



Investment
Solutions Group, Inc.

Retirement Planning · Wealth Management

2020

Compliance Calendar for 401(k) Plans

Complimentary retirement
plan compliance and notice
requirements calendar *

*The deadlines in this calendar are for
plans with calendar-year plan years.



JANUARY

15 | **Provide/Confirm prior year census data**

31 | **Deadline: Sending Form 1099-R to participants** who received distributions during previous year

FEBRUARY

15 | **Review/Approve compliance testing results**

28 | **Deadline: Filing Form 1099-R with IRS** to report distributions made in previous year. Deadline for electronic filing is March 31

MARCH

15 | **Deadline: ADP/ACP test corrective distributions** to for failed actual deferral percentage (ADP)/actual contribution percentage (ACP) test without 10% excise tax.

Note: A special deadline may apply to plans that satisfy the requirements of an eligible automatic contribution arrangement (EACA). See "June."

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

Deadline: Requesting automatic extension to September 15 for partnership tax returns

31 | **Deadline for electronic filing of Form 1099-R with IRS** 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

Deadline: Taking first required minimum distribution (RMD) under Internal Revenue Code (IRC) Section 401(a)(9)

15 | **Deadline: Processing corrective distributions** for IRC Section 402(g) excesses

Deadline: Filing individual tax returns

Deadline: Contribution deadline for deductibility for self-employed individuals (without extension)

Deadline: Requesting automatic extension to October 15 for individual and corporate tax returns

MAY

JUNE

30 | **Deadline: processing corrective distributions** for failed ADP/ACP test from plan with EACA without 10% excise tax (if applicable)

JULY

29

Deadline: Sending Summary of Material Modification (SMM) (210 days after end of plan year in which the amendment was adopted)

31

Deadline: Filing Form 5500 (without extension)

Deadline: Filing Form 5558 to request automatic extension of time to file Form 5500 (2-1/2 months)

Deadline: 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 prior year

AUGUST

SEPTEMBER

15

Extended deadline: Filing tax returns for partnerships

Extended deadline: Contribution deadline for deductibility

30

Deadline: Distributing Summary Annual Report (SAR) to participants, unless deadline for Form 5500 was extended (later of nine months after close of plan year or two months after due date for Form 5500)

OCTOBER

15

Deadline: Adopting a retroactive amendment to correct an IRC Section 410(b) coverage or IRC Section 401(a)(4) nondiscrimination failure

Extended deadline: Filing Form 5500

Extended deadline: Individual and/or corporate tax returns and final contribution deadline for deductibility for these entities

NOVEMBER

DECEMBER

1

Deadline: Sending annual 401(k) and (m) safe harbor notice

Deadline: Sending annual QDIA, qualified default investment alternative notice

Deadline: Sending annual automatic contribution arrangement notice

Note: For administrative ease, a combined notice may be provided for the above notices

15

Extended deadline: Distributing SAR to participants

31

Deadline: Processing corrective distributions for failed ADP/ACP test with 10% excise tax

Deadline: Correcting a failed ADP/ACP test with qualified nonelective contributions (QNECs)

Deadline: Amendment to convert existing 401(k) plan to safe harbor design for next plan year (provided notice requirement is met)

Deadline: Amendment to remove safe harbor status for next plan year

Deadline: Amending plan for discretionary changes implemented during plan year (certain exceptions apply)



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