

2018 Compliance Calendar

Corporate Sponsored Defined Contribution Plans

Entries in Red are IRS/DOL deadlines
 Entries in black are guidelines

January	February	March
<p>January Gather & forward census data for 2017 plan year to Recordkeeper/TPA.</p> <p>January 31 Participants receive 1099-R's for 2017 distributions from qualified retirement plans.</p>	<p>February Complete 5500 questionnaire and forward to Recordkeeper/TPA.</p> <p>February 28 Form 1099-R filed with IRS by providers to report distributions made in the previous year (or by 3/31 if filing electronically).</p>	<p>March 15** Required non-discrimination testing completed for non-safe harbor 401(k) plans.</p> <p>March 15** Return excess contributions (if any) to affected participants, to be included for current year (2018) taxable income, without incurring a 10% excise tax for the Plan Sponsor.</p> <p>March 17** Corporate tax filing deadline for fiscal year 2017 & 2017 accrued employer contributions funding deadline.</p> <p>March 31 Form 1099-R file electronically w/ IRS (2/28 if filing hardcopy).</p>
<p>April Engage & Initiate independent plan audit (if applicable).</p> <p>April 1 Initial Required Minimum Distribution due to terminated participants who obtained 70 1/2 during the year ended 12/31/2017.</p> <p>April 15 Return of Excess Deferrals for 402(g) violation.</p>	<p>May Initiate independent plan audit (if applicable).</p>	<p>June Initiate independent plan audit (if applicable).</p>
<p>July Complete independent plan audit (if applicable) by 7/31 for submission to DOL/EBSA along with Form 5500.</p> <p>July 29 Summary of Material Modification due to participants (if applicable).</p> <p>July 31 File form 5558, extension to file Form 5500, if not filing by 7/31/2018.</p> <p>July 31 Form 5500 & 8955-SSA filing deadline (without extension).</p>	<p>August If filing Form 5558 extension, initiate independent plan audit (if applicable).</p>	<p>September If filing Form 5558 extension, initiate independent plan audit (if applicable).</p> <p>September 15 Extended corporation tax filing deadline for fiscal year 2018.</p> <p>September 30 Distribute Summary Annual Report (SAR) if Form 5500 filed by 7/31/2018.</p>
<p>October Complete independent plan audit (if applicable) by 10/15 for extended submission to DOL/EBSA along with Form 5500.</p> <p>October Consider plan design changes for 1/1/2019 effective date.</p> <p>October 15 Extended Form 5500 & 8955-SSA filing deadline.</p>	<p>November Distribute Safe Harbor notice between 10/1 to 12/1 (if applicable).</p> <p>November Distribute QDIA notice between 10/1 to 12/1 (if applicable).</p> <p>November Distribute Auto Enroll notice between 10/1 to 12/1 (if applicable).</p> <p>November Distribute Participant Fee Disclosures between 10/1 to 12/1.</p>	<p>December December 1 Final deadline to distribute Safe Harbor, QDIA, Auto Enroll, and Participant Fee Disclosure (can be combined with QDIA) notice (if applicable).</p> <p>December 15 Deadline to distribute SAR, if Form 5500 filed by 10/15/2018.</p> <p>December 31 Return excess contributions (if any) to affected HCE's, to be includible as 2017 taxable income, if not refunded by 3/15.</p>

**Generally, when the due date for an IRS or DOL form falls on a Saturday, Sunday, or legal Holiday, the deadline is extended to the next business day.