



Important 401(k) Deadlines

For Calendar Year Plans

Month	Deadline 1	Deadline 2	Deadline 3
January	January 31, Sending Form 1099-R to participants who in the previous year received distributions.	January 31, Determination letter for individually designed plan documents. The year that you must submit this is dependent on the last number of your Employee ID.	
February	February 28, Filing form 1099-R with the IRS in order to report the previous years' distribution.		
March	March 15, Processing corrective distributions any failed ADP/ACP test without a 10% excise tax.	March 15, Companies operating on calendar fiscal year filing their contribution deadline for deductibility/filing partnership tax returns. Any extension requests also due on March 15 th .	March 31, Filing the Form 1099-R electronically to report the previous year's distributions.
April	April 1, Start date for participates age 70 ½ or retiring after 70 ½ in the previous year under the IRC Section 401(a)(9).	April 18, Processing any corrective distributions according to IRC Section 402(g) excesses. This is also the date for filing an extension for corporate and individual tax returns.	April 18, Filing for corporate and/or individual tax returns and contribution deadlines for deductibility without extension for unincorporated entities.



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June	June 30, Processing corrective distributions for any failed ADP/ACP test from a plan with EACA (without 10% excise tax).		
July	July 29, Sending SMM (Summary of Material Modification).	July 31, Filing Form 5500, Form 5558, and Form 5330.	
September	September 15, the Extended deadline for the contribution deadline for deductibility and filing tax returns for partnerships.	September 30, Deadline for distribution of SAR (Summary Annual Report) if deadline for 5500 was not extended.	
October	October 15, Adopting retroactive amendment to correct the IRC Section 410(b) coverage or the IRC Section 401(a)(4) nondiscrimination failure in the previous Plan year.	October 16, Extended deadlines for filing Form 5500 and for corporate and/or individual tax returns and final contribution deadline for deductibility for entities.	
December	December 1, Sending out annual 401(k) and (m) safe harbor notice. Deadline for sending out annual QDIA notice and the annual automatic contribution arrangement notice.	December 15, the extended deadline for sending out SAR to participants.	December 31, Processing corrective distributions for any failed ADP/ACP test with the 10% excise tax. This is also the deadline for any amendment for converting a 401(k) to a safe harbor plan in the following year.



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In order to be in compliance with ERISA, these are all deadlines that you absolutely need to be sure that you meet. These tasks can be overwhelming to handle on your own, which is why having an experienced professional in this field like a Third-Party Administrator (TPA). They will be able to handle these compliance tasks so you can just worry about running your company. If you do not have a TPA, having a checklist of these deadlines can help to ensure that you meet them.

Wellington Retirement Solutions, Inc. can help you determine what type of 401(k) Plan is ideal for your business. Even if you already have a 401(k) Plan, allow us to review your Plan provisions for peace of mind to know that the design of your 401(k) Plan meets your goals & objectives. We are committed to providing personal service excellence. If you have any questions regarding the information in this article then please reach out to one of our specialists at (888) 934-4015.