



DEFINED CONTRIBUTION PLAN COMPLIANCE CALENDAR

- **January 31:**
 - Deadline to distribute Form 1099-R to plan participants who received distributions in the prior year.
- **March 15:**
 - Due date for funding employer contributions for entities electing to be taxed as an S-Corp or Partnership that have not obtained an extension.
 - Deadline for distributing ADP/ACP refunds without incurring a 10% excise tax.
- **April 1:**
 - Required Minimum Distribution (RMD) due to participants who were age 73 and older during the prior calendar year and who did not take their RMD by 12/31 of that year.
- **April 15:**
 - Due date for funding employer contributions for entities electing to be taxed as a Corporation or Sole Proprietorship that have not obtained an extension.
 - Deadline for corrective distributions of excess deferral amounts under Internal Revenue Code Section 402(g) to participants.
- **June 30:**
 - Deadline for corrective distributions for failed ADP/ACP tests to highly compensated employees (HCEs), to avoid a 10% excise tax for Eligible Automatic Contribution Arrangement (EACA) plans.
- **July 31:**
 - Deadline to file or request an extension of IRS Form 5500 for calendar year end plans. Off-calendar year end plans are due 7 months after the plan year end.
- **September 15:**
 - Due date for funding employer contributions for entities electing to be taxed as an S-Corp or Partnership that obtained an extension.
 - Funding deadline for Defined Benefit Plans on extension, regardless of entity type.
- **September 30:**
 - Summary Annual Reports are due to participants for calendar year end plans.
- **October 1:**
 - Deadline to start a Safe Harbor 401(k) plan.
- **October 15:**
 - Due date for funding employer contributions for entities electing to be taxed as a Corporation or Sole Proprietorship that obtained an extension.
 - Deadline to file IRS Form 5500 for calendar year end plans on extension. Off-calendar year end plans are due 2.5 months from original deadline.
 - IRS deadline to file a retroactive amendment to correct an Internal Revenue Code Section 410(b) coverage or Section 401(a)(4) nondiscrimination failure.
- **November 15:**
 - Summary Annual Reports due to participants if the Form 5500 deadline was extended.
- **December 1:**
 - Deadline for most calendar year end plans to distribute the 401(k) Safe Harbor, QDIA, and ACA notices.
 - Deadline to elect Safe Harbor status for the current plan year with non-elective contributions if the non-elective contribution is less than 4% of compensation.
- **December 15:**
 - Extended deadline for providing Summary Annual Reports to participants if the Form 5500 deadline was extended.
- **December 31:**
 - Required Minimum Distributions are due to participants who were age 73 and older during the current calendar year.