

Compliance Calendar for Defined Contribution Plans

| Due Date* | Item | Action |
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| 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.