



January 20, 2016 ❖ No. 16-02

## Recurring Deadlines for Defined Contribution Plans

2016 Deadlines for CY Plan (unless otherwise noted)	Action/Form Name	Form Number	Notes	Who Is Responsible	Delivered To
Each pay-period	Deferral Remittance		Safe Harbor for Small Plans: within 7 business days of pay date; otherwise, as soon as administratively possible.	Employer	Trust/Custodian
2/1**	Distribution Reporting	Form 1099-R	By January 31 of each calendar year	Payor	Recipient
2/1** or 2/10	Annual Return of Withheld Federal Income Tax	Form 945	1/31 or 2/10 if taxes timely paid	Payor	IRS
2/29** or 3/31	Distribution Reporting to IRS	Forms 1099-R/1096	2/28 (or 3/31 if filed electronically)	Payor	IRS
3/1	Notification of Excess Deferral (participates in more than one unrelated 401(k))		By March 1 of each calendar year	Participant	Plan Administrator
3/15	Corrective Distribution for failed ADP/ACP without 10% Excise Tax (non EACAs)		2-1/2 months after plan year-end	Employer/Trustee	Participants
3/15	Filing of Corporate Tax Return and Contribution Deadline for Deductibility (without extension, see below)	Form 1120	2-1/2 months after fiscal year-end	Corporate Employer	IRS
3/15	Request for Automatic Extension - Corporate Tax Returns (to 9/15)	Form 7004	File on or before 2-1/2 months after fiscal year-end	Corporate Employer	IRS
3/31	Excise Taxes for failure to make timely correction of failed ADP/ACP test for 2014 PY	Form 5330	Last day of the 15th month after the plan year-end to which the excess contributions or excess aggregate contributions relate	Plan Sponsor	IRS
4/1	Required Minimum Distribution Beginning Date (age 70-1/2 or retiring participants over 70-1/2) under IRC Section 401(a)(9)		By April 1 of each calendar year	Employer/Trustee	Participants
4/15* - Federal Holiday Emancipation Day: IRS is Closed	Corrective Distribution of 402(g) (Excess Deferrals)		By April 15 of each calendar year	Plan Administrator/Trustee	Participants
4/18**	Filing of Individual and/or Partnership Tax Returns & Contribution Deadlines for Deductibility for Unincorporated Entities (without extension, see below)	Form 1040, 1065 with Schedule K-1	15th day of 4th month after end of partnership (or personal) tax year (Deadline extended to 4/19 for entities in Maine & Massachusetts due to Patriots Day)	Sole Proprietor, Partnership, LLC or LLP (assuming election to be taxed as unincorporated entity)	IRS
4/18**	Request for Automatic Extension - Individual (to 10/15) and Partnership (to 9/15) Tax Returns	Form 4868 Individual Form 8736 Partnership	15th day of 4th month after end of partnership (or personal) tax year (Deadline extended to 4/19 for entities in Maine & Massachusetts due to Patriots Day)	Sole Proprietor, Partnership, LLC or LLP (assuming election to be taxed as unincorporated entity)	IRS
4/29	Annual Statement of Pooled Fund, Other Data Needed for 5500 Filing		120th day after end of plan year	Bank, Insurance Company, Plan Sponsor	Plan Administrator

The deadlines that Defined Contribution plan sponsors and their service providers must observe are increasingly complex. We have prepared this summary of notable Defined Contribution deadlines to make this easier. Please note: this is not intended to be an exhaustive list, but a convenient reference sheet.

Deadlines with a single asterisk (\*) fall on a weekend or federal holiday which we do not recommend extending. For those weekend deadlines which can be changed under §7503, the revised date is reflected and is denoted with a double asterisk (\*\*).

NOTE: Shaded areas are firm deadlines for all Defined Contribution plans, regardless of plan year-end.

