

Compliance Timeline for Calendar Year-end Plans

Due Date	Event	Event Details
January 31	Form 1099 due to payees.	Forms mailed directly to participants.
February 15	Completed Annual Census and Questionnaire due for annual discrimination testing.	Annual Census and Questionnaire due by this date to ensure time for processing by March 15.
February 28	Form 1099 due to Government	Form filed electronically with IRS.
March 15	ADP/ACP Refunds due for failing 401(k) plans without 10% penalty. Refunds are taxable in year of distribution. Funding due without extension for corporations.	Process refunds if complete Annual Census and Questionnaire are received by February 15. Contribution must be deposited into the Trust by this date.
April 15	Funding due without extension for sole proprietors and partnerships. Refunds for amounts in excess of annual maximum deferral limit [402(g)].	Contribution must be deposited into the Trust by this date. Refunds for amounts in excess of annual maximum deferral limit [402(g)].
July 31	Form 5500 due without extension. Form 5558 due if extension required for Form 5500.	Electronic Form 5500 prepared based on Information provided by Plan Sponsor. Employer must electronically sign by this date. RLLC can prepare and file 5558 if required and/or requested.
September 15	Contribution due for minimum funding. <i>(applies to Pension Plans)</i> Form 5500 due if previously extended with Form 7004. Funding due for Corporations. <i>(with extension)</i>	Contributions must be deposited into the Trust by this date for pension plans. Contribution must be deposited into the Trust by this date.
October 15	Form 5500 due if previously extended with Form 5558. Funding due for sole proprietor and partnerships with extension for Profit Sharing Plans.	Electronic Form 5500 prepared based on Information provided by Plan Sponsor. Employer must electronically sign by this date. Contribution must be deposited into the Trust by this date.
December 1	Safe Harbor Notice for following plan year to be distributed to participants. Fee Disclosure Notice to participants (deadline can vary throughout the year).	Employer to distribute Safe Harbor Notice to all participants. Employer to distribute Fee Disclosure Notice to all participants.
December 31	ADP/ACP refunds due for failing 401(k) plans with a 10% penalty to Employer. Refunds taxable in year of distribution. Required Minimum Distributions (age 70 ½) for more than 5% owners or terminated participants.	Process refunds after complete Annual Census and Questionnaire are received. Calculate distribution based on receipt of completed Distribution Election Form from participant.