

2018 Compliance Calendar for defined contribution plans*

January

January 31

Deadline for sending Form 1099-R to participants who received distributions during previous year.

February

February 28

Deadline for filing form 1099-R with IRS to report distributions made in previous year. Deadline for electronic filing is March 31.

March

March 15

Deadline for processing corrective distributions for failed 2017 ADP/ACP test without 10% excise tax.

Note: A special deadline may apply to plans that satisfy the EACA requirements. (See "June")

March 15 cont.

Deadline for filing partnership tax returns and contribution deadline for deductibility (without extension for companies operating on calendar-year fiscal year).

Deadline for requesting automatic extension (to September 15th) for partnership tax returns.

March 31 **

Deadline for electronic filing of Form 1099-R to report distributions made in prior year.

April

April 1 **

Required beginning date for participants age 70-1/2 or retiring after age 70-1/2 in prior year (Deadline for taking first required minimum distribution (RMD) under Internal Revenue Code (IRC) Section 401(a)(9)).

April 16 ***

Deadline for processing corrective distributions for IRC Section 402(g) excesses. Deadline for filing individual and/or corporate tax returns and contribution deadline for deductibility for unincorporated entities (without extension). Deadline for requesting automatic extension (to October 15) for individual and corporate tax returns.

May

June

June 30/July 1 ***

Deadline for processing corrective distributions for failed 2017 ADP/ACP test from plan with EACA without 10% excise tax (if applicable).

July

July 29 **

Deadline for sending Summary of Material Modification (SMM) (210 days after end of plan year in which an amendment was adopted)

July 31

Deadline for filing Form 5500 series (without extension).
Deadline for filing Form 5558 to request automatic extension of time to file Form 5500 series (2-1/2 months).
Deadline for 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

September 17 ***

Extended deadline for filing tax returns for partnerships and contribution deadline for deductibility.

September 30 **

Deadline for distributing Summary Annual Report (SAR) to participant, provided deadline for Form 5500 series was not extended (later of 9 months after close of plan year or two months after due date for Form 5500 series).

October

October 15

Deadline for adopting a retroactive amendment to correct an IRC Section 410(b) coverage or IRC Section 401(a)(4) nondiscrimination failure for 2017. Extended deadline for filing Form 5500 series. Extended deadline for individual and/or corporate tax returns and final contribution deadline for deductibility for these entities.

November

December

December 1 **

Deadline for sending annual 401(k) and (m) safe harbor notice.
Deadline for sending annual qualified default investment alternative (QDIA) notice.
Deadline for sending annual automatic contribution arrangement notice.
Deadline for sending Universal Availability Notice for 403(b) plans.
For administrative ease, a combined notice may be provided for the above notices.

December 15 **

Extended deadline for distributing SAR to participants.

December 31

Deadline for processing corrective distributions for failed 2017 ADP/ACP test with 10% excise tax. Deadline for correcting a failed 2017 ADP/ACP test with qualified nonelective contributions (QNECs).
Deadline for amendment to convert existing 401(k) plan to safe harbor design for next plan year.
Deadline for amendment to remove safe harbor status for next plan year.
Deadline for amending plan design 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).

Reminder: Required fee disclosures Plan Sponsor/Service Provider

- **Initial disclosure:** Required within a reasonable period before the contract is entered into or reviewed.

- **Annual disclosure:** Required following changes in investment information.

- **Additional disclosure:** Required no later than 60 days after the effective date of the change for changes in compensation or service provided.

Participant

- **Initial disclosure:** Required on or before the date when participants can first direct investments.

- **Annual disclosure:** Required to be updated and distributed at least annually.

- **Additional disclosures:** Required at least 30 days, but no more than 90 days, prior to certain plan changes.

*The deadlines in this calendar are for plans with calendar-year plan years. This chart is intended to provide plan sponsors with a list of notable deadlines and is not a substitute for consultation with your RPS Relationship Manager.

** This date falls on a Saturday, Sunday or legal holiday. Historically, the IRS has not extended this deadline.

*** The due date shown for this item is the day following the normal due date that does not fall on a Saturday, Sunday or legal holiday.

NOTE: Generally when the due date for an IRS or Department of Labor (DOL) form falls on Saturday, Sunday, or a legal holiday, the deadline is extended to the next business day.