



# 401(k) Compliance Calendar

*Important Dates for Your Calendar Year-End 401(k) Plan*

## JANUARY

- 31 Census Deadline** - Return Census to PDG to meet ADP/ACP Test Deadline
- 31 Form 1099-R** - Deadline for distributing IRS Form 1099-R

## FEBRUARY

- 10 Form 945** – Deadline to file the Form 945 with the IRS, if required

## MARCH

- 15 ADP / ACP Refunds** – Deadline to make ADP/ACP Refunds and avoid 10% excise tax penalties
- 15 Tax Deductions** – Deadline for Partnerships and S-Corps to fund and claim deductions
- 31 Form 1099-R** – Deadline to electronically file with the IRS

## APRIL

- 15 Tax Deductions** – Deadline for Corporations and Sole Proprietor to fund contributions and claim tax deductions
- 15 Excess Contribution Refunds** – Deadline to refund excess deferrals above 402(g) limit

## MAY

- 1 Engage Large Plan Auditor** – Suggested deadline for large plan Form 5500 filers to engage an auditor

## JUNE

- 30 Year End Report Answers** - Deadline for providing all information to PDG to avoid filing an extension on the Form 5500

## JULY

- 31 Form 5500/5558** – Deadline for the submission of signed Form 5500 or PDG will prepare an extension to October 15

## AUGUST

- 31 Census Deadline** – Return census data to PDG to ensure plan meets final Form 5500 filing deadline

## SEPTEMBER

- 15 Tax Deductions** – Final deadline for Partnerships and S Corps to fund contributions
- 15 Cash Balance** – Final deadline to deposit prior year allocation amount
- 30 Summary Annual Report** – Deadline for distributing the SAR

## OCTOBER

- 10 Extended Large Plan Audits** – Deadline to submit completed large plan audit report to PDG
- 10 Form 5500** – Final deadline for the Employer to sign Form 5500
- 15 Tax Deductions** – Final deadline for Sole Proprietors and Corporations to fund contributions

## NOVEMBER

- 1 Third Quarter Testing** – Deadline for submitting Census data for third-quarter testing (if elected) to PDG
- 15 RMD Notices and Forms** – sent to applicable participants
- 30 Annual Notices** – Deadline to distribute participant notices

## DECEMBER

- 10 Distribution Deadline** – Deadline to submit distribution requests to PDG for processing prior to year end



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Date	Deadline	Details
<b>Each Pay Period</b>	401k Deposits	Reminder that all deferral and loan deposits must be deposited no later than 7 business days following the day they are withheld. For large plans, contributions must be submitted to the plan as soon as the assets can be reasonably segregated, generally 2 to 3 business days
<b>Each Year</b>	Fee Disclosure Notice	Every 12 months the plan is required to distribute 404a5 fee disclosures to participants and beneficiaries receiving benefits from the plan
<b>January 31</b>	Census Deadline	Deadline to return employee census data to PDG to ensure processing by March 15 <sup>th</sup> deadline for those plans requiring ADP/ACP refunds. Clients submitting census after this date should expect turnaround times on year-end reports to be slower.
<b>January 31</b>	Form 1099-R	Deadline for distributing IRS Form 1099-R to participants that received a distribution in the prior plan year. For plans using an automated recordkeeping platform, Form 1099-R is usually sent to participants by the provider
<b>February 10</b>	Form 945	Deadline for signing and filing the Form 945 with the IRS. When plans use an automated recordkeeping platform, Form 945 is generally handled by the provider.
<b>March 15</b>	ADP / ACP Refunds	Deadline to make corrective distributions to Highly Compensated Employees for traditional 401k Plans that fail the ADP and ACP Test for the prior plan year. Distributions processed after this date will require the Employer to pay a 10% penalty.
<b>March 15</b>	Tax Deductions	Deadline for partnerships and s-corps not requesting a tax extension to fund contributions and receive tax deductions on the prior year tax return
<b>March 31</b>	Electronically File Form 1099-R	Deadline for the Form 1099-R to be electronically filed with the IRS. This will be completed by the party responsible for your Form 1099-R.
<b>April 15</b>	Tax Deductions	Deadline for corporations and sole proprietors not requesting a tax extension to fund contributions and receive tax deductions on the prior year tax return
<b>April 15</b>	Excess Deferral Refunds	Deadline to distribute excess deferral
<b>May 1</b>	Large Plans Engage Auditor	Suggested deadline for large plan Form 5500 filers to engage an auditor. Plans are generally required to have an audit if they have more than 120 eligible participants on the first day of the plan year or if they filed an audit the prior year and have more than 100 eligible participants the first day of the plan year
<b>June 30</b>	Year End Report Answers	Deadline to provide all necessary information so that the year-end work can be completed



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and the Form 5500 will not be extended

<b>July 15</b>	Sign and Return Form 5500	Deadline to sign and return the Form 5500 to avoid filing for an extension.
<b>July 31</b>	Form 5500 Deadline	Deadline for the submission of the signed Form 5500 with the Department of Labor or a request for extension must be filed.
<b>August 31</b>	Census Deadline	Deadline to return all required information to PDG to complete the year-end reports for the plan to ensure the Form 5500 is filed by October 15 <sup>th</sup> and to ensure no additional fees
<b>September 15</b>	Cash Balance Deposit	Final deadline to deposit prior year allocation amount.
<b>September 15</b>	Tax Deductions	Final deadline for partnerships and S Corps to fund contributions and receive tax deductions on the prior year tax return
<b>September 30</b>	Summary Annual Report	Deadline for distributing the Summary Annual Report to participants and beneficiaries for plans who filed the Form 5500 by July 31 <sup>st</sup>
<b>October 10</b>	Final Form 5500 Deadline	Final deadline to for the Employer to sign the Form 5500.
<b>October 10</b>	Extended Large Plan Audit	Extended deadline to provide the large plan audit report to PDG to ensure Form 5500 is filed timely
<b>October 15</b>	Tax Deductions	Final deadline for sole proprietors and corporations to fund contributions and receive tax deductions on the prior year's tax return
<b>November 1</b>	Mid-Year Testing	Deadline to submit census information to PDG if you elect to perform third-quarter testing for your plan.
<b>November 15</b>	RMD Notices and Forms	Forms sent to applicable participants.
<b>November 30</b>	Annual Notice Deadline	Deadline to provide annual notices required for Safe Harbor, Qualified Default Investment Alternatives or Automatic Contribution Arrangements
<b>December 15</b>	Extended Summary Annual Report (SAR)	Extended deadline to distribute the SAR to participants and beneficiaries receiving benefits
<b>December 10</b>	Distribution Deadline	Deadline to provide completed distribution forms to PDG to ensure processing of distributions prior to year-end, including all required minimum distributions (RMD or 70 ½).