



2018 Compliance Calendar

The following calendar reflects compliance dates for select plan document and administration items based on a defined contribution plan using a calendar plan year/fiscal year.

January

- For participants who received
31¹ distributions during the previous year,
deadline for sending Form 1099-R.

February

- Deadline to file Form 1099-R with the
28 IRS in order to report distributions
made in 2017 (paper).

March

- For calendar-year plans, last day to
15 process corrective distributions for
failed actual deferral percentage
(ADP)/actual contribution percentage
(ACP) testing process to avoid 10%
excise tax.^a
15 Last day to file corporate tax return or
file for automatic extension to
September 15 for plan sponsors
operating on a calendar fiscal year.
15 Last day for plan sponsor filing a
corporate tax return to deposit
contributions in its plan for deductibility
in prior year unless extended.
31 Deadline to file Form 5330 for excise
tax on failed 2016 ADP/ACP test.

April

- Deadline to take first required
1¹ minimum distribution (RMD) for
participants attaining age 70½ or
retiring after age 70½ in 2017.
15 Last day to process corrective
distributions for excess deferrals.
15 Last day to file for individual income
tax returns (including partnership
income) or file for an automatic
extension to October 15.
15 Last day for individual and partnership
plan sponsors to deposit contributions
in their plans for deductibility in prior
year unless the tax return
is extended.
15 Last day to file for a partnership tax
return or file for an automatic extension
to September 15.

June

- Last day to process corrective distributions
30 for failed ADP/ACP test for plan with an
eligible automatic contribution arrangement
(EACA) to avoid 10% excise tax.^b

July

- Last day to distribute a summary of
material modifications or revised summary
29 plan description (SPD) to existing
participants and beneficiaries (note: other
timelines apply to newly eligible
participants).
31 Last day to file Form 5500 and Form 8955-
SSA or file Form 5558 for automatic
extension to October 15.^c
31 Statement of deferred benefit to participant,
no later than filing of Form 8955-SSA.
31 Last day to file Form 5330 — Return of
Excise Taxes Related to Employee Benefit
Plans — used to report and pay excise
taxes on prohibited transactions and non-
deductible contributions to a 401(k) plan
that occurred in the prior year.

September

- 15 Last day to file corporate tax return, and
contribution deadline for deductibility
(extended deadline).
15 Last day to file partnership tax returns, and
contribution deadline for deductibility
30² (extended deadline).
Last day to provide the summary annual
report (SAR) unless deadline for Form
5500 was extended.^d

October

- 15¹ Last day to file individual and/or partnership
tax returns if extension was previously
requested.
15¹ Form 5500 and 8955-SSA extended
deadline due date.^e
15 Last day to adopt a retroactive amendment
if you need to correct an IRC Section
410(b) coverage or Section 401(a)(4) non-
discrimination failure for previous plan year.

November

- 2 Annual SIMPLE plan notice.

December

- 1 Annual safe harbor/supplemental
safe harbor notice deadline.
1 Annual qualified default
investment alternative (QDIA)
notice deadline.
1 Annual automatic contribution
arrangement notice deadline
15 Last day to distribute summary
annual report (SAR) to your
participants if Form 5500 is on
extension.^g
31 Last day to process corrective
distributions for a failed 2017
ADP/ACP test that includes a
10% excise tax.^h
31 Last day to correct a failed 2017
ADP/ACP test with qualified
nonelective contributions
(QNEC).^h
31 Last day to execute an
amendment to convert an
existing 401(k) plan to a safe
harbor design for next plan year;
remove safe harbor status from
an existing 401(k) plan for next
plan year; or make discretionary
changes implemented during
plan year.^h Note that in addition,
the plan sponsor must provide an
annual safe harbor notice to
each employee eligible to
participate at least 30 days
before the beginning of the plan
year.^h
31 Last day to process RMDs for
current tax year from participant
and beneficiary accounts.

Note: 404(a)-5 fee disclosure to plan participants must be provided within 12 months of the last notice provided.



2018 Compliance Calendar

Notes if your plan uses off-calendar plan year:

- a. For off-calendar plan years, the deadline is 2½ months following the plan year end; for plans with eligible automatic contribution arrangements (EACAs), the deadline is six months following year end.
- b. For off-calendar plan years, the deadline is six months following plan year end.
- c. For off-calendar plan years, the deadline is seven months following plan year end.
- d. For off-calendar plan years, the deadline is nine months following plan year end.
- e. For off-calendar plan years, the extended deadline is 9½ months following plan year end.
- f. For administrative ease, a combined notice may be sent.
- g. For off-calendar plan years, the extended deadline is 11½ months following plan year end.
- h. For off-calendar plan years, the deadline is 12 months following plan year end.

1 Typically, when the due date for Form 5500 and tax forms falls on a weekend or holiday, the deadline is extended to the next business day.

2 This can be provided as late as two months after the date the related Form 5500 is filed.