



JANUARY						
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APRIL						
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JUNE						
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- Jan 15** Review Forfeitures and utilize DB shortfall for prior year must be funded
- Jan 31** Complete 5500 questionnaire  
Provide 1099-R to participants  
Provide annual census to record-keeper/TPA
- Feb 7** DC Calculate/Fund True-Up if applicable
- Feb 14** Deadline to provide quarterly participant
- Feb 15** Review/Approve compliance testing results
- Feb 28** DB PBGC Form 1-ES for plans < 500 part.
- Mar 1** DC receive corrective distribution info
- Mar 15** DC ADP/ACP corrective distribution date  
DC Profit Sharing due if corporate return filed  
PS contributions due for prior year unless corporate tax return is extended than due date shifts to September 15th or when return is filed  
**Form 1042(s) due Non-Resident distributions**
- Mar 31** Electronic filing of 1099-R
- Apr 1** Request contract from auditor  
**Deadline for RMD if 72 during prior year**  
First time Required Minimum Distribution (RMD) due for any terminated employees who turned 72 during prior year  
Actuary's certification of current year adjusted funding target attainment percentage (AFTAP) to avoid 10% less presumption than prior year
- Apr 7** DC Request force out of de minimis accts
- Apr 15** DB Q1 contribution  
**DB PBGC 4010 notice of underfunding due**  
PBGC 4010 underfunded notice due if plan is less than 80% funded, and neither \$15 million shortfall nor small plan waiver apply
- May 1** Request record-keeper/TPA audit package  
**DB notices due for plans w benefit restrictions**  
Notices due to plans subject to benefit restrictions on April 1 based upon presumed current year AFTAP indicating plan underfunded
- May 31** DC 404a-5 Annual Participant Fee Disclosure
- Jun 1** Obtain data request from auditor
- Jun 22** Provide auditor with all data requested
- Jun 29** DC SEC Form 11-K due plan w company stock
- Jun 30** DC EACA deadline for ADP/ACP distributions

**JULY**

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**AUGUST**

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**SEPTEMBER**

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**OCTOBER**

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**NOVEMBER**

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**DECEMBER**

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**Jul 1** DC Mid-Year compliance testing if applicable

**Jul 15** DB Q2 contribution

**Jul 31** **Deadline to send SMM to participants**

Summary of Material Modifications (SMM) which updates the SPD due to plan changes must be provided within 210 days after the plan year ends

**File IRS Form 5500 unless extended (5558)**

IRS Form 5500 is due July 31st unless you file IRS Form 5558 requesting an extension until October 15th

**Deadline to file IRS Form 5330**

IRS Form 5330 must be filed if you are required to pay excise taxes on prohibited transactions that occurred in the prior year

**Aug 2** Form 8955-SSA due for prior year unless extension

**Sept 15** **DB balance of minimum contribution prior year**

**DC balance of PS contribution prior year**

**DB elect to use credit balances for prior year**

**DB elect to credit excess contributions**

**DB revoke election to use excess credit balance**

DB plans must elect how they want to treat excess credit balances/contributions

**Sept 30** **Distribute SAR if 5500 filed timely**

DC Summary Annual Report (SAR) must be provided to participants unless you filed extension then its due December 15th

**DB actuary AFTAP certification to avoid <60%**

DB Last day to certify current year AFTAP to avoid presumption AFTAP is less than 60% - backup date is 12/31 if not completed

**Oct 1** DC determine RK amendment deadline

**Oct 7** DC Request force out of de minimis accts

**Oct 15** **File IRS Forms 5500/8955-SSA if extended**

**DB Q3 contribution**

**DB PBGC premium filing for current plan year**

DB notices are due for plans subject to benefit restrictions on Oct 1st based upon presumption current year AFTAP is less than 60%

**DC deadline for retro amendment 410(b)**

DC deadline for filing a retroactive amendment to correct failed 410(b) coverage and 401(a)(4) nondiscrimination failure

**Oct 31** DB notices due for benefit restricted plans

**Nov 1** **Plan document review**

Operations Review

**Nov 15** **Ensure Annual Notices set for delivery**

Ensure delivery of all required annual notices is in process (DC = Safe Harbor, Auto, QDIA)(DB - Annual unless Triennial elected)

**Amend plan to add/discontinue Safe Harbor**

**Dec 1** **Distribute required Annual Notices**

**Ensure RMD's set to be processed**

**Dec 15** **Distribute SAR if 5500 extension filed**

**Review IRS limits for next year notify payroll**

**Dec 31** **DB Election to reduce next year credit balance**

**DB Actuary AFTAP certification to avoid 1/1**

DB plans must determine what to do with credit balances, certify AFTAP if not done by Oct 1st to avoid less than 60% assumption Jan 1st

**DC extension deadline to correct failed ADP/ACP**

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