

Industry Deadlines / Annual Calendar Requirements

Calendar Plan Year Due Date	Non-Calendar Plan Year Due Date	Report or Form	Recipient
1/31	1/31	Distribute Form 1099-R to participants and beneficiaries who received retirement plan benefit payments during the preceding plan year	Participants Beneficiaries
1/31	1/31	File Form 945 Annual Return of Withholding Federal Income Tax	IRS
2/14	Within 45 days after 4 th quarter of the previous year ends	Distribute Quarterly Notices – PPA, Fee Disclosure	Participants
2/28	2/28	File Form 1099-R's distributed to participants/beneficiaries must be filed with the government with Form 1096	IRS
3/15	2½ months	Distribute excess contributions and excess aggregate contributions due to failed ADP and/or ACP tests to avoid the employer 10% excise tax. Note: Plans which contain an EACA have 6 months after the end of the plan year to distribute these excesses.	Participants
4/1	4/1	Initial Required Minimum Distributions (RMDs) must begin by the 4/1 following the year the participant attains age 70½	Participants
4/15	4/15	Deadline of issuing excess deferral refunds	Participants
5/15	Within 45 days after the 1 st quarter ends	Distribute Quarterly Notices – PPA, Fee Disclosure	Participants
6/30	6/30	For plans which contain an EACA, distribute excess contributions and excess aggregate contributions due to failed ADP and/or ACP tests to avoid the employer 10% excise tax.	Participants
7/28	210 days after the end of the plan year	Distribute SMM if Plan was amended in the previous plan year	Participants Beneficiaries
7/31	Last day of the 7 th month after the Plan Year End	Deadline for electronically filing applicable version of Form 5500	DOL
7/31	Last day of the 7 th month after the Plan Year End	File Form 5558 to request automatic extension of time to file Form 5500. Extends due date 2½ months	IRS

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7/31	Last day of the 7 th month after the Plan Year End	File Form 5330 Return of Excise Taxes Related to Employee Benefit Plans	IRS
7/31	Last day of the 7 th month after the Plan Year End	File Form 8955-SSA Statement of Terminated Participant with Vested Interest	IRS
8/14	Within 45 days after the 2 nd quarter ends	Distribute Quarterly Notices – PPA, Fee Disclosure	Participants
9/30 or 12/15	Within 2 months of filing the Form 5500	The Summary Annual Report (SAR) is due within two months of the filing of the Form 5500	Participants Beneficiaries
10/1 to 12/1	30 to 90 days prior to plan year start	Annual Notices – Safe Harbor, QDIA, EACA, QACA, ACA, etc.	Eligible Employees
10/15	9½ months after plan year end	Deadline for electronically filing applicable version of Form 5500 if an extension of time (Form 5558) was requested	DOL
11/14	Within 45 days after the 3 rd quarter ends	Distribute Quarterly Notices – PPA, Fee Disclosure	Participants
12/1	30 days prior to plan year end	Review plan assets to determine if the ERISA Fidelity Bond needs to be increased for the current plan year	
12/31		Last day to make corrective contributions (QNEC, QMAC). 401(k) plans which failed the ADP/ACP test in the prior plan year and if permitted in the plan document must make any corrective employer contributions by the last day of the 12 th month after the end of the plan year in which the failure occurred.	Contribution to Plan
12/31		Last day to correct excess contributions and excess aggregate contributions. 401(k) plans which failed the ADP/ACP test in the prior plan year and for which no corrective employer contributions will be made, must distribute any excesses by the last day of the 12 th month after the end of the plan year in which the failure occurred. The plan sponsor will be subject to a 10% excise tax on the excess.	Participants
12/31		Annual minimum distributions must be made to affected participants/beneficiaries.	Participants Beneficiaries
As soon as administratively possible, but no later than 7 days		Send employee contributions and loan repayments	

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		Send employer contributions	
	No later than the employer's tax filing date for that fiscal year, or sooner, as indicated in the Plan document		
	Within 90 days of a participant's eligibility date or a beneficiary's first payment date, plus once every 10 years (5 years if the plan is amended).	Distribute the Summary Plan Description	Eligible Employees
	30 to 90 days prior to the employee eligibility date, but no later than their eligibility date.	Distribute Safe Harbor and/or Automatic Contribution Arrangement Notices (ACA, QACA or EACA)	Eligible Employees
	30 to 90 days prior to the employee eligibility date, but no later than their eligibility date.	Distribute QDIA Initial Notice	Eligible Employees
	Within 45 days after the end of the plan quarter	Provide participant statements	Participants