

ANNUAL COMPLIANCE CALENDAR

Q1

- 1/31** Census data due for testing
Deadline to provide Form 1099-R to participants who had distributions in prior year
- 2/28** 1099-R is due to IRS if filed on paper for distributions in prior year
- 3/15** ADP/ACP corrective distributions due to avoid IRS 10% excise tax
S Corporation and partnership deadline to fund employer contributions and file tax returns, or to request extensions
- 3/31** 1099-R due to IRS if e-filed

Q2

- 4/1** First required minimum distributions for terminated and retired participants age 70½ or older
- 4/15** Corrective refunds due for elective deferrals over 402(g) limit
Individual and C Corporation tax returns due (or request extension) and contribution deductibility deadline
- 5/1** Large plans engage auditor
- 6/30** Ensure receipt of 408(b)(2) notices from service providers
Return year-end compliance questionnaire to Form 5500 preparer

Q3

- 7/31** E-file Form 5500 with IRS, or request extension using Form 5558
File Form 5330 for late deposits of deferrals
- 9/1** Finalize large plan audit
- 9/15** S Corporation and partnership deadline to fund employer contributions and file tax returns with extension
- 9/30** Last date of year to establish new safe harbor plan for next year

Q4

- 10/1** Extension to provide large plan audit report
- 10/15** Final Form 5500 due date
Individual tax returns with extension due, and contribution deductibility for sole proprietors and corporations
Adopt retroactive amendment to correct failed coverage test or nondiscrimination failures
- 12/31** ADP/ACP refunds for excess contributions (10% excise tax applies)
Deadline to make corrections for plans using QNEC or QMAC that failed ADP/ACP testing
Required minimum distributions due