

401(k) Compliance Calendar

Important Dates for Your Calendar Year-End 401(k) Plan

JANUARY

- 31 Census Deadline** - Return Census to Recordkeeper to meet ADP/ACP Test Deadline
- 31 Form 1099-R** - Deadline for distributing IRS Form 1099-R

FEBRUARY

- 10 Form 945** – Deadline to file the Form 945 with the IRS, if required

MARCH

- 15 ADP / ACP Refunds** – Deadline to make ADP/ACP Refunds and avoid 10% excise tax penalties
- 15 Tax Deductions** – Deadline for Partnerships and S-Corps to fund and claim deductions
- 31 Form 1099-R** – Deadline to electronically file with the IRS

APRIL

- 15 Tax Deductions** – Deadline for Corporations and Sole Proprietor to fund contributions and claim tax deductions
- 15 Excess Contribution Refunds** – Deadline to refund excess deferrals above 402(g) limit

MAY

- 1 Engage Large Plan Auditor** – Suggested deadline for large plan Form 5500 filers to engage an auditor

JUNE

- 30 Year End Report Answers** - Deadline for providing all information to the Recordkeeper to avoid an extension on the IRS form 5500

JULY

- 15 Complete Large Plan Audit** – Deadline to submit completed large plan audit report
- 31 Form 5500/5558** – Deadline for the Employer to electronically sign Form 5500 or prepare an extension
- 31 Form 5330** – Deadline for filing IRS Form 5330 required if the plan is required to pay excise taxes

AUGUST

- 31 Census Deadline** – Return census data to recordkeeper to ensure plan final Form 5500 filing deadline

SEPTEMBER

- 15 Tax Deductions** – Final deadline for Partners to fund contributions
- 15 Mid-Year Testing** – Deadline for submitting Census data for mid-year testing (if elected)
- 30 Summary Annual Report** – Deadline for distributing the SAR

OCTOBER

- 1 Extended Large Plan Audits** – Deadline to submit completed large plan audit report
- 15 Form 5500** – Final deadline for the Employer to sign Form 5500
- 15 Tax Deductions** – Final deadline for Sole Proprietors and Corporations to fund contributions

NOVEMBER

DECEMBER

- 2 Annual Notices** – Deadline to distribute participant notices
- 10 Distribution Deadline** – Deadline to submit distribution requests for processing prior to year end
- 31 ADP / ACP Refunds** – Final deadline for making ADP Refunds

Date	Deadline	Details
Each Pay Period	401k Deposits	Reminder that all deferral and loan deposits must be deposited no later than 7 business days following the day they are withheld. For large plans, contributions must be submitted to the plan as soon as the assets can be reasonably segregated, generally 2 to 3 business days
Each Year	Fee Disclosure Notice	Every 12 months the plan is required to distribute 404a5 fee disclosures to participants and beneficiaries receiving benefits from the plan
January 31	Census Deadline	Deadline to return employee census data to ensure processing by March 15 th deadline for those plans requiring ADP/ACP refunds. Clients submitting census after this date should expect turnaround times on year-end reports to be slower.
January 31	Form 1099-R	Deadline for distributing IRS Form 1099-R to participants that received a distribution in the prior plan year. For plans using an automated recordkeeping platform, Form 1099-R is usually sent to participants by the provider
February 10	Form 945	Deadline for signing and filing the Form 945 with the IRS. When plans use an automated recordkeeping platform, Form 945 is generally handled by the provider.
March 15	ADP / ACP Refunds	Deadline to make corrective distributions to Highly Compensated Employees for traditional 401k Plans that fail the ADP and ACP Test for the prior plan year. Distributions processed after this date will require the Employer to pay a 10% penalty.
March 15	Tax Deductions	Deadline for partnerships and s-corps not requesting a tax extension to fund contributions and receive tax deductions on the prior year tax return
March 31	Electronically File Form 1099-R	Deadline for the Form 1099-R to be electronically filed with the IRS. This will be completed by the party responsible for your Form 1099-R.
April 15	Tax Deductions	Deadline for corporations and sole proprietors not requesting a tax extension to fund contributions and receive tax deductions on the prior year tax return
April 15	Excess Deferral Refunds	Deadline to distribute excess deferral
May 1	Large Plans Engage Auditor	Suggested deadline for large plan Form 5500 filers to engage an auditor. Plans are generally required to have an audit if they have more than 120 eligible participants on the first day of the plan year or if they filed an audit the prior year and have more than 100 eligible participants the first day of the plan year
June 30	Year End Report Answers	Deadline to provide all necessary information so that the year-end work can be completed

		and the Form 5500 will not be extended
July 15	Complete Large Plan Audit	Deadline to provide the audit report to avoid filing an extension of the Form 5500
July 31	Form 5500 Deadline	Deadline for the Employer to electronically sign the Form 5500 with the Department of Labor. Failure to sign the Form 5500 can result in penalties of up to \$1,100 per day
July 31	Form 5558 Deadline	Deadline to file the Form 5558, which extends the Form 5500 filing due date to October 15
July 31	Form 5330	Deadline to file the Form 5330 which is required when the plan must pay excise taxes associated with the late deposit of salary deferrals
August 31	Census Deadline	Deadline to return all required information to complete the year-end reports for the plan to ensure the Form 5500 is filed by October 15 th and to ensure no additional fees
September 15	Tax Deductions	Final deadline for partners to fund contributions and receive tax deductions on the prior year tax return
September 15	Mid-Year Testing	Deadline to submit census information, if you elect to perform mid-year testing for your plan
September 30	Summary Annual Report	Deadline for distributing the Summary Annual Report to participants and beneficiaries for plans who filed the Form 5500 by July 31 st
October 1	Extended Large Plan Audit	Extended deadline to provide the large plan audit report to ensure Form 5500 is filed timely
October 15	Final Form 5500 Deadline	Final deadline to for the Employer to electronically sign the Form 5500 with the Department of Labor. Failure to sign the Form 5500 can result in penalties of up to \$1,100 per day
October 15	Tax Deductions	Final deadline for sole proprietors and corporations to fund contributions and receive tax deductions on the prior year's tax return
December 2	Annual Notice Deadline	Deadline to provide annual notices required for Safe Harbor, Qualified Default Investment Alternatives or Automatic Contribution Arrangements
December 10	Distribution Deadline	Deadline to provide completed distribution forms to ensure processing of distributions prior to year-end, including all required minimum distributions (RMD or 70 ½).
December 15	Extended Summary Annual Report (SAR)	Extended deadline to distribute the SAR to participants and beneficiaries receiving benefits
December 31	ADP/ACP Refunds	Deadline to distribute ADP/ACP distributions for the prior year