶ The deadline is 9.5 months after the end of the plan year.