

Compliance Calendar for Defined Contribution Plans

Due Date*	Item	Action
January 31	Form 1099-R	Provide to recipients of plan distributions made during the prior plan year
January 31	Form 945	File with the IRS to report income tax withheld from distributions made from qualified plans during the prior plan year
February 28	Form 1099-R	File with the IRS along with Form 1096, unless filing electronically
March 15	Corrective Distributions	Distribute excess contributions and excess aggregate contributions within 2½ months after the end of the plan year to avoid the 10% excise tax to the employer Note: Plans which contain an Eligible Automatic Contribution Arrangement (EACA) have six months after the end of the plan year to distribute these excesses
April 1	Required Minimum Distributions	Initial Required Minimum Distribution (RMD) due to 5% owners who turned age 70½ in the prior year. For non 5% owners, by April 1 following the later of the year in which the participant turns 70½ or terminates employment
April 15	Excess Deferrals and Allocable Income	Refund any excess deferrals made for the prior year and allocable income to participants
July 31	Summary of Material Modifications	Provide to participants and beneficiaries if plan adopted any amendments for the prior plan year, unless information was included in a timely distributed Summary Plan Description (SPD)
July 31	Forms 5500 and 5558	Electronically file Form 5500 with the DOL for the prior plan year (EFAST2) or file Form 5558 with the IRS to extend the Form 5500 filing due date by 2½ months
September 15	Deductible Contributions	Plan contributions are deductible for the prior plan year if made by this date and if an extension request (Form 7004) was filed for the company's income tax return (either corporate Form 1120 or partnership Form 1065)
September 30	Summary Annual Reports	Distribute the Summary Annual Report (SAR) to participants, unless extended by a Form 5558
October 15	Form 5500	Electronically file Form 5500 with the DOL for the prior plan year (EFAST2) if due date was extended by a Form 5558
December 1	401(k) Safe Harbor Notice	Distribute a written explanation of the safe harbor matching or non-elective contribution formula that will be used next year to satisfy the 401(k) safe harbor requirements
December 1	Automatic Enrollment Notice	Distribute a notice to inform participants of the right to elect out of the automatic deferral and to satisfy the qualified default investment rules
December 1	Qualified Default Investment Alternative (QDIA) Notice	Distribute a notice to inform participants if the plan provides a default investment for participants who do not make an investment election
December 1	EACA and QACA Notice	Distribute a notice if an EACA or a Qualified Automatic Contribution Arrangement (QACA) is offered to participants
December 15	Summary Annual Reports	Distribute the SAR to participants if due date was extended by a Form 5558
December 31	Required Minimum Distributions	Recurring age 70½ RMDs due to participants
At least 30 days but not more than 180 days before the Distribution Date	Special Tax Notice	Distribute to participants receiving a distribution to notify each person of their rights with respect to cash-outs, survivor annuities and eligible rollover distributions
Within 45 days following the of End of the Quarter	Quarterly Benefit Statements	Provide to participants or beneficiaries who have the ability to direct their investments

*Due dates are for calendar year plans. Generally, when due dates for an Internal Revenue Service (IRS) or Department of Labor (DOL) form filing falls on Saturday, Sunday or a legal holiday, the deadline is extended to the next business day.

This calendar is intended for informational purposes only and does not reflect all compliance requirements.