

# Compliance Calendar



There are many ongoing reporting, disclosure and notice requirements associated with qualified retirement plans. This calendar provides an overview of the major requirements for defined contribution retirement plans.<sup>1</sup>

## January 31

- Send IRS Form 1099-R to participants who received distributions in the prior year

## February 1

- File or confirm that your provider is filing IRS Form 945 to report taxes withheld from participants who received distributions in prior year

## March 1

- File paper forms 1099-R and 1096 with IRS to report participant distributions made in the prior year  
*Electronic filing deadline is March 31*

## March 15

- Process corrective distributions for failed prior year ADP<sup>2</sup>/ACP tests to avoid 10% excise tax  
*A special deadline applies to plans that satisfy the requirements of an Eligible Automatic Contribution Arrangement (EACA)*
- File corporate tax returns, and contribution deadline for tax deductibility (without extension)
- Request for automatic extension to September 15 to file corporate tax returns

## March 31

- Report and pay 10% excise taxes on corrective distributions using IRS Form 5330

## April 1

- Required minimum distribution (RMD)<sup>3</sup> beginning date for participants attaining age 70½ or retiring after age 70½ in the prior plan year

## April 15

- Process corrective distributions for excess salary deferrals under IRS Section 402(g)
- File individual and/or partnership tax returns
- Contribution deadline for deductibility for unincorporated entities (without extension)
- Request automatic extension to October 15 for individual return and/or and partnership return to September 15

## June 30

- Process corrective distributions for failed prior year ADP<sup>2</sup>/ACP tests for Eligible Automatic Contribution Arrangement (EACA) plans to avoid a 10% excise tax

## July 31

- Send Summary of Material Modification (210 days after the end of the plan year in which plan modification was adopted)

## July 31

- File IRS Forms 5500/8955-SSA (without extension)
- File Form 5558 to request extension of time-to-file IRS Forms 5500 or 8955-SSA (to October 15)
- File Form 5330 to report and pay excise taxes on prohibited transactions or failure to correct prohibited transactions for prior year

## September 15

- Extended deadline to file corporate tax returns and partnership tax returns; extended deadline for deductible contributions

## September 30

- Distribute Summary Annual Report (SAR) to participants, provided deadline for IRS Form 5500 was not extended (later of 9 months after close of plan year or 2 months after Form 5500 due date)

## October 15

- Extended deadline to file IRS Forms 5500/8955-SSA
- Adopt a retroactive amendment to correct IRS Sections 410(b) coverage or 401(a)(4) nondiscrimination failure for prior year
- Extended deadline to file individual tax returns

## December 1

- Deliver annual participant notices

## December 15

- Extended deadline to distribute Summary Annual Report (SAR) to participants

## December 31

- Process corrective distributions for failed ADP<sup>2</sup>/ACP testing for prior plan year (subject to 10% excise tax)
- Correcting a failed ADP<sup>1</sup>/ACP test with a qualified non-elective contribution for prior plan year
- Amending plan for discretionary changes implemented during plan year
- Required minimum distributions (RMDs)<sup>3</sup> due under IRC Section 401(a)(9) for applicable participants over age 70½

Timelines provided assume that information is received in good order and in timely fashion from the employer.

Contact RWA at  
561-288-1111  
if you have any  
questions.

