

This compliance calendar offers a summary of key dates for your 401(k) plan. The dates below are set by the IRS. In order to ensure compliance with the regulations, we ask that you help us by returning requested information in a timely manner.

Deadline for Calendar Year Plans	Action to Take/Forms to Use	Deadline for Fiscal Year-End Plans
January 18	<ul style="list-style-type: none"> • Deadline for returning the Compliance Checklist and Census. 	
February 1	<ul style="list-style-type: none"> • Distribution reporting to individuals who received a plan distribution in the prior year (Form 1099-R). 	
March 15	<ul style="list-style-type: none"> • Corrective distribution for failed ADP/ACP without 10% excise tax. 	<ul style="list-style-type: none"> • 2 ½ months after plan year end. • If failed, correction by 2 ½ months after plan year end.
April 1	<ul style="list-style-type: none"> • Deadline to receive the first Required Minimum Distribution (RMD) for 5% owners of business and terminated participants who attained age 70 ½ in the prior year. 	
April 15	<ul style="list-style-type: none"> • Corrective distribution of 402(g) limits (excess deferrals). 	<ul style="list-style-type: none"> • 15th day of 4th month after year end of partnership or person tax year.
August 2	<ul style="list-style-type: none"> • Deadline to file Annual Form 5500 series with schedules • Deadline for Summary Material Modifications (SMM). • Deadline to file request for extension for filing of Form 5500 (Form 5558). 	<ul style="list-style-type: none"> • Last day of 7th month following plan year end.
September 30	<ul style="list-style-type: none"> • Deadline to provide participants and beneficiaries with Summary Annual Report (SAR) for plans filing Form 5500. 	<ul style="list-style-type: none"> • Last day of the 9th month following plan year end.
October 15	<ul style="list-style-type: none"> • Extended deadline for filing of Form 5500. 	<ul style="list-style-type: none"> • 6 months after original due date.
December 1	<ul style="list-style-type: none"> • Deadline to provide Safe Harbor Plan Notice. • Deadline for Automatic Enrollment Notice • Deadline for QDIA Notice • Deadline for EACA and QACA Notice. • Participant Fee Disclosure (if Plan changed 12 month cycle to be 30 days prior to Plan Year begin) 	<ul style="list-style-type: none"> • 30-90 days prior to start of plan year using safe harbor design.
December 31	<ul style="list-style-type: none"> • Deadline to receive current year RMD. • Deadline to establish Qualified Plans for the current year. • Deadline for plan changes. 	<ul style="list-style-type: none"> • Last day of plan year following the year of failure.

