

Calendar Year Recurring Deadlines

Checklist	Due By	Task	FAB Role	Your Role	Notes
	January 31	Form 1099-R	Prepares and electronically files each Form 1099-R with the IRS as needed	<ul style="list-style-type: none"> •Give Copy B, Copy 2, and Copy C of Form 1099-R to each recipient if instructed •Keep Copy D for your records 	<ul style="list-style-type: none"> •The Form 1099-R reports distributions to participants in the prior plan year •Copies will be mailed to your office in January if we prepare them
	January 31	Form 945	Prepares Form 945 as needed	<ul style="list-style-type: none"> • Print and sign Form 945 if instructed •Keep a signed copy for your records •Mail the form to: Department of the Treasury Internal Revenue Service Cincinnati, OH 45999-0042 	<ul style="list-style-type: none"> •Only required to file if tax withholding applies on distributions in the prior plan year •If we prepare, the report will be forwarded to you in January
	March 15	ADP/ACP Refunds (without penalty)	<ul style="list-style-type: none"> •Performs ADP/ACP Test as needed •Calculates refund amount(s) for failing tests 	<ul style="list-style-type: none"> • Complete and return the census workbook by February 15 so testing can be completed timely •Request/Authorize refunds as needed 	<ul style="list-style-type: none"> •If refunds are needed for a failing ADP/ACP Test, they must be processed by March 15 to avoid a 10% penalty •Refunds are taxable in the year of distribution
	March 15	Corporate Tax Return Due Date and Contribution Deadline	Works with plan sponsor to determine employer contribution for the year and the allocation among plan participants	Deposit the contribution with the investment custodian	Deadline for deducting contributions without extension. Return and contribution deadline can be extended to September 15.
	April 1	Required Minimum Distributions (RMDs)	Calculates and prepares RMD paperwork for participants	Request/Authorize RMDs as instructed	<ul style="list-style-type: none"> •RMDs must begin by the April 1 of the year after the calendar year in which a participant attains age 70 1/2. Subsequent RMDs must be processed by December 31 following the year in which a participant attains 70 1/2. •5% or greater shareholders who have attained age 70 1/2 must receive RMDs •Terminated participants who have attained age 70 1/2 must receive RMDs • The IRS imposes a 50% excise tax penalty if a RMD is not processed by the deadline
	April 15	Excess Deferral Refunds	Monitors 401(k) limit based on census information provided	<ul style="list-style-type: none"> • Complete and return the census workbook by February 15 so deferral limits can be monitored timely •Request/Authorize refunds as needed 	<ul style="list-style-type: none"> •2014 401(k) Limit: \$17,500 •2014 Catch-Up Limit: \$5,500 (Over Age 50) •Participant must monitor if in multiple plans.
	April 15	Partnership/Sole Proprietor/LLC Tax Return and Contribution Deadline	Works with plan sponsor to determine employer contribution for the year and the allocation among plan participants	Deposit the contribution with the investment custodian	Deadline for deducting contributions without extension. Return and contribution deadline can be extended (see new due dates below.)
	July 31	Form 5500 (without extension)	Prepares Form 5500 and any required schedules	<ul style="list-style-type: none"> •Electronically File Form 5500 using your EFAST User ID and PIN •Distribute Summary Annual Report (SAR) to Participants within 60 days of filing the Form 5500 	<ul style="list-style-type: none"> •Must be filed electronically. •Forgotten EFAST User ID or PIN can be retrieved at www.efast.dol.gov or by calling (866) 463-3278.
	July 31	Form 8955-SSA (without extension)	Prepares Form 8955-SSA as needed	<ul style="list-style-type: none"> •Sign and date two copies •Keep one copy for your records and mail the other copy to: Department of the Treasury Internal Revenue Service Center Ogden, UT 84201-0024 	<ul style="list-style-type: none"> •Participants are reported as "Code A" if they terminated in the prior plan year and have not started distributing their benefits •Participants are reported as "Code D" if they were previously reported as "Code A" and they have now distributed their entire benefit
	July 31	Form 5330 (without extension)	Prepares Form 5330 as needed to report excise taxes owed on prohibited transactions	<ul style="list-style-type: none"> •Sign and date two copies of the Form 5330. Issue a check as directed. •Keep one copy with your records and mail the other copy to: Department of the Treasury Internal Revenue Service Center Ogden, UT 84201 	<ul style="list-style-type: none"> •Required to be filed if prohibited transaction or excise tax due •Commonly reports excise tax due on interest payments to correct late 401(k) deposits
	July 31	Form 5558	Prepares and files Form 5558 as needed	<ul style="list-style-type: none"> •Notify our office if you do not plan on depositing the employer contributions by July 31 •Notify our office if you cannot electronically file the Form 5500 by July 31 	Form 5558 is required if you are extending the Form 5500 and/or Form 8955-SSA from July 31 to October 15 and if you are extending the Form 5330 which has various deadlines
	September 15	Minimum Funding Deadline	Calculates contribution amounts	Required contributions (for defined benefit, target benefit and money purchase plans) must be deposited into the plan by this date.	If the deadline falls on a weekend, the deposit must be made by the Friday before
	September 15	Corporate and Partnership Contribution Deadline	Works with plan sponsor to determine employer contribution for the year and the allocation among plan participants	Deposit the contribution with the investment custodian	Final date contributions for corporations and partnerships can be deposited and be deductible in prior year.

