

401(k) COMPLIANCE CALENDAR



JAN	FEB	MAR	APR
<p>31 CENSUS DEADLINE (recommended) Return Census to the TPA to meet testing deadlines</p> <p>31 FORM 1099-R Deadline for distributing IRS Form 1099-R (if pooled plan)</p>	<p>10 FORM 945 Deadline to file the Form 945 with the IRS, if required (if pooled plan)</p>	<p>15 ADP / ACP REFUNDS Deadline to make ADP / ACP Refunds and avoid 10% excise tax penalties</p> <p>15 FUND CONTRIBUTIONS Deadline for <i>corporations</i> not requesting a tax extension to fund contributions and claim tax deduction</p>	<p>1 FIRST YEAR RMD DUE Due after turning 72 years of age</p> <p>15 FUND CONTRIBUTIONS Deadline for <i>partners</i> and <i>sole proprietors</i> not requesting a tax extension to fund contributions and claim tax deductions</p> <p>15 EXCESS DEFERRAL REFUNDS Deadline to refund excess deferrals above 402(g) limit</p>
MAY	JUN	JUL	AUG
		<p>31 FORM 5500 / 5558 Deadline for the <i>employer</i> to electronically sign Form 5500 or prepare an extension</p>	<p>31 CENSUS DEADLINE Return census data to the TPA to ensure plan meets final Form 5500 filing deadline</p>
SEP	OCT	NOV	DEC
<p>15 FUND CONTRIBUTIONS Final deadline for <i>corporations</i> and <i>partners</i> to fund contributions</p> <p>30 SUMMARY ANNUAL REPORT Deadline for distributing the Summary Annual Report (SAR)</p>	<p>15 FORM 5500 Final deadline for the <i>employer</i> to sign Form 5500</p>		<p>2 ANNUAL NOTICES Deadline to distribute participant notices</p> <p>15 DISTRIBUTION DEADLINE Deadline to submit distribution requests to the TPA for processing prior to year end</p> <p>31 RMD DISTRIBUTION Due out of plan</p>

RECURRING

EACH PAY PERIOD

401(K) DEPOSITS

Reminder that all deferral and loan deposits must be deposited no later than 7 business days following the day they are withheld. For plans with over 100 participants, distributions must be submitted to the plan as soon as the assets can be reasonably segregated, generally 2 to 3 business days.

EACH YEAR

FEE DISCLOSURE NOTICE

Every 12 months the plan is required to distribute 404(a)(5) fee disclosures to participants and beneficiaries receiving benefits from the plan.