

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	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 contribution. Funding due without extension for corporations	RPA will 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. RPA to prepare refunds if complete Annual Census and Questionnaire received by February 15
July 31	Form 5500 due without extension. Form 5558 due if extension required for 5500	RPA to prepare electronic Form 5500 based on receipt of Annual Census and Questionnaire. Employer must electronically sign by this date. RPA to prepare and file 5558 if required and/or requested.
September 15	Contribution due for minimum funding (applies to Pension Plans) Funding due for Corporations (with extension)	Contributions must be deposited into the Trust by this date. Contribution must be deposited into the Trust by this date
October 15	Form 5500 due with extension. Funding due for sole proprietor and partnerships with extension for Profit Sharing Plans.	RPA to prepare signature ready Form 5500 based on receipt of Annual Census and Questionnaire. Employer must electronically sign by this date. Contribution must be deposited into the Trust by this date
December 01	Safe Harbor Notice for following plan year to be distributed to participants	RPA to prepare and provide Safe Harbor Notice to Employer. Employer to distribute 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 (70.5) for more than 5% owners or terminated participants.	RPA to prepare refunds based on receipt of complete Annual Census and Questionnaire. RPA to calculate distribution based on receipt of completed Distribution Election Form from participant. RPA to calculate distribution based on receipt of completed Distribution Election Form from participant.