

Important Retirement Plan Deadlines

October

Date	Description	Sent to
1	Start of the plan year	N/A

December

15	1. ADP/ACP return deadline to avoid a 10% excise tax penalty 2. Corporate tax filing deadline and contribution deductibility deadline without extension	Returns sent to participants and tax filings to the IRS
31	1. Excise tax due on form 5330 for ADP/ACP returns untimely processed in the previous year	IRS

January

1	1. Required minimum distribution beginning date for age 70 ½ participants and retiring participants over age 70 ½	RMDs sent to affected participants
15	1. Deadline to process 402(g) excess deferrals to avoid double taxation 2. Unincorporated entity's contribution deductibility deadline without extension 3. Individual or partnership tax deadline	Excess deferral returns sent to affected participants and tax filings to the IRS

March

30	1. ADP/ACP deadline to avoid a 10% excess penalty for EACA plans	Returns sent to affected participants
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April

29	1. Summary of material modifications deadline from a modification in the previous plan year.	Plan participants
31	1. Annual report of plan on form 5500 due without extension 2. Form 8955-SSA due without extension 3. Request for automatic 2 ½ month extension on form 5558 due 4. Excise taxes due for prohibited transactions on form 5330	Form 5500 to the DOL and all others to the IRS

June

15	1. Extended corporate tax filing deadline and extended contribution deductibility deadline	IRS
30	1. SAR due for unextended 5500	Plan participants

July

15	1. Form 5500 and 8955-SSA due on extension 2. Unincorporated entity's contribution deductibility and tax filing deadline on extension	Form 5500 filed with the DOL and the others with the IRS
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September

1	1. Safe harbor, supplemental safe harbor, QDIA and auto enrollment notices due	Plan Participants
15	1. SAR due on extension	Plan Participants
31	1. ADP/ACP return processing deadline with 10% excise penalty 2. Deadline for required minimum distributions after an age 70 ½ participant's required beginning date	Returns and distributions sent to affected participants