

# 2017 Compliance Calendar for Defined Contribution Plans

## January

### January 31

Due Date for Plan Sponsors to return complete Census File and Annual Information Request Form to record keeper.

Form 1099-Rs (Distribution for Pension, Annuities, Retirement or Profit Sharing Plans, IRAs, Insurance Contracts, etc.) due to participants to report 2016 distributions.

Form 945 (Annual Return of Withheld Federal Income Tax) due to IRS.

## February

### February 28

Form 1099-Rs for 2015 Distributions due to IRS.

## March

### March 15

ADP/ACP Corrective Distributions of excess contributions and earnings due to participants for plans with 12/31 plan year-end.

2016 Employer Profit Sharing and Matching contributions due for plans with 12/31 plan year-end in order to take tax deduction (with no corporate tax extension).

### March 15

Form 1042S (Foreign Person's US Source Income Subject to Withholding) and 1042 (Annual Withholding Tax Return for U.S. Source Income of Foreign Persons) due to IRS to report: retirement plan distributions made to nonresident aliens, and income tax.

## April

### April 1

Initial age 70½ Minimum Required Distributions due to participants who are no longer active or 5% owners who turned age 70½ in 2015.

### April 15

402(g) distributions of excess deferral amounts to participants.

## June

### June 30

Deadline for processing corrective distributions for failed ADP/ACP test from plan with EACA without 10% excise tax.

## July

### July 28

Summary of Material Modifications (SMM) due to participants. (Due no later than 210 days after the end of the plan year in which the plan change is adopted.)

### July 31

Form 5500 (Annual Return/Report of Employee Benefit Plan) due to IRS for plans with 12/31 plan year-end. (Due seven months after plan year end.)

### July 31

Form 5558 (Application for Extension of Time to File Certain Employee Plan Returns) is due for plans with 12/31 plan year-end. (Used for extension of Forms 5500 or 5300.)

Form 8955-SSA (Annual Registration Statement Identifying Separated Participants With Deferred Vested Benefits) is due.

## September

### September 15

Required contribution to Money Purchase Pension, Target Benefit Pension, and defined benefit plans (8 1/2 months after plan year-end) and 2016 employer profit sharing and match contributions for those sponsors who filed a corporate tax extension.

### September 30

Summary Annual Report due to participants for plans with 12/31 Plan Year end. (Due to participants nine months after plan year end or two months after filing Form 5500.)

## October

### October 2

401(k) Plan Safe Harbor Notice (must be provided between October 2 and December 1 for Plans with a 12/31 plan year-end).

### October 16

Extended deadline for filing Form 5500 and Form 8955-SSA.

## December

### December 1

Deadline to deliver QDIA, Auto-Enrollment, and Safe Harbor Notices to participants.

### December 31

Age 70½ Required Minimum Distributions Due to participants who have begun receiving distributions.

## Other

Statements must be provided at least annually for participants without the right to direct their investments and at least quarterly for participants who do have the right to direct their investments.

Participant Fee Disclosure Notice pursuant to regulations issued under ERISA Section 404(a)(5)—*annual. Due within 12 months after prior notice was distributed.*

Notice to participants for plans that choose to use Qualified Default Investment Alternative —*30 days prior to initial investment and annually.*

Notice to participants of qualified eligible and/or automatic contributions, and ability to opt out—*30 days prior to eligibility and annually; for plans with immediate eligibility, notice can be given on or as soon as feasible after eligibility.*

Notice of failure to meet minimum funding standards for Money Purchase Pension Plan—*within 60 days of missed payment or denial of payment waiver.*

Notice of funding waiver application for Money Purchase Plans—*within 14 days before application.*

Explanation of pre-retirement survivor annuity—*between first day of plan year in which participant reaches age 32 and last day of plan year in which participant reaches age 35; if hired after age 35, due within one year of hire.*

Annual Review of existing fidelity bonds for fiduciaries of retirement plans holding employer securities and persons who handle funding or other property of such plans to ensure maximums met.