

Simplify.
Optimize.
Protect.



2017

Compliance Calendar for 401(k) Plans

Complimentary retirement
plan compliance and notice
requirements calendar *

JANUARY

JAN31

Deadline for determination letter submission for individually designed plan documents. Year of submission determined by last digit of employer identification number (EIN). For 2017, this applies to plan sponsors with EINs ending in 1 or 6.

Deadline for sending Form 1099-R to participants who received distributions during previous year.

FEBRUARY

FEB28

Deadline for filing Form 1099-R with IRS to report distributions made in previous year.

Deadline for electronic filing is March 31.

MARCH

MAR15

Deadline for processing corrective distributions for failed actual deferral percentage (ADP)/actual contribution percentage (ACP) test without 10% excise tax.

MAR31

Deadline for electronic filing of Form 1099-R to report distributions made in previous year.

APRIL

APR17

Deadline for processing corrective distributions for IRC Section 402(g) excesses.

Deadline for filing individual and/or partnership tax returns and contribution deadline for deductibility for unincorporated entities (without extension).

Deadline for requesting automatic extension (to October 16) for individual and partnership tax returns.

MAY

JUNE

JUN30

Deadline for processing corrective distributions for failed ADP/ACP test from plan with EACA without 10% excise tax (if applicable).

JULY

JUL29

Deadline for sending Summary of Material Modification (SMM) (210 days after end of plan year in which the amendment was adopted).

JUL31

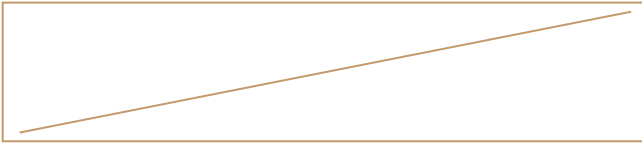
Deadline for filing Form 5500 (without extension).

Deadline for filing Form 5558 to request automatic extension of time to file Form 5500 (2 1/2 months).

Deadline for 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

SEP30

Deadline for distributing Summary Annual Report (SAR) to participants, provided deadline for Form 5500 was not extended (later of nine months after close of plan year or two months after due date for Form 5500).

OCTOBER

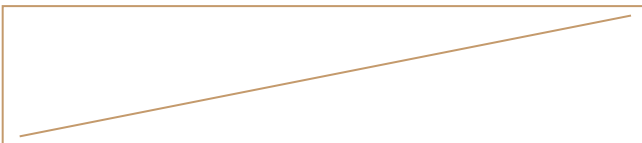
OCT15

Deadline for adopting a retroactive amendment to correct an IRC Section 410(b) coverage or IRC Section 401(a) (4) nondiscrimination failure for 2016.

OCT16

Extended deadline for filing Form 5500.
Extended deadline for filing tax returns for unincorporated businesses and final contribution deadline for deductibility for these entities.

NOVEMBER



DECEMBER

DEC1

Deadline for sending annual 401(k) and (m) safe harbor notice.

Deadline for sending annual qualified default investment alternative (QDIA) notice.

Deadline for sending annual automatic contribution arrangement notice.

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

DEC15

Extended deadline for distributing SAR to participants.

DEC31

Deadline for processing corrective distributions for failed 2016 ADP/ACP test with 10% excise tax.

Deadline for correcting a failed 2016 ADP/ACP test with qualified non-elective contributions (QNECs).

Deadline for amendment to convert existing 401(k) plan to safe harbor design for next plan year.

Deadline for amendment to remove safe harbor status for next plan year.

Deadline for amending plan for discretionary changes implemented during plan year (certain exceptions apply, e.g., adding salary deferrals, cutting back accrued benefits).





About Us



Our integrity is our success.

At TrueNorth Retirement Services, we can help make your journey easier. We believe in honesty, reliability, and hard-work. As fee-only fiduciary advisors, we sit on the same side of the legal table as plan sponsors providing sound investment advice. We listen to plan sponsors and understand your challenges. Our goal is to understand your needs and then try to create a plan to address those needs. We appreciate the opportunity to assist you, your company's retirement plan, and your participants, by addressing financial matters.

Thank you for your continued loyalty.

TrueNorth Retirement Services

1935 Vine Street, Suite 120
Salt Lake City, UT 84121

Office: 801-274-1820
Mobile: 801-618-7364
Fax: 801-274-1821

info@tnrs.com

TRNS.com

*This information was created as a general guide to educate plan sponsors, but is not intended as authoritative guidance or tax or legal advice. The deadlines in this calendar are for plans with calendar-year plan years. Use of the information provided does not ensure compliance with ERISA regulations. Consult your attorney or tax advisor for specific guidance on your plan.