

# 2019

## Compliance Calendar

for 401(k) Plans

Complimentary retirement plan  
compliance and notice requirements  
calendar\*

## January

- 15 | Provide/Confirm prior year census data
- 31 | **Deadline: Sending Form 1099-R to participants** who received distributions during previous year

## February

- 15 | Review/Approve compliance testing results
- 28 | **Deadline: Filing Form 1099-R with IRS** to report distributions made in previous year Deadline for electronic filing is March 31

## March

- 15 | **Deadline: ADP/ACP test corrective distributions** to avoid excise taxes, unless EACA for full year 2018
- Deadline: Filing partnership tax returns** and contribution deadline for deductibility (without extension) for companies operating on calendar-year fiscal year
- Deadline: Requesting automatic extension** to September 15 for partnership tax returns
- 31 | **Deadline: Electronic filing of Form 1099-R** to report distributions made in previous year

## April

- 1 | **Required: Beginning date for participants** attaining age 70-1/2 or retiring after age 70-1/2 in prior year
- Deadline: Taking first required minimum distribution (RMD)** under Internal Revenue Code (IRC) Section 401(a)(9)
- 15 | **Deadline: Processing corrective distributions** for IRC Section 402(g) excesses
- Deadline: Filing individual tax returns**
- Deadline: Contribution deadline for deductibility** for self-employed individuals (without extension)
- Deadline: Requesting automatic extension** to October 15 for individual and corporate tax returns

## May

## June

- 30 | **Deadline: processing corrective distributions** for failed ADP/ACP test from plan with EACA without 10% excise tax (if applicable)

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## July

29

**Deadline: Sending Summary of Material Modification (SMM)** (210 days after end of plan year in which the amendment was adopted)

31

**Deadline: Filing Form 5500** (without extension)

**Deadline: Filing Form 5558 to request automatic extension** of time to file Form 5500 (2-1/2 months)

**Deadline: Filing Form 5330**—Return of Excise Taxes Related to Employee Benefit Plans—used to report and pay excise taxes on prohibited transactions and excess 401(k) plan contributions that occurred in prior year

## August

## September

15

**Extended deadline: Filing tax returns for partnerships**

**Extended deadline: Contribution deadline for deductibility**

**Deadline: Distributing Summary Annual Report (SAR) to participants**, unless deadline for Form 5500 was extended (later of nine months after close of plan year or two months after due date for Form 5500)

30

## October

15

**Deadline: Adopting a retroactive amendment** to correct an IRC Section 410(b) coverage or IRC Section 401(a)(4) nondiscrimination failure

**Extended deadline: Filing Form 5500**

**Extended deadline: Individual and/or corporate tax returns** and final contribution deadline for deductibility for these entities

## November

## December

1

**Deadline: Sending annual 401(k) and (m) safe harbor notice**

**Deadline: Sending annual QDIA**, qualified default investment alternative notice

**Deadline: Sending annual automatic contribution arrangement notice**

*For administrative ease, a combined notice may be provided for the above notices*

15

**Extended deadline: Distributing SAR to participants**

31

**Deadline: Processing corrective distributions** for failed ADP/ACP test with 10% excise tax

**Deadline: Correcting a failed ADP/ACP test** with qualified nonelective contributions (QNECs)

**Deadline: Amendment to convert existing 401(k) plan to safe harbor** design for next plan year (provided notice requirement is met)

**Deadline: Amendment to remove safe harbor status** for next plan year

**Deadline: Amending plan for discretionary changes** implemented during plan year (certain exceptions apply)



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**2019**  
Compliance  
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The graphic features a white text box with the title '2019 Compliance Calendar for 401(k) Plans' overlaid on a blurred background of a desk with a laptop and pens.

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