

Deadline	Item	Description
January 31	Mail participants Forms 1099-R	Annual form: participant distributions for the prior year
February 28	File Forms 1099-R in paper format for prior year distributions	Annual form: participant distributions; Note: March 31 deadline 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. Although March 15 th falls on a Sunday in 2020, there is no clear guidance to move this due date to the next business day.
March 16	Deadline for tax returns and for depositing employer contributions for S corporations and partnerships (without extension); deadline for requesting extension for S-corporation and partnership tax returns	S corporations and partnerships must file returns and make employer contributions by this date to be considered a deduction on the prior year's tax return. Normal deadline is March 15 th which falls on a Sunday in 2020.
March 31	File IRS Forms 1099-R electronically for prior year distributions	Annual form: participant distributions
March 31	File Form 5330 for Excise Taxes (or deadline to file a 6 month extension via Form 5558)	Used to report and pay excise taxes on excess ADP/ACP contributions that occurred in 2018
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 in 2019 after attaining age 70½
April 15	Deadline to distribute 2019 deferrals in excess of IRC Section 402(g) limits	Annual correction
April 15	Deadline for tax returns and for depositing employer contributions for C corporations (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 on 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 28	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 via 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.
September 15	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 for 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 plan financial activity, as reported on the Form 5500 (includes beginning/ending balance, contributions, distributions, gains/losses, etc.) distributed 9 months after plan year-end.
September 30	File Form 5330 for Excise Tax if due date extended via Form 5558	Used to report and pay excise taxes on excess ADP/ACP contributions that occurred in 2018 (see above)

Deadline	Item	Description
October 15	File Form 5500 and Form 8955-SSA (with extension)	Annual Reporting (see above)
October 15	Deadline for correcting 410(b) coverage failures and 401(a)(4) nondiscrimination failures (testing of non-safe harbor employer discretionary contributions) for the 2019 plan year	Annual testing deadline
October 15	Deadline to adopt a retroactive amendment to correct a 410(b) coverage or 401(a)(4) nondiscrimination failure for the 2019 plan year	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 for the prior year's tax return (assuming tax extension filed).
December 2	Safe Harbor Notice for 2021	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 2	Qualified Default Investment Alternative (QDIA) Notice for 2021	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 2	Automatic Contribution Arrangement (ACA) Notice for 2021	Should be distributed at least 30 days before the start of the plan year. For newly eligible employees: at least 30 days before the employee becomes eligible.
December 2	Eligible Automatic Contribution Arrangement (EACA) Notice for 2021	Should be distributed 30-90 days before the start of the plan year. For newly eligible employees: no later than the date of eligibility but no earlier than 90 days before the date of eligibility.
December 2	Qualified Automatic Contribution Arrangement (QACA) Notice for 2021	Should be distributed 30-90 days before the start of the plan year. For newly eligible employees: within a reasonable time (deemed to be given within a reasonable time if provided no later than the date of eligibility).
December 15	Distribute Summary Annual Report (SAR) - extended deadline	Summary of plan financial activity, as reported on the Form 5500 (includes beginning/ending balance, contributions, distributions, gains/losses, etc.). 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 in which the forfeitures occurred - reference the plan document.
December 31	The deadline to process corrective distributions for failed ADP/ACP test (10% excise tax will apply)	If 2019 ADP/ACP test failed, the plan sponsor has until year end of 2020 to process corrective distributions.

Deadline	Item	Description
December 31	The deadline to correct a failed ADP/ACP test with QNEC (Qualified Non-Elective Contributions)	If 2019 ADP/ACP test failed, the plan sponsor has until year end of 2020 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 2021

Notes:

Above referenced deadlines apply to calendar-year plans and employers who file tax returns on a calendar year basis. Information is intended for reference purposes and is not intended to substitute ERISA counsel.