

Deadlines

For Calendar Year Defined Contribution 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 may be applicable to your retirement plan. If you have any questions, the Pinnacle team is here to help; please contact us.

Miscellaneous reminders:

Defined contribution (DC) plans include profit sharing plans, 401(k) plans and money purchase plans.

Employee contributions, for small plans (those with fewer than 100 participants at the beginning of the year), must be remitted 7 days following receipt or withholding by employers.

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.

A retirement plan contribution must be made by the deadline (including extensions) for filing the corporate tax return on which the deduction is claimed.

Safe Harbor Notices are due at least 30 days, but no earlier than 90 days, prior to an employee's date of participation (401(k) plans).

The Pension Protection Act (PPA) requires the distribution of periodic pension benefit statements. For defined contribution plans that permit participant investment direction, the statement frequency is quarterly. For defined contribution plans that do not permit participant investment direction, the statement frequency is annually.

Participant Fee Disclosures (if applicable) must be distributed once in any 12 month period.

Plan sponsors should plan to meet (with their investment advisors) at least annually to evaluate plan investment options and fees, and take minutes or otherwise detail those reviews.

January

01/31 Form 1099-R must be sent to participants who received distributions during prior calendar year (All plans)

February

02/10 Periodic pension benefit statement (DC plans that require quarterly disclosures)

02/15 Form 945 must be filed (1/31 if taxes are due or 2/10 if taxes timely paid) (All plans)

March

03/15 Corrective distributions for failed ADP/ACP tests (401(k) plans)

April

04/15 Corrective distributions to participants who deferred more than the maximum 401(k) limit (401(k) plans)

May

05/15 Periodic pension benefit statement (DC plans that require quarterly disclosures)

July

07/31 Initial filing deadline for Form 5500 (or extend using Form 5558) (All plans)

Deadlines (continued)

For Calendar Year
Defined Contribution Retirement Plans

August

08/15 Periodic pension benefit statement (DC plans that require quarterly disclosures)

September

09/15 Funding for plans subject to minimum funding (e.g. money purchase plans) is due regardless of tax filing date; additionally, employer contributions are due by the tax filing date plus tax return extensions (All plans)

09/30 Summary Annual Report (SAR) must be disbursed to participants if Form 5500s were not extended (All non-extended plans)

October

10/15 Employer contributions are due by the tax filing date plus extensions (Only applicable to Schedule C (1040) filers)

10/15 Extended Form 5500 must be filed (All plans)

November

11/15 Periodic pension benefit statement (DC plans that require quarterly disclosures)

December

12/01 Safe Harbor Notice (and Contingent Notice for 3% safe harbor contribution, if applicable)

12/15 Summary Annual Report (SAR) must be disbursed to participants if Form 5500s were extended (All extended plans)

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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