

COMPLIANCE CALENDAR

2020

January

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

February

- 28** Deadline for filing Form 1099-R with IRS to report distributions made in previous year, if not filed electronically.

March

- 16** Deadline for processing corrective distributions for failed actual deferral percentage (ADP)/actual contribution percentage (ACP) test without 10% excise tax for plans without an Eligible Automatic Contribution Arrangement (EACA).

Deadline for filing S Corporation and partnership tax returns and contribution deadline for deductibility (*without extension*)*.

Deadline for requesting automatic extension (*to September 15*) of S Corporation and partnership tax returns.*

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

April

- 1** Required beginning date for participants attaining age 70^{1/2} or retiring after age 70^{1/2} in prior year.
- 15** Deadline for processing corrective distributions for IRC Section 402(g) excesses.
- Deadline for filing C Corporation and individual tax returns and contribution deadline for deductibility (*without extension*).
- Deadline for requesting automatic extension (*to October 15*) for C Corporation and individual tax returns.

June

- 30** Deadline for processing corrective distributions for failed ADP/ACP test from plan with EACA without 10% excise tax.

July

- 28** Deadline for sending Summary of Material Modification (*210 days after end of plan year in which the amendment was adopted*).
- 31** Deadline for filing Form 5500 (*without extension*).
- Deadline for filing Form 5558 to request automatic extension of time to file Form 5500 (*2^{1/2} months*).
- Deadline for filing Form 5330 used to report and pay excise taxes on prohibited transactions and excess 401(k) plan contributions that occurred in prior year.

September

- 15** Extended deadline for filing S Corporation and partnership tax returns and contribution deadline for deductibility.
- 30** Deadline for distributing Summary Annual Report (SAR) to participants, provided deadline for Form 5500 was not extended.

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 2019 (*9^{1/2} months*).

Extended deadline for filing Form 5500.

Extended deadline for filing C Corporation and individual tax returns and contribution deadline for deductibility.

December

- 1** Deadline for sending 2021 annual 401(k) safe harbor notice.
- Deadline for sending 2021 annual automatic contribution arrangement notice.
- Deadline for sending annual qualified default investment alternative (QDIA) notice.
- 15** Extended deadline for distributing Summary Annual Report (SAR) to participants.
- 31** Deadline for processing corrective distributions for failed 2019 ADP/ACP test with 10% excise tax.
- Deadline for correcting a failed 2019 ADP/ACP test with qualified nonelective contributions (QNEC).
- Deadline for amendment to convert existing 401(k) plan to safe harbor design for 2021 plan year.
- Deadline for amendment to remove safe harbor status for 2021 plan year.
- Deadline for amending plan for discretionary changes implemented during plan year (*certain exceptions apply, e.g., adding salary deferrals, cutting back accrued benefits*).
- Required Minimum Distributions due under IRC Section 401(a)(9).

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 ERISA counsel and in no way represents legal advice.



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