

## Important Dates for Qualified Plans

Deadline	Item	Action
January 31	IRS Form 945	Deadline for employer to file IRS Form 945 to report income tax withheld from qualified plan distributions made during the prior plan year. However, the deadline may be extended to February 10 if taxes were timely deposited during the prior plan year.
	IRS Form 1099-R	Deadline for employer to distribute Form 1099-R to participants and beneficiaries who received a distribution (including a direct rollover) during prior plan year. This includes a direct rollover from a
	IRS Form W-2	Deadline for employers to distribute Form W-2, which must reflect aggregate value of employer-provided employee benefits (e.g., cost of coverage, imputed income for group-term life insurance, employer Health Savings Account Contributions, etc.)
February 28 (if filing paper forms)	IRS Form 1099-R	Deadline for employer to file IRS Form 1099-R. If the form is filed electronically, the deadline can be extended until March 31.
March 15	Plan Contribution Deadline	Corporate employer contributions to be made to plan trusts in order for such amounts to be deductible on corporate tax returns (assuming the employer is operating on a calendar-year fiscal year). Note that this deadline may be extended if an extension is obtained for the corporate tax return.
March 15 (2 1/2 months after the plan)	Excess Contributions	Plan administrator to distribute any excess contributions and earnings from the prior year to avoid 10% excise tax on employer (other than eligible automatic contribution arrangements (EACAs)).
April 1	Age 70 1/2 Distribution Requirements	Deadline for plan administrator to distribute prior year's required minimum distribution for any terminated employee who reached age 70 1/2 or older during the prior year.
April 15 (105 days after the end of the plan year)	PBGC 4010 Filing	<p>Deadline for contributing sponsors (and each controlled group member) to file form if:</p> <ol style="list-style-type: none"> <li>1). Any single-employer plan in the contributing sponsor's controlled group had a prior year AFTAP of less than 80%;</li> <li>2). Any single-employer plan in the contributing sponsor's controlled group fails to make a required installment or other required payments to a plan, and as a result, a lien is imposed pursuant to ERISA section 303(k)(1) or IRC section 430(k)(1); or</li> <li>3). The IRS has granted funding waivers of more than \$1 million to any single-employer plan in the contributing sponsor's controlled group and any portion of such waiver is still outstanding.</li> </ol>

Deadline	Item	Action
May 14 (within 45 days after the close of the first quarter of plan year)	Benefit Statements for Participants-Directed Plans	Deadline for plan administrator to send benefit statement for the first quarter of the plan year to participants in participant-directed defined contribution plans.
	Quarterly Fee Disclosure	Deadline for plan administrator to disclose fees and administrative expenses deducted from participant accounts during the first quarter of the plan year. Note that the quarterly fee disclosure may be included in the quarterly benefit statement or as a stand-alone document.
July 31 (the last day of the 7th month following the plan year)	DOL form 5500	Deadline for plan administrator to file Form 5500 (Annual Return/Report of Employee Benefit Plan) for prior year. This deadline is extended 2 1/2 months if the plan administrator files Form 5558.
September 15 (8 1/2 months after the end of the plan year)	Minimum Contribution Deadline	Deadline for plan administrator to contribute balance of minimum contributions necessary to avoid a funding deficiency.
October 15 (2 1/2 months after extension granted)	DOL Form 5500	Deadline for Plan administrator to file Form 5500 for prior year if deadline was extended by filing a Form 5558.
December 1 (at least 30 but no more than 90 days before the beginning of the plan year)	Safe Harbor Notice	Deadline for plan administrator to distribute a notice of intent to use a safe harbor formula to participants and beneficiaries. This notice must be provided within a reasonable period of time before the beginning of the plan year. The regulations provide a safe harbor of not less than 30 days but not more than 90 days before the beginning of the plan year.
December 1 (at least 30 days before the end of the plan year)	Qualified Default Investment Alternative (QDIA) Annual Notice	Deadline for plan administrator to provide annual QDIA notice to participants or beneficiaries.
December 31 (last day of plan year)	Discretionary Admendments	Deadline for plan sponsor to adopt discretionary plan amendments for calendar-year plans.
December 31 (at least annually)	ERISA 404( c) Disclosures	Deadline for plan administrator to distribute notices to participants and beneficiaries if the employer wants to limit fiduciary liability for participant-directed investment decisions.