

We want to help you stay ahead of the curve with this helpful list of deadlines for your company's retirement plan.
If you haven't had your plan benchmarked within the past three years, contact us for a free, comprehensive, written review.
Call us at 800.525.9295 or e-mail Dick@OL-Advisors.com.

	JANUARY	FEBRUARY	MARCH
Q/1	31 1099-R due to all participants who received distributions in 2016. (1099-DIV for ESOPS with pass-through).	28 IRS filing deadline for 1099-R (if paper filing) to report distributions made in 2016.	15 Deadline to process corrective distributions for failed ADP/ACP test without 10% excise tax (for plans without an EACA). Contribution deadline for deductibility for companies operating on calendar-year fiscal year. (Also deadline to file corporate tax returns or to request automatic extension to September 15 for these companies.) 31 E-filing deadline for Form 1099-R to report distributions made in 2016.
Q/2	1 Required beginning date for participants attaining age 70 1/2 or retiring after 70 1/2 in 2016. Must take first required minimum distribution (RMD) under IRC code 401(a)(9).	17 Deadline to process corrective distributions for IRC 402(g) excesses. Deadline to file individual/partnership tax returns, or to request automatic extension (to October 16). Also, deadline for deductibility for unincorporated entities (without extension).	30 Last day to process corrective distributions for failed 2016 ADP/ACP test from plans with EACA without 10% excise tax.
Q/3	29 Deadline to send Summary of Material Modification (SMM) deadline.	30 Form 5500 filing deadline (without extension). Form 5558 filing deadline (to request automatic extension for filing Form 5500 to October 15). Form 5330 (Return of Excise Taxes Related to Employee Benefit Plans) filing deadline. Used to report/pay excise taxes on prohibited transactions and excess 401(k) plan contributions that occurred in prior year.	15 Extended deadline to file corporate tax returns. Contribution deadline for deductibility. 30 Summary Annual Report (SAR) must be distributed 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).
Q/4	15 Deadline to adopt a retroactive amendment to correct IRC Section 401(b) coverage or IRC Section 401(a)(4) nondiscrimination failure for 2016. 16 Extended deadline to file Form 5500. For unincorporated businesses: extended deadline for tax return filing, and final contribution deadline for deductibility.	31 Deadline to process corrective distributions for failed 2016 ADP/ACP test with 10% excise tax. Deadline to correct failed 2016 ADP/ACP test with qualified nonelective contributions (QNECs). Last day to amend existing 401(k) plan to convert to safe harbor design for next plan year. Also deadline to remove safe harbor status for next plan year.	31 Deadline to amend plan for discretionary changes implemented during the plan year (certain exclusions apply, e.g adding salary deferrals, cutting back accrued benefits). For participants: RMDs due under IRC Section 401(a)(9).
	OCTOBER	DECEMBER	

This schedule is intended to provide a list of notable deadlines that apply to calendar year-end plans. It is not a substitute for consultation with ERISA counsel and in no way represents legal advice. The IRS and Department of Labor due dates that fall on a Saturday, Sunday or legal holiday are generally extended to the next business day.