

Deadline	Item	Description
January 31	Mail participants Forms 1099-R	Annual Return: participant distributions for the prior year
February 28	File Forms 1099-R in paper format for prior year distributions	Annual Return: participant distributions; Note: March 31, 2019 if filing electronically
March 15	Deadline to issue corrective distributions due to failed ADP/ACP test without 10% excise tax for plans without an Eligible Automatic Contribution Arrangement (EACA)	Corrective distributions deadline
March 15	Deadline for tax returns and employer contributions for S corporations and partnerships (without extension); deadline for requesting extension for S-corporation or partnership tax returns	S corporations and partnerships must file returns and make employer contributions by this date to be considered a deduction in the prior year's tax return
March 31	File IRS Forms 1099-R electronically for prior year distributions	Annual return; participant distributions
April 1	Deadline for making first Required Minimum Distribution (RMD)	For certain participants: 5% owners who have reached age 70½ and Non-5% owners who retired after age 70½ in 2018
April 15	Deadline to distribute 2018 deferrals in excess of IRC Section 402(g) limits	Annual correction
April 15	Deadline for tax returns and employer contributions for C corporation contributions (without extension); deadline for requesting extension for C corporation tax returns	C corporations must file returns and make employer contributions by this date to be considered a deduction in the prior year's tax return
June 30	Deadline to issue corrective distributions due to failed ADP/ACP test without 10% excise tax for plans with an Eligible Automatic Contribution Arrangement (EACA)	Corrective distributions deadline
July 29	Deadline for sending Summary of Material Modification	Required when there is a material modification to the plan or a change to the information that is required in the (SPD). Sent 210 days after end of plan year in which an amendment was adopted.
July 31	File Form 5500 and Form 8955-SSA (or deadline to file an extension: Form 5558)	Annual Reporting: The Form 5500 is filed 7 months after the plan year end or an extension of 2½ months can be filed. Form 8955-SSA is an annual registration statement listing separated participants with deferred vested benefits.
July 31	File Form 5330 (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 2018
September 16	Deadline for tax returns and funding employer contributions for S corporations or partnerships (with extension)	Tax filing deadline and contribution deadline in order for employer contributions to be considered a deduction in the prior year's tax return. (Assuming tax extension filed)
September 30	Distribute Summary Annual Report (SAR) if the Form 5500 deadline was not extended	Summary of the plan, as reported on the Form 5500 (includes beginning/ending balance, contributions, distributions, gains/losses, etc.). SAR must be distributed 9 months after plan year-end.
October 15	File Form 5500 and Form 8955-SSA (with extension)	Annual Reporting (defined above)

Deadline	Item	Description
October 15	Deadline for testing Non-safe harbor employer discretionary contributions	Annual testing deadline
October 15	Deadline to adopt a retroactive amendment to correct a 410(b) coverage or 401(a)(4) nondiscrimination failure for 2018	Retroactive amendment
October 15	Deadline for tax returns and employer contributions for C corporations (with extension)	Tax filing deadline and contribution deadline for employer contributions to be considered a deduction in the prior year's tax return (assuming tax extension filed).
December 1	Safe Harbor Notice	Should be distributed 30-90 days before the start of the plan year. <u>For newly eligible employees:</u> should be distributed no later than the eligibility date and no earlier than 90 days prior to that date.
December 1	Qualified Default Investment Alternative (QDIA) Notices	Should be distributed at least 30 days before start of the next plan year. <u>For newly eligible employees:</u> should be distributed at least 30 days prior to the eligibility date or 30 days before the first default investment.
December 1	Notice of changes to plan related disclosures	30-90 days before implementation date
December 1	Automatic Contribution Arrangement (ACA)	Should be distributed at least 30 days before the start of the plan year. <u>For newly eligible employees:</u> within a reasonable period before the cash is available (participant will elect to receive cash or have the employer contribute money to the plan).
December 1	Eligible Automatic Contribution Arrangement (EACA)	Should be distributed 30-90 days before the start of the plan year. <u>For newly eligible employees:</u> no later than the date of eligibility (prior to first pay period) but no earlier than 90 days before the date of eligibility.
December 1	Qualified Automatic Contribution Arrangement (QACA)	Should be distributed 30-90 days before the start of the plan year. <u>For newly eligible employees:</u> no later than the date of eligibility (or as soon as practicable/prior to employee's first payroll date) but no earlier than 90 days before the date of eligibility.
December 15	Distribute Summary Annual Report (SAR) (extended deadline)	Summary of the plan, as reported on the Form 5500 (includes beginning/ending balance, contributions, distributions, gains/losses, etc.). SAR must be distributed 9 months after plan year end. If an extension was filed for the Form 5500, the SAR must be distributed within 2 months after the extended Form 5500 deadline.
December 31	Required Minimum Distributions	The deadline to take Required Minimum Distributions is the end of the year, except for the first payment.
December 31	Use forfeitures	Recommended by the end of the plan year or by the end of the following plan year- reference the plan document
December 31	Deadline to process corrective distributions for failed ADP/ACP test (10% excise tax will apply)	If a 2018 ADP/ACP test failed, the plan sponsor has until year end of 2019 to process corrective distributions

Deadline	Item	Description
December 31	Deadline to correct a failed ADP/ACP test with QNEC (Qualified Non-Elective Contributions)	If a 2018 ADP/ACP test failed, the plan sponsor has until year end of 2019 to make corrective contributions
December 31	Employer discretionary amendments	Amendments to the plan document must be signed by the end of the plan year in which the amendment is effective (please note that some exceptions apply)
December 31	Deadline for plan amendment to remove safe harbor feature; deadline for plan amendment to convert existing 401(k) plan to a safe harbor design	An amendment must be signed by year end to remove or add this feature in order to be effective for 2019

Notes:

Above referenced deadlines apply to calendar-year plans.

Information is intended for reference purposes and is not intended to substitute ERISA counsel.