

January

January 31

Due date for Plan Sponsors to return complete Census File and Annual Information Request Form.

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

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

February

February 28

Form 1099-Rs for distributions due to IRS unless filing electronically, which is due March 31.

March

March 15

ADP/ACP corrective distributions of excess contributions and earnings due to participants for plans with 12/31 plan year end without 10% excise tax.

Forms 1042-S and 1042 due to IRS to report retirement plan distributions made to nonresident aliens, and income tax.

Employer Profit Sharing and Matching Contributions (**S Corporations** (Form 1120S) and **Partnerships** (Form 1065)) due for employers with 12/31 fiscal year end in order to take a tax deduction (with no tax extension).

March 31

Electronic filing of Form 1099-Rs for distributions due to IRS.

April

April 1

Initial Required Minimum Distributions due to participants who have reached their required beginning date.

April 15

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

April 15

Employer Profit Sharing and Matching Contributions (**C Corporations** (Form 1120) and **sole proprietors** (Schedule C)) due for employers with 12/31 fiscal year end in order to take tax deduction (with no tax extension).

June

June 30

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

July

July 31

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. (Used for extension of Forms 5500 or 5330.)

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). Contribution deadlines for S-Corporations and partnerships that filed a 6 month extension.

September 30

Summary Annual Report due to participants for plans with 12/31 plan year end. If the 5500 is on extension, the deadline for distributing the SAR is also extended to December 15th.

October 15

Extended deadline for filing Form 5500 and Form 8955-SSA. Contribution deadline for corporations and sole proprietors that filed a 6 month extension.

December 1

Participant Fee Disclosures must be distributed to employees (date is approximate).

October

October 15

401(k) Plan Safe Harbor Notice delivery (should be provided between October 1 and December 1 for plans with a 12/31 plan year end).

December

December 1

Deadline to deliver 401(k) Plan Safe Harbor Notice, QDIA, and Auto-Enrollment Notices to participants.

December 31

Required Minimum Distributions due to participants who reached their required beginning date prior to the current year.

Other

Participant Benefit 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*.

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—*supply upon request to IRS/DOL*.