

## Compliance Calendar

### January

- 15** – File Form 5500 if Extension was filed. – 3/31 Plan Year
- 15** – Return excess contributions for failed ADP/ACP test to avoid penalties – 10/31 Plan Year
- 31** – Distribute Form 1099-R for distributions processed in previous calendar Year – All Plan Years
- 31** – File Form 945 which reports Form 10999-R income tax withholdings.  
(may have until February 10 if certain conditions are met.) – All Plan Years
- 31** – File Form 5500 with schedules and audited financial statements, if applicable – 6/30 Plan Year

### February

- 15** – File Form 5500 if Extension was filed. – 4/30 Plan Year
- 15** – Return excess contributions for failed ADP/ACP test to avoid penalties – 11/30 Plan Year
- 28/29** – File Form 1096 (transmittal form for Form 1099-R information copies) – All Plan Years
- 28/29** – File Form 5500 with schedules and audited financial statements, if applicable – 7/31 Plan Year

### March

- 15** – File Form 5500 if Extension was filed. – 5/31 Plan Year
- 15** – Return excess contributions for failed ADP/ACP test to avoid penalties – 12/31 Plan Year
- 31** – File Form 5500 with schedules and audited financial statements, if applicable – 8/31 Plan Year

### April

- 1** – Distribute minimum distributions for those participants who reached 70 ½ during the previous year and have reached their required beginning date – All Plan Years
- 15** – Return 402(g) Excess Deferrals – All Plan Years
- 15** – File Form 5500 if Extension was filed. – 6/30 Plan Year
- 15** – Return excess contributions for failed ADP/ACP test to avoid penalties – 1/31 Plan Year
- 30** – File Form 5500 with schedules and audited financial statements, if applicable – 9/30 Plan Year

## **May**

**15** – File Form 5500 if Extension was filed. – 7/31 Plan Year

**15** – Return excess contributions for failed ADP/ACP test to avoid penalties – 2/28 Plan Year

**31** – File Form 5500 with schedules and audited financial statements, if applicable – 10/30 Plan Year

## **June**

**15** – File Form 5500 if Extension was filed. – 8/31 Plan Year

**15** – Return excess contributions for failed ADP/ACP test to avoid penalties – 3/31 Plan Year

**30** – File Form 5500 with schedules and audited financial statements, if applicable – 11/30 Plan Year

## **July**

**15** – File Form 5500 if Extension was filed. – 9/30 Plan Year

**15** – Return excess contributions for failed ADP/ACP test to avoid penalties – 4/30 Plan Year

**31** – File Form 5500 with schedules and audited financial statements, if applicable – 12/31 Plan Year

## **August**

**15** – File Form 5500 if Extension was filed. – 10/31 Plan Year

**15** – Return excess contributions for failed ADP/ACP test to avoid penalties – 5/31 Plan Year

**31** – File Form 5500 with schedules and audited financial statements, if applicable – 1/31 Plan Year

## **September**

**15** – File Form 5500 if Extension was filed. – 11/31 Plan Year

**15** – Return excess contributions for failed ADP/ACP test to avoid penalties – 6/30 Plan Year

**30** – File Form 5500 with schedules and audited financial statements, if applicable – 2/28 Plan Year

## **October**

**1** – Safe Harbor Notice must be distributed at least 30 days but not more than 90 days before beginning of the next plan year. (October 1 – December 1) – 12/31 Plan Year

**15** – File Form 5500 if Extension was filed. – 12/31 Plan Year

**15** – Return excess contributions for failed ADP/ACP test to avoid penalties – 7/31 Plan Year

**31** – File Form 5500 with schedules and audited financial statements, if applicable – 3/31 Plan Year

## **November**

**15** – File Form 5500 if Extension was filed. – 1/31 Plan Year

**15** – Return excess contributions for failed ADP/ACP test to avoid penalties – 8/31 Plan Year

**31** – File Form 5500 with schedules and audited financial statements, if applicable – 4/30 Plan Year

## **December**

**15** – File Form 5500 if Extension was filed. – 2/28 Plan Year

**15** – Return excess contributions for failed ADP/ACP test to avoid penalties – 9/30 Plan Year

**31** – File Form 5500 with schedules and audited financial statements, if applicable – 5/31 Plan Year

**31** – Issue Minimum Distributions to participants who started receiving them in prior year(s) – All Plan Year