

Compliance Calendar for Defined Contribution Plans



The Compliance Calendar is intended to document deadlines that pertain to a qualified defined contribution plan. ***Not all deadlines will apply to your plan!*** Additionally, not all deadlines that pertain to your plan are listed below – some deadlines are specific to a plan such as enrollment dates. **MVP will notify you of required deadlines.**

<p>January</p> <p>January 31:</p> <p>Deadline for sending Form 1099-R to participants who received distributions during previous year.</p>	<p>February</p> <p>February 28:</p> <p>Deadline for filing Form 1099-R with IRS to report distributions made in previous year. 1096 Forms to accompany 1099-R Forms.</p>	<p>March</p> <p>March 15:</p> <p>Deadline for processing corrective distributions for failed actual deferral percentage (ADP)/actual contribution percentage (ACP) test without 10% excise tax.</p> <p><i>Note: A special deadline applies to plans that satisfy the requirements of an eligible automatic contribution arrangement (EACA). See "June."</i></p> <p>Deadline for filing corporate tax returns, and contribution deadline for deductibility (<i>without extension</i>) for companies operating on calendar year fiscal year.</p> <p>Deadline for requesting automatic extension (<i>to September 15</i>) of corporate tax returns.</p>
<p>April</p> <p>April 1:</p> <p>Required beginning date for participants attaining age 70 ½ or retiring after age 70 ½ in prior year [Deadline for taking first required minimum distribution (RMD) under IRC Section 401(a)(9)].</p> <p>April 15:</p> <p>Deadline for processing corrective distributions for 402(g) excesses.</p> <p>Deadline for filing individual and/or partnership tax returns and contribution deadline for deductibility for unincorporated <i>entities (without extension)</i>.</p> <p>Deadline for requesting automatic extension (<i>to Oct 15</i>) of individual and partnership tax returns.</p>	<p>May</p> <p>May 31:</p> <p>MVP Deadline for providing annual participant fee disclosure pursuant to new participant fee disclosure regulations issued under ERISA section 404(a).</p>	<p>June</p> <p>June 30:</p> <p>Deadline for processing corrective distributions for failed ADP/ACP test from plan with EACA without 10% excise tax.</p>
<p>July</p> <p>July 28:</p> <p>Deadline for sending Summary of Material Modification (<i>210 days after end of plan year in which the amendment was adopted</i>).</p> <p>July 31:</p> <p>Deadline for filing Form 5500 (<i>without extension</i>).</p> <p>Deadline for filing Form 5558 to request automatic extension of time to file Form 5500 (<i>2 ½ months</i>).</p> <p>Deadline for filing Form 5330-Return of Excise Taxes Related to Employee Benefit Plans-used to report and pay excise taxes on prohibited transactions and excess 401(k) plan contributions that occurred in prior year.</p>	<p>August</p> <p>August 1:</p> <p>No Deadline for August.</p>	<p>September</p> <p>September 15:</p> <p>Extended deadline for filing corporate tax returns, and contribution deadline for deductibility.</p> <p>September 30:</p> <p>Deadline for distributing Summary Annual Report (SAR) to participants, provided deadline for Form 5500 was not extended (<i>later of nine months after close of plan year or two months after due date for Form 5500</i>).</p>
<p>October</p> <p>October 15:</p> <p>Extended deadline for filing Form 5500.</p> <p>Extended deadline for filing tax returns for unincorporated businesses and final contribution deadline for deductibility for these entities.</p> <p>November</p> <p>No deadlines for November.</p>	<p>December</p> <p>December 1:</p> <p>Deadline for sending annual 401(k) and (m) safe harbor notice.</p> <p>Deadline for sending annual qualified default investment alternative (QDIA) notice.</p> <p>Deadline for sending annual automatic contribution arrangement notice.</p> <p><i>For administrative ease, a combined notice may be provided for the above notices.</i></p> <p>December 15:</p> <p>Extended deadline for distributing Summary Annual Report (SAR) to participants.</p>	<p>December 31:</p> <p>Deadline for processing corrective distributions for failed current plan year ADP/ACP test with 10% excise tax.</p> <p>Deadline for correcting a failed ADP/ACP test with qualified nonelective contributions (QNEC) for current plan year.</p> <p>Deadline for amendment to convert existing 401(k) plan to safe harbor design for next plan year.</p> <p>Deadline for amendment to remove safe harbor status for next plan year.</p> <p>Deadline for amending plan for discretionary changes implemented during plan year (<i>certain exceptions apply, e.g., adding salary deferrals, cutback accrued benefits</i>).</p> <p>RMDs due under IRC Section 401(a)(9).</p>