

***This compliance calendar offers a summary of key dates for your 401(k) plan. The dates below are set by the IRS.***

Deadline for Calendar Year Plans	Action to Take/Forms to Use	Deadline for Fiscal Year-End Plans
January 19	<ul style="list-style-type: none"> <li>Deadline for returning the Compliance Checklist and Census.</li> </ul>	
January 31	<ul style="list-style-type: none"> <li>Distribution reporting to individuals who received a plan distribution in the prior year (Form 1099-R).</li> </ul>	
March 15	<ul style="list-style-type: none"> <li>Corrective distribution for failed ADP/ACP without 10% excise tax.</li> </ul>	<ul style="list-style-type: none"> <li>2 ½ months after plan year end.</li> <li>If failed, correction by 2 ½ months after plan year end.</li> </ul>
March 15	<ul style="list-style-type: none"> <li>S-corps and partnerships filing of tax returns and contribution deadline for deductibility (without extension).</li> </ul>	
April 1	<ul style="list-style-type: none"> <li>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.</li> </ul>	
April 17	<ul style="list-style-type: none"> <li>C Corporation Tax Return filing and Filing of individual tax returns</li> <li>Corrective distribution of 402(g) limits (excess deferrals).</li> </ul>	
July 31	<ul style="list-style-type: none"> <li>Deadline to file Annual Form 5500 series with schedules</li> <li>Deadline for Summary Material Modifications (SMM).</li> <li>Deadline to file request for extension for filing of Form 5500 (Form 5558).</li> </ul>	<ul style="list-style-type: none"> <li>Last day of 7<sup>th</sup> month following plan year end.</li> </ul>
August 15	<ul style="list-style-type: none"> <li>Extended deadline for filing of individual tax returns and contribution deadline for deductibility (for sole proprietorships and partnerships).</li> </ul>	<ul style="list-style-type: none"> <li>4 months after original filing.</li> </ul>
September 17	<ul style="list-style-type: none"> <li>Extended deadline for filing S-Corps and Partnership tax returns and contribution deadline for deductibility.</li> </ul>	<ul style="list-style-type: none"> <li>6 months after original due date.</li> </ul>
September 30	<ul style="list-style-type: none"> <li>Deadline to provide participants and beneficiaries with Summary Annual Report (SAR) for plans filing Form 5500.</li> </ul>	<ul style="list-style-type: none"> <li>Last day of the 9<sup>th</sup> month following plan year end.</li> </ul>
October 15	<ul style="list-style-type: none"> <li>Extended deadline for filing of individual and C-Corporation tax returns</li> <li>Extended deadline for filing of Form 5500.</li> </ul>	<ul style="list-style-type: none"> <li>6 months after original due date.</li> </ul>
December 1	<ul style="list-style-type: none"> <li>Deadline to provide Safe Harbor Plan Notice.</li> <li>Deadline for Automatic Enrollment Notice</li> <li>Deadline for QDIA Notice</li> <li>Deadline for EACA and QACA Notice.</li> <li>Participant Fee Disclosure (if Plan changed 12 month cycle to be 30 days prior to Plan Year begin)</li> </ul>	<ul style="list-style-type: none"> <li>30-90 days prior to start of plan year using safe harbor design.</li> </ul>
December 31	<ul style="list-style-type: none"> <li>Deadline to receive current year RMD.</li> <li>Deadline to establish Qualified Plans for the current year.</li> <li>Deadline for plan changes.</li> </ul>	<ul style="list-style-type: none"> <li>Last day of plan year following the year of failure.</li> </ul>

**2018 important changes**

- Partnership and S Corporation tax returns will be due the 15th day of the third month after the end of their tax year. The filing date for S Corporations is unchanged.
- C Corporation tax returns will be due the 15th day of the fourth month after the end of the tax year. *A special rule to defer the due date change for C Corporations with fiscal years that end on June 30 defers the change until December 31, 2025 – a full ten years.*

It is important to check when tax returns are due for all states in which taxpayers operate, because individual states may not conform to the Federal filing dates.

*In order to ensure compliance with the regulations, we ask that you help us by returning requested information in a timely manner.*

