

2018

Compliance Calendar

for 401(k) Plans

Complimentary retirement plan
compliance and notice requirements
calendar*

January

- 31** | **Form 945 to IRS**
(to report income withheld on distributions)
Form 1099-R, 1099-DIV to participants
(or write letter for 30-day extension)

February

- 12** | **Form 945** (alternative date if withholding deposits timely made)
- 14** | **Fourth quarter** benefit statements
- 28** | **Form 1099-R to IRS** (if paper; or file Form 8809 for 30-day extension)

March

- 1** | **Notice of intent** to request prior year funding waiver (money purchase pension plans)
- 15** | **ADP/ACP test corrective distributions** to avoid excise taxes, unless EACA for full year 2017
Request for prior year minimum funding waiver (money purchase pension plans)
Report US source income of foreign persons: Form 1042-S to participants and IRS (or file Form 8809 for 30-day extension for 1042-S filing with IRS; write letter to request 30-day extension for providing 1042-S to participants); Form 1042 to IRS (or file Form 7004 for 6-month extension)

April

- 1** | **Required minimum distributions** for first time qualifying participants including 5% owners
- 2** | **Form 1099-R to IRS** (if electronic; or file Form 8809 for 30-day extension)
Form 5330 excise tax on prior year (2016 testing year) excess contributions and excess aggregate contributions
- 15** | **Distribution of all excess 2017 deferrals** (over \$18,000 plus \$6,000 catch-up)
- 17** | **File IRS Form 990-T to report and pay** any unrelated business income tax owed by the Trust (or file for 6-month filing extension on Form 8868). This tax is sometimes triggered if the plan's trust earns income from certain plan investments (for example, limited partnership interests).

May

- 15** | **First quarter** benefit statements

June

- 30** | **EACA corrective distributions** (to avoid 10% excise tax on ADP/ACP refunds)

July

29

Summary of material modifications if amendments adopted in 2017

31

2017 Form 5500 and 8955-SSA (or file Form 5558 to request an extension if not relying on corporate tax return extension)

Form 5330 excise tax on funding deficiency for money purchase pension plans, nondeductible contribution, prohibited transaction, etc. (or file Form 5558 to request 6 month extension)

Statement of deferred vested benefits (SSA information) to terminated participants (unless on Form 8955-SSA extension)

Annual participant statement (if no right to direct investments and not on extension for Form 5500)

October

3

Earliest day to send out safe harbor notices for 401(k)/401(m) nondiscrimination safe harbor plans (including notice of qualified automatic contribution arrangement) and plans with eligible automatic contribution arrangements.

15

Retroactive amendment to correct prior year coverage/nondiscrimination failures

Annual participant statement (if no right to direct investments and either using Form 5558 extension for Form 5500 or corporate return extension for 5500)

2017 Form 5500, 8955-SSA, and SSA information to participants, if on Form 5558 extension or corporate return extension for 5500

QSLOB Form 5310-A modification or revocation election (if changing QSLOB for the 2017 plan year.)

August

14

Second quarter benefit statements

30

(up to 14 months from last mailing, if later)

Participant fee disclosures in plans with participant directed investments

November

14

Third quarter benefit statements

September

15

Minimum funding contribution due (money purchase pension plans)

30

Summary annual report, if no 5500 extension

December

2

Deadline for participant notices including: auto-enrollment, QDIA, safe harbor

15

Summary annual report if Form 5500 extension using either Form 5558 or corporate return extension

31

Required **minimum distributions**
Corrective distributions for 2017 plan year

Last day to adopt discretionary plan amendments for 2018



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A graphic featuring a blue square with white and orange text. The text reads "2018 Compliance Calendar for 401(k) Plans". The background of the graphic is a black and white photograph of a clock tower interior, showing a large clock face and ornate architectural details like columns and beams.

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At PWMG 401(k) Advisors, we pride ourselves on providing cutting edge retirement plan design assistance and platform solutions that seek to improve both the participant and plan sponsor experience. Our Retirement Plan Consulting Services are available for start-up or take-over plans. As independent consultants, we have the ability to provide you the independent, objective advice that you need to effectively run a company retirement plan. Unlike many plan consultants, we have the ability to work with virtually any retirement plan platform. In fact, we often find that we can address many of the issues with a company's plan without even changing its retirement plan provider.

This information was developed as a general guide to educate plan sponsors and is not intended as authoritative guidance or tax/legal advice. Each plan has unique requirements and you should consult your attorney or tax advisor for guidance on your specific situation.