Retirement Plan Key Dates

TrustPoint
Simplify & Secure Your Wealth

MARCH

March 15
IRS deadline for processing corrective distributions due to a failed Actual Deferral Percentage (ADP) or Actual Contribution Percentage (ACP) test without the 10% excise tax.

March 15
IRS deadline for filing your corporate tax return, contribution deadline for deductibility (without extension), and deadline for requesting an automatic extension (to September 15) of your corporate tax return.

March 31
Recommended deadline to schedule your annual audit if your plan is considered a large plan that requires an independent auditor's opinion to be filed with your Form 5500.

APRIL

April 1
IRS deadline for participants to take their Required Minimum Distribution (RMD) for the first year of the distribution only. All subsequent RMDs must be taken by December 31 of each year.

April 15
IRS deadline for processing corrective distribution without double taxation for 402(g) Excess Deferrals.

April 15
IRS deadline for filing individual and/or partnership tax returns, contribution deadline for deductibility for unincorporated entities (without extension), and deadline for requesting an automatic extension (to October 15) of your individual or partnership return.

JULY

July 31
IRS deadline for filing Form 5500 without an extension or filing Form 5558 to extend your Form 5500 filing date two and a half months.

SEPTEMBER

September 15
IRS extended deadline for filing your corporate tax returns and contribution deadline for deductibility.

September 30
IRS deadline for distributing your plan's Summary Annual Report (SAR) to your participants unless your Form 5500 was extended. If extended, then it is due December 15.

OCTOBER

October 1
IRS deadline to establish a new Safe Harbor 401(k) plan for the current calendar year.

October 15
IRS deadline for adopting a retroactive amendment to correct a 410(b) Coverage or 401(a)(4) Nondiscrimination failure.

October 15
IRS extended deadline for filing individual and/or partnership tax returns and contribution extended deadline for deductibility for unincorporated entities.

October 15
Deadline for Form 5500 with extension.

DECEMBER

December 1
IRS/ERISA deadline for sending annual Safe Harbor, Qualified Default Investment Alternative (QDIA), and Automatic Contribution Arrangement (ACA) notices to participants.

December 15
ERISA extended deadline for distributing Summary Annual Report (SAR) to participants if 5558 filed.

December 31
IRS deadline for participants to take their Required Minimum Distributions (RMDs).

JANUARY

January 31
Deadline for submitting year-end census and disclosure information to Trust Point.

For calendar year defined contribution retirement plans assuming fiscal year is the same as calendar year.

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