



2018 Compliance Calendar of Important Deadlines for 401(k) Plans Operating on a Calendar Year Basis

Deferral Deposits and Loan Repayment Deposits – should be made with every pay period, as soon as they are able to be separated from general assets, and no more than 7 business days after being withheld (for plans with less than 100).

January

- January 31: Form 945 due to IRS to report income withheld on distributions for prior year
- January 31: Deadline for providing Form 1099-R and 1099-DIV to participants to report distributions made in prior year

February

- February 12: Form 945 due to IRS if all deposits were made timely and in full during 2017
- February 28: Deadline for filing Form 1099-R, if filing by paper with IRS to report distributions made in previous year, or deadline to file a Form 8809 for a 30 day extension.

March

- March 15:
 - ❖ Deadline for processing corrective distributions for failed actual deferral percentage (ADP)/actual contribution percentage (ACP) test without 10% excise tax.
 - Note: A special deadline applies to plans that satisfy the requirements of an eligible automatic contribution arrangement (EACA).
 - ❖ Deadline for filing S-Corporation/or partnership tax returns and contribution deadline for deductibility for those entities (without extension) for companies operating on calendar-year fiscal year.*
 - ❖ Deadline for requesting automatic extension (to September 15) of S-Corporation and partnership tax returns.

April

- April 1: Required beginning date for RMDs for 5% or more owner participants attaining age 70 ½ or participants retiring after age 70 ½ in prior year.
- April 2:
 - ❖ Form 1099-R to IRS if filing electronically (or use Form 8809 for a 30 day extension)
- April 15:
 - ❖ Deadline for processing corrective distributions for elective deferral excesses.
 - ❖ Deadline for filing individual and corporate tax returns and contribution deadline for deductibility (without extension) for individuals and companies operating on calendar-year fiscal year.*
 - ❖ Deadline for requesting automatic extension (to October 15) of individual and corporate tax returns.

June

- June 30: Deadline for processing corrective distributions for failed ADP/ACP test from plan with EACA without 10% excise tax.

July

- July 31:
 - ❖ Deadline for filing Form 5500 (without extension).
 - ❖ Deadline for filing Form 5558 to request automatic extension of time to file Form 5500
 - ❖ Deadline for filing Form 5330 (Return of Excise Taxes Related to Employee Benefit Plans—used to report and pay excise taxes on prohibited transactions, non-deductible contributions and late salary deferral deposits that occurred in the prior year).
 - ❖ Deadline to deliver the statement of deferred vested benefits information to terminated participants (or use Form 8955-SSA for extension)

September

- September 15: Extended deadline for filing corporate tax returns and contribution deadline for deductibility for S-Corps and partnerships, for which an extension was applied.
- September 30: Deadline for distributing Summary Annual Report (SAR) to participants, provided deadline for Form 5500 was not extended (later of nine months after close of plan year or two months after due date for Form 5500).

This calendar is a summary for 401(k) plans only and not intended to be a comprehensive guideline. The deadlines are general and are based on **calendar year plans**. Dates are occasionally extended to the next business day when due date falls on a Saturday, Sunday or legal holiday (ADP/ACP refund date is not extended). Calendar does not address required plan restatements and required or voluntary amendments, non-calendar plans or alternative types of retirement plans. This summary should not be taken as legal or tax advice.



2018 Compliance Calendar of Important Deadlines for 401(k) Plans Operating on a Calendar Year Basis (continued)

October

- October 15:
 - ❖ Extended deadline for filing Form 5500, for which an extension was applied.
 - ❖ Deadline for adopting a retroactive amendment to correct an IRC Section 410(b) coverage or Section 401(a)(4) nondiscrimination failure for prior year.
 - ❖ Extended deadline for filing tax returns for C-Corporations and Individuals and final contribution deadline for deductibility for these entities, for which an extension was applied.

December

- December 1:
 - ❖ Deadline for sending annual 401(k) and (m) safe harbor notice.
 - ❖ Deadline for sending annual qualified default investment alternative (QDIA) notice.
 - ❖ Deadline for sending annual automatic contribution arrangement notice.
 - ❖ Deadline for amendment to convert existing 401(k) plan to safe harbor design for next plan year.
 - ❖ Deadline for amendment to remove safe harbor status for next plan year.
- December 15: Extended deadline for distributing SAR to participants.
- December 31:
 - ❖ Deadline for processing corrective distributions for failed prior year ADP/ACP test with 10% excise tax.
 - ❖ Deadline for correcting a failed prior year ADP/ACP test with qualified non-elective contributions (QNEC).
 - ❖ Deadline for amending plan for discretionary changes implemented during plan year.
 - ❖ RMDs due under IRC Section 401(a)(9).

Required Fee Disclosures:

- ❖ Plan sponsor is required to receive an initial 408(b)(2) fee disclosure from their service providers under most circumstances. This disclosure must be received within a reasonable period before the contract is signed, renewed or changed.
- ❖ Plan sponsor is required to receive and review annual disclosures with regards to changes in investment related fees.
- ❖ Plan sponsor is required to receive additional fee disclosures when there are changes to compensation or services provided - no later than 60 days from the date the changes are approved.
- ❖ Participants are required to receive their initial 404(a)(5) participant fee disclosure from the plan sponsor on or before the date when participants can first direct investments.
- ❖ Participants are required to receive an annual participant fee disclosure at least every 14 months (previously annually)
- ❖ Participants are required to receive additional participant fee disclosures 30-90 days prior to any plan-related changes

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