

Deadlines

For Calendar Year Defined Benefit Retirement Plans

Pinnacle Plan Design strives to provide you with exceptional client service. As a service to you, we've designed the following schedule to remind you of the various due dates that are applicable to your defined benefit (DB) calendar year retirement plan. If you have any questions, the Pinnacle team is here to help; please contact us.

Miscellaneous reminders:

Summary Plan Description (SPD) must be provided to a participant no later than 90 days after becoming a participant or within 120 days after the plan first becomes subject to the disclosure requirements of ERISA.

Any amendments to decrease benefits must be adopted before such benefits are accrued.

A retirement plan contribution must be made by the deadline (including extensions) for filing the corporate tax return on which the deduction is claimed. However, for defined benefit plans and money purchase plans, the contribution must be made by the date the contribution is due for minimum funding (9/15 for calendar year plans).

The Pension Protection Act (PPA) requires the distribution of periodic pension benefit statements. For defined benefit plans, the statement frequency is every three years. The benefit statement information must be provided to participants no later than 45 days following the end of the period.

January

- 01/15** Fourth quarter contribution installment for prior year, if applicable (DB plans)
- 01/31** Form 1099-R must be sent to participants who received distributions during prior calendar year (All plans)

February

- 02/10** Form 945 must be filed (1/31 if taxes are due or 2/10 if taxes timely paid) (All plans)
- 02/28** PBGC comprehensive premium filing for the current year (Flat rate large DB plans)

March

- 03/15** Amendments to increase plan benefits for the prior plan year must be adopted for funding purposes. (DB plans)

April

- 04/15** First quarter contribution installment for current year, if applicable (DB plans)
- 04/30** PBGC Annual Funding Notice must be disbursed to participants (large plans) (DB plans)
- 04/30** PBGC Reportable Event (DB plans)
- 04/30** PBGC comprehensive premium filing for the prior year (Small DB plans)

July

- 07/15** Second quarter contribution installment for current year, if applicable (DB plans)
- 07/31** Initial filing deadline for Form 5500 (or extend using Form 5558) (All plans)

September

- 09/15** Contribution due for minimum funding; additionally, employer contributions are due by the tax filing date plus extensions, but no later than 9/15 (All DB plans)
- 09/30** Adjusted Funding Target Attainment Percentage (AFTAP) must be certified (DB plans)
- 09/30** Summary Annual Report (SAR) must be disbursed to participants if Form 5500s were not extended (All non-extended plans not covered by the PBGC)

Deadlines (continued)

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October

- 10/15** Extended Form 5500 must be filed (All plans)
- 10/15** Filing deadline for PBGC Annual Comprehensive Premium Filing (Variable rate large DB plans)
- 10/15** PBGC Annual Comprehensive Premium Filing – midsize plans (DB plans)
- 10/15** Third quarter contribution installment for current year, if applicable (DB plans)

December

- 12/15** Summary Annual Report (SAR) must be disbursed to participants if Form 5500s were extended (All extended plans not covered by the PBGC)
- 12/31** Any discretionary plan amendments must be adopted by 12/31 in order to be effective during the year (All plans)
- 12/31** Plan establishment due date if a new plan is desired (Plan must be established by fiscal year end)

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