



## January

**31:** Plan Reporting Questionnaire and Census Data Submittal Deadline

**31:** Form 1099-R Deadline

## February

**28:** Compliance and Discrimination Testing

## March

**15:** ACP/ADP Corrective Distributions Deadline

## April

**1:** Engage CPA Auditor to begin plan audit process

**1:** First RMD Deadline

**15:** Excess deferral distribution deadline 402(g) limits

**15:** Fund Employer Contributions if filing taxes

## May

**05:** Drink Margaritas :)

## June

## July

**31:** File IRS 5500 or IRS 5558 if extension is needed

**31:** Distribute any SMMs for previous plan year

## August

## September

**30:** Provide SAR to participants for previous plan year if filed 5500 in July

## October

**15:** File IRS Form 5500 if extension was filed

**15:** Fund Employer Contributions if tax extension was filed

## November

**1:** Distribute Annual Participant Notices

## December

**15:** Extended deadline for providing SAR to participants for previous year

**31:** Deadline for plan changes

January 31	<b>Plan Reporting Questionnaire and Census Data Submittal Deadline</b> Complete Plan Reporting Questionnaire and submit census data via the PRQ & Census Hub at <a href="http://www.plandesign.com/census">www.plandesign.com/census</a>
January 31	<b>Form 1099-R Deadline</b> Deadline to dispense Form 1099 to participants who received a distribution in the previous plan year. Recordkeeper typically sends this form
February 28	<b>Compliance and Discrimination Testing</b> Plan Design Consultants works to complete all Government required plan testing. Including Actual Deferral Percentage testing, Actual Contribution Percentage testing, 415 Annual Additions, 404 Contribution Deductibility
March 15	<b>ACP/ADP Corrective Distribution Deadline</b> Correcting distributions for failed ADP/ACP tests without a 10% excise tax penalty, if failed correction by 2 1/2 months after plan year end
April 1	<b>Engage CPA Auditor to begin audit process</b> Contact CPA Audit firm to initiate the beginning steps of the audit process
April 1	<b>First RMD Deadline</b> Required beginning date for participants attaining age 70 1/2 or retiring after age 70 1/2 in prior year. Deadline for taking first requirement minimum distribution (RMD) under Internal Revenue Code (IRC) Section 401(a)(9)
April 15	<b>Excess deferral distribution deadline 402(g) limits</b> Deadline to make refund distributions for any excess contributions by participants beyond the 402(g) limits for the previous plan year
April 15	<b>Fund Employer Contributions if filing taxes</b> Deadline for filing corporate tax returns to fund employer contributions to the plan and receive a tax deduction for the prior plan year (unless filing an extension)
May 5	<b>Drink Margaritas</b> You have been doing a great job with the retirement plan, so only the finest tequila will do. Make yourself a top-shelf Margarita and while you are at it, how about some chips, salsa and yes you guessed it.... Guacamole!
July 31	<b>File IRS 5500 or IRS 5558 if extension is needed</b> Deadline to electronically sign and file IRS 5500, unless requesting and extension via IRS Form 5558
July 31	<b>Distribute any SMMs for previous plan year</b> Provide plan participants with the Summary of Material Modifications (SMM) within 210 days after the end of the previous plan year
September 30	<b>Provide SAR to participants for previous plan if filed 5500 in July</b> Deadline for plans who filed Form 5500 by July 31 to distribute the Summary Annual Report (SAR) to all plan participants
October 15	<b>File IRS Form 5500 if extension was filed</b> Deadline to electronically sign and file IRS 5500 if an extension was filed via IRS Form 5558
October 15	<b>Fund Employer Contributions if tax extension was filed</b> Deadline for contributions to be deductible if a tax extension was filed. Employer contributions must be completed by tax filing date plus extensions for deductibility
November 1	<b>Distribute Annual Participant Notices</b> Deliver annual notices as needed for the upcoming plan year as required based on plan provisions no later than December 1st and no earlier than October 1st.
December 15	<b>Extended Deadline for providing SAR to participants for previous year</b> Deadline for plans who filed 5558 extension to distribute the Summary Annual Report (SAR) to all plan participants
December 30	<b>Deadline for plan changes</b> Deadline to amend many discretionary provisions within the plan documents