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	October 15	Form 5500 (with extension)	Prepares Form 5500 and any required schedules	<ul style="list-style-type: none"> •Electronically File Form 5500 using your EFAST User ID and PIN •Distribute Summary Annual Report (SAR) to Participants within 60 days of filing the Form 5500 	<ul style="list-style-type: none"> •Must be filed electronically. •Forgotten EFAST User ID or PIN can be retrieved at www.efast.dol.gov or by calling (866) 463-3278
	October 15	Form 8955-SSA (with extension)	Prepares Form 8955-SSA as needed	<ul style="list-style-type: none"> •Sign and date two copies •Keep one copy for your records and mail the other copy to: Department of the Treasury Internal Revenue Service Center Ogden, UT 84201-0024 	<ul style="list-style-type: none"> •Participants are reported as "Code A" if they terminated in the prior plan year and have not started distributing their benefit •Participants are reported as "Code D" if they were previously reported as "Code A" and they have now distributed their entire benefits
	October 15	Sole Proprietor/LLC/LLP Contribution Deadline	Works with plan sponsor to determine employer contribution for the year and the allocation among plan participants	Deposit the contribution with the investment custodian	Final date contributions for sole proprietors/LLC/LLP can be deposited and be deductible in prior year.
	December 1	Safe Harbor & Qualified Default Investment Alternative (QDIA) Notices	Prepares notices as needed	<ul style="list-style-type: none"> •Distribute Safe Harbor Notice to all participants •Distribute QDIA Notice to participants, including beneficiaries and terminated participants, with a balance invested in the Plan's default option •Additionally, distribute these notices to new participants 	<ul style="list-style-type: none"> •Safe Harbor Notice - describes safe harbor standards required by the IRS •QDIA Notice - describes the default fund
	December 31	ADP/ACP Refunds (with penalty)	<ul style="list-style-type: none"> •Performs ADP/ACP Test as needed •Calculates refund amount(s) for failing tests 	Request/Authorize refunds as needed	<ul style="list-style-type: none"> •If refunds are needed for a failing ADP/ACP Test and they are processed after March 15, a 10% penalty will apply •Refunds are taxable in the year of distribution
	December 31	Required Minimum Distributions (MRDs)	Calculates and prepares RMD paperwork for participants	Request/Authorize RMDs as instructed	<ul style="list-style-type: none"> •RMDs must begin by the April 1 of the year after the calendar year in which they attain age 70 1/2. Subsequent RMDs must be processed by December 31 following the year in which you attain 70 1/2. •5% or greater shareholders who have attained age 70 1/2 must receive RMDs •Terminated participants who have attained age 70 1/2 must receive RMDs • The IRS imposes a 50% excise tax penalty if RMD is not processed by the deadline

Other Deadlines

Checklist	Due By	Task	FAB Role	Your Role	Notes
	Within 7 Business Days or as Soon as Administratively Possible	401(k) and Loan Deposit Timing	<ul style="list-style-type: none"> •Monitor deposit timing •Calculate late interest and prepare Form 5330 as needed 	<ul style="list-style-type: none"> •Small Plans - Deposit 401(k) and loan payments within 7 business day of being withheld •Large Plans - Deposit 401(k) and loan payments as soon as administratively possible 	Department of Labor regulation
	Quarterly or Annually	Participant Statements	Prepares participant statements as needed	Distribute statements quarterly if a participant directed account, otherwise distribute annually	Provides participants their vested account balance
	Quarterly or Annually	Pension Protection Act (PPA) Notice	Prepares PPA Notice as needed	<ul style="list-style-type: none"> •Distribute to new participants •Distribute within 45 days after each quarter for participant directed accounts, otherwise distribute annually 	PPA Notice describes diversification, limitations on investments, and who has the right to direct investments
	Annually	Participant Fee Disclosure	Prepares fee disclosure as needed	<ul style="list-style-type: none"> •Distribute to new participants •Distribute to current participants (including those with a \$0 balance) and any terminated participants, beneficiaries or alternate payees with a balance 	•Notice required for participant directed accounts •Changes to the notice must be made and distributed 30-90 days prior to the change effective date
	Quarterly	Participant Expense Disclosure	Prepares expense disclosure as needed	Distribute to current participants (including those with a \$0 balance) and any terminated participants, beneficiaries or alternate payees who incurred an expense to their account during the quarter	Itemized fee disclosure if fees are actually charged to the participant's accounts
	Various	Federal Tax Withholding Deposits	Helps determine tax withholding on plan distributions	Deposit federal tax withholding on plan distributions via EFTPS	Deposit requirements are outlined in Circular E. Plans with monthly deposit requirements must deposit tax withholding by the 15th of the month following the month the taxes were withheld. Plans with semi-weekly deposit requirements must make deposits by the next Wednesday for distributions made on a Wed/Thurs/Fri and by Friday for distributions made on a Sat/Sun/Mon/Tues.

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