

# 2019

## 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 Deductability** 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 Deductability** 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)



## 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

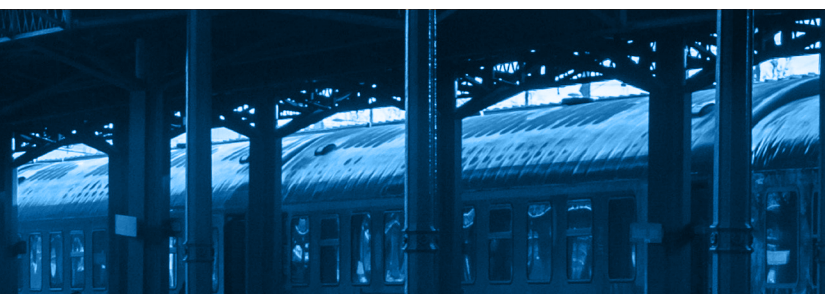
**DEADLINE: Processing Corrective Distributions** for failed ADP/ACP test with 10% excise tax

**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)







## ABOUT PWMG 401(k) ADVISORS

### **PWMG 401(k) Advisors**

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At PWMG 401(k) Advisors, we pride ourselves on providing cutting edge retirement plan design assistance and platform solutions that seek to improve both the participant and plan sponsor experience.

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