2016 Deadlines for CY Plan (unless otherwise noted)	Action/Form Name	Form Number	Notes	Who Is Responsible	Delivered To
6/28	Mandatory Disclosure Under ERISA §209		within 180 days of the plan year-end	Plan Administrator	Participants who are terminated or have a one year break in service
6/30	Corrective Distribution for failed ADP/ACP without 10% Excise Tax (Eligible EACAs only)		6 months after plan year-end	Employer/Trustee	Participants
7/28	Summary of Material Modifications		210th day after end of plan year when modifications were adopted	Plan Administrator	Participants, Beneficiaries
8/1**	Excise Taxes (on prohibited transactions)	Form 5330, Part III	Last day of 7th month after end of tax year of disqualified person	Disqualified person involved in prohibited transaction	IRS
8/1**	Annual Report of Plan (with Schedules)	Form 5500 series	Last day of 7th month beginning after end of plan year (or as extended)	Plan Sponsor	DOL
8/1**	Request for Automatic Extension - 5500 Series (2-1/2 months)	Form 5558	Due date for Form 5500	Plan Sponsor	IRS
8/1**	Annual Registration Statement Identifying Separated Participants with Deferred Vested Benefits	Form 8955-SSA	Last day of 7th month beginning after end of plan year (or as extended)	Plan Sponsor	IRS
8/1**	Statement of Deferred Benefits		No later than filing of Form 5500 (Schedule 8955-SSA)	Plan Administrator	Participants
9/15	Extended Deadline for Filing of Corporate Tax Returns (and contribution deadline for deductibility)	Form 1120	Six months after original filing deadline	Corporate Employer	IRS
9/15	Extended Deadline for Filing of Partnership Tax Return (and final contribution deadline for deductibility for Partnerships)	Form 1065 with Schedule K-1	Five months after original filing deadline	Partnership, LLC or LLP (assuming election to be taxed as unincorporated entity)	IRS/Partner/Member
9/15	Non-Form 5558 Extended Deadline for Filing of Plan's Annual Report for Certain Employers	Form 5500	Extended deadline for employer's federal return (but not more than 9.5 months after plan year) BUT ONLY IF plan year is the same as employer's tax year and employer obtains extension of deadline for federal return	Plan Sponsor	IRS
9/30	Summary Annual Report if 5500 not extended		Nine months after end of plan year (or two months after due date for Form 5500)	Plan Administrator	Participants, Beneficiaries
10/15*	Amendment to Correct 410(b) Failure		9-1/2 months after end of plan year	Plan Sponsor	Plan Files
10/17**	Form 5558 Extended Deadline for Filing Plan's Annual Report	Form 5500	2-1/2 months after original filing deadline	Plan Sponsor	IRS
10/17**	Form 5558 Extended Deadline for Annual Registration Statement Identifying Separated Participants with Deferred Vested Benefits	Form 8955-SSA	2-1/2 months after original filing deadline	Plan Sponsor	IRS
10/17**	Extended Deadline for Filing of Individual Tax Return (and final contribution deadline for deductibility for Sole Proprietors)	Form 1040	Six months after original due date	Sole Proprietor	IRS/Partner/Member

2016 Deadlines for CY Plan (unless otherwise noted)	Action/Form Name	Form Number	Notes	Who Is Responsible	Delivered To
11/1	2017 SIMPLE Plan Notice		60 days prior to the start of the plan year	Plan Administrator or Plan Sponsor	Participants
11/15	Non-Form 5558 Extended Deadline for Summary Annual Report for Certain Employers		Two months after the extended deadline for filing Form 5500	Plan Administrator	Participants, Beneficiaries
12/1	2017 Safe Harbor Notice (Includes QACA Notice & Contingent Notice for 3% safe harbor contribution, if applicable)		30-90 days prior to start of plan year using Safe Harbor design	Plan Administrator or Plan Sponsor	Participants
12/1	2016 Supplemental Notice for Safe Harbor Plan that issued Contingent Notice at beginning of year as to whether 3% safe harbor will be made for the current year		At least 30 days before end of plan year	Plan Administrator or Plan Sponsor	Participants
12/1	Qualified Default Investment Alternative Notice for 2017		At least 30 days before beginning of plan year	Plan Administrator or Plan Sponsor	Participants
12/1	Auto Enrollment Notice for 2017 (For EACA & ACA)		At least 30 days before beginning of plan year	Plan Administrator or Plan Sponsor	Participants
12/15	Form 5558 Extended Deadline for Summary Annual Report		Two months after the extended deadline for filing Form 5500	Plan Administrator	Participants, Beneficiaries
12/31*	Prospective Amendment to Add or Remove Safe Harbor Status (for 2017 PY)		No later than December 31 of current year	Plan Administrator or Plan Sponsor	Plan Files
12/31*	Prospective Amendment to Add Automatic Enrollment to Plan (QACA/EACA) (for 2017 PY)		No later than December 31 of current year	Plan Administrator or Plan Sponsor	Plan Files
12/31*	Self-Correction of Significant Qualification Failures under Rev. Proc. 2013-12 (2014 Plan Year)		Last day of 2nd plan year following plan year of failure (last day of 3rd plan year after ADP/ACP failure)	Plan Administrator or Plan Sponsor	Plan Files
12/31*	Required Minimum Distributions for Years After Attainment of Age 70-1/2		By December 31 of each calendar year	Plan Administrator	Participants
12/31*	Corrective Distribution for Failed ADP/ACP with 10% Excise Tax or QNEC Distribution		Last day of plan year following the year of failure	Plan Administrator or Plan Sponsor	Participants or Trustee
<b>One-Time Only 2016 Deadlines</b>					
1/31*	Submission of Cycle E Individually Designed Plans	Form 5300	1/31	Employer	IRS
04/30*	Adoption of PPA Restated Pre-Approved Plan Document (Prototype and/or Volume Submitter) for DC Plans		Special deadline in 2016 for the PPA restatements	Employer	Employer
<b>Other Nonrecurring 2016 Deadlines</b>					
As needed	Notice to Interested Parties		10-24 days before Form 5300, 5310, 5307 or 6406 is sent to IRS	Plan Sponsor	Interested Parties
As needed, with regular updates as indicated	Summary Plan Description		120 days after plan is subject to reporting; updates due every five years if plan amended, ten years if not	Plan Administrator	Participants, Beneficiaries
As needed	Summary Plan Description		Within 90 days of becoming a participant	Plan Administrator	New Plan Participants
As needed	Notice of Merger, Consolidation or Transfer	Form 5310-A	30 days prior to merger, etc., of plan assets and liabilities	Plan Sponsor	IRS
As needed	Notice of Change of Contact for Responsible Parties of a Plan	Form 8822-B	Within 60 days of a change in responsible party for retirement plan	Responsible Party	IRS

