

2020



Compliance Calendar for 401(k) Plans

Complimentary Retirement Plan Compliance and Notice Requirements Calendar*

*The deadlines in this calendar are for plans with calendar-year plan years.

JANUARY

31 **DEADLINE: Sending Form 1099-R** to participants who received contributions during the previous year

FEBRUARY

28 **DEADLINE: Filing Form 1099-R to IRS** to report distributions made in the previous year

Electronic Filing Deadline: March 31

MARCH

15 **DEADLINE: Processing Corrective Distributions** for failed actual deferral percentage (ADP)/actual contribution percentage (ACP) test without 10% excise tax

NOTE: *A special deadline may apply to plans that satisfy the requirements of an eligible automatic contribution arrangement (EACA). See "June."*

DEADLINE: Filing Partnership Tax Returns

DEADLINE: Contribution for Deductibility without an extension for companies operating on calendar-year fiscal year

DEADLINE: Requesting Automatic Extension to September 15 for partnership returns

31 **DEADLINE: Electronic Filing of Form 1099-R** to report contributions made in the previous year

APRIL

1 **REQUIRED: Beginning Date for Participants** attaining age 70½ or retiring after age 70½ in prior year

DEADLINE: To take first required minimum distribution (RMD) under Internal Revenue Code (IRC) Section 401(a)(9)]

15 **DEADLINE: Processing Corrective Distributions** for IRC Section 402(g) excesses

DEADLINE: Filing Individual Tax Returns

DEADLINE: Contribution for Deductibility for self-employed individuals without an extension

DEADLINE: Requesting Automatic Extension to October 15 for individual and corporate tax returns

MAY

JUNE

30 **DEADLINE: Processing Corrective Distributions** for failed ADP/ACP test from plan with EACA without 10% excise tax (if applicable)



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JULY

29

DEADLINE: Sending Summary of Material Modifications (SMM) 210 days after end of plan year in which the amendment was adopted.

31

DEADLINE: Filing Form 5500 without extension.

DEADLINE: Filing Form 5558 to request automatic extension of time to file Form 5500 (2½ months)

DEADLINE: Filing Form 5330—Return of Excise Taxes Related to Employee Benefit Plans—used to report and pay excise taxes on prohibited transactions and excess 401(k) plan contributions that occurred in the prior year

AUGUST

SEPTEMBER

15

EXTENDED DEADLINE: Filing Partnership Tax Returns

DEADLINE: Contribution for Deductibility

30

DEADLINE: Distributing Summary Annual Report (SAR) to participants, unless deadline for Form 5500 was extended (later of nine months after close of plan year or two months after due date for Form 5500)

OCTOBER

15

DEADLINE: Adopting Retroactive Amendment to correct an IRC Section 410(b) coverage or IRC Section 401(a)(4) nondiscrimination failure

EXTENDED DEADLINE: Filing Form 5500

EXTENDED DEADLINE: Filing Individual and/or Corporate Tax Returns

FINAL DEADLINE: Contribution for Deductibility for these entities

NOVEMBER

DECEMBER

1

DEADLINE: Sending Annual 401(k) and (m) Safe Harbor Notice

DEADLINE: Sending Annual Qualified Default Investment Alternative (QDIA) Notice

DEADLINE: Sending Annual Automatic Contribution Arrangement Notice

NOTE: *For administrative ease, a combined notice may be provided for the above notices.*

15

EXTENDED DEADLINE: Distributing SAR to Participants

31

DEADLINE: Processing Corrective Distributions for failed ADP/ACP test with 10% excise tax

DEADLINE: Correcting a Failed ADP/ACP Test with qualified nonelective contributions (QNECs)

DEADLINE: Amendment to Convert Existing 401(k) Plan to Safe Harbor design for next plan year (provided notice requirement is met)

DEADLINE: Amendment to Remove Safe Harbor status for next plan year

DEADLINE: Amending Plan for Discretionary Changes implemented during plan year (certain exceptions apply, e.g., adding salary deferrals, cutting back accrued benefits). RMDs due under IRC Section 401(a)(9)



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