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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. Paper filing of 1099-R

- Mar 1 DC receive corrective distribution info
- Mar 15 DC ADP/ACP corrective distribution date DC Profit Sharing due if partnership or S-Corp 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 or more than 5% 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

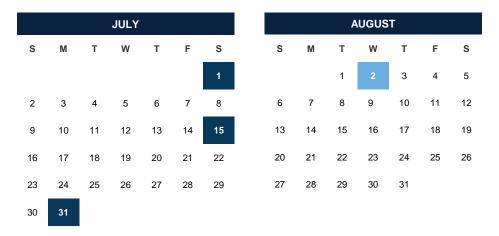
 PBGC 4010 underfunded notice due if plan is less than 80% funded, and neither \$15 million shortfall nor small plan waiver apply

 DC Profit Sharing due if C-Corp return filed

 Distribute 2022 excess 401(k) deferrals to avoid double tax
- 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
 Notices due to plans 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



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- 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 says 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

 Extended deadline for partnership and S-Corp income tax returns
- Sept 30
 Distribute SAR is 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%</th>

 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 16 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 Extended deadline for C-corp income tax returns
 - 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 Required minimum distributions (RMDs) due