## Other Nonrecurring 2016 Deadlines

As needed	Black Out Notice		30-60 days prior to last day in which participant may effect change	Plan Administrator	Participants, Beneficiaries & Employer (if publicly traded company stock is involved)
As needed	Mapping Investment Notice		30-60 days prior to last day in which participant may effect change	Plan Sponsor	Participants, Beneficiaries
As needed	404(a) Initial Fee Disclosure to Plan Participants		Disclosure must be provided on or before the date participant can first direct their investments	Plan Sponsor	New Participants
As needed	Initial Safe Harbor Notice (Includes QACA Notice & Contingent Notice for 3% safe harbor contribution, if applicable)		By the employee's date of eligibility (but not earlier than 90 days before the eligibility date)	Plan Administrator or Plan Sponsor	New Participants
As needed	Initial Qualified Default Investment Alternative Notice		Within a reasonable time period of at least 30 days in advance of the date of eligibility	Plan Administrator or Plan Sponsor	New Participants
As needed	Initial Auto Enrollment Notice (For EACA & ACA)		Reasonable period prior to when first contribution is made	Plan Administrator or Plan Sponsor	New Participants
As needed	Summary Plan Description		Within 90 days of becoming a participant	Plan Administrator	New Participants
Quarterly	Benefit Statements for Participant Directed Plans		Within 45 days of each calendar quarter end	Plan Administrator or Plan Sponsor	Participants, Beneficiaries
Annually	Benefit Statements for Trustee-Directed Plans		At least annually, no later than the day on which 5500 form is filed by plan (but no later than the 5500 due date, including extensions)	Plan Administrator or Plan Sponsor	Participants, Beneficiaries
Quarterly	404(a) Quarterly Fee Disclosure to Plan Participants		Itemized Fee disclosure must be provided to participants every calendar quarter	Plan Sponsor	Participants, Beneficiaries
As needed	404(a) Fee Change Disclosure to Plan Participants Upon Any Changes to The General Plan Information or Expense Information		30-90 days before the effective date of the change	Plan Sponsor	Participants, Beneficiaries
Annually	Annual 404(a) Fee Disclosure to Plan Participants		Within 14 months of the last notice provided	Plan Sponsor	Participants, Beneficiaries
As needed	408(b)(2) Initial Fee Disclosure to Plan Sponsors		Reasonably in advance of when the contract is entered into, extended, or renewed	Service Providers/Advisors	Plan Fiduciaries
As needed	408(b)(2) Fee Disclosure to Plan Sponsors Upon Fee Changes		As soon as practicable, but no later than 60 days from the date of change; If changes are investment related, it must be done at least annually	Service Providers/Advisors	Plan Fiduciaries
As needed	Plan Documents	Certain documents must be provided upon written request: Form 5500, SPD, plan document, trust agreement	No later than 30 days after a written request	Plan Sponsor	Participants or Participants' representatives
As needed	Diversification Notice		No later than 30 days before individual is first eligible to divest	Plan Administrator or Plan Sponsor	Participants, Beneficiaries
As needed	SIMPLE 401(k) Termination or Conversion		No later than last day of second year employer exceeds 100 employees	Plan Sponsor	Plan Files, Notice to Participants
As needed	Application for Determination Upon Termination	Form 5310	Before assets are distributed	Plan Administrator or Employer	IRS