

2018 Compliance Calendar

Defined Contribution Plans

Plan year end: **December 31, 2018**

JANUARY

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

FEBRUARY

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28			

MARCH

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

APRIL

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

MAY

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

JUNE

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

January 2018

- 31** Deadline for trustee to issue Form 1099-R to participants who have received distributions (including deemed loan distributions) during the prior calendar year
- 31** Deadline to file IRS Form 945 to report income tax withheld from participant accounts in 4th quarter if taxes due

February 2018

- 12*** Deadline to file Form 945 (see above) if taxes timely paid
- 14** Deadline to send quarterly benefit statements to participants and beneficiaries in individual account plans that permit investment direction; statements generally should include required quarterly disclosure of fees and administrative expenses deducted from participant accounts during the 2017 4th quarter
- 28** Deadline for paper filing of Form 1096 and Form 1099-R with the IRS

March 2018

- 15** Last day to make contributions and take tax deduction for prior plan year without corporate tax extension
- 15** Deadline for processing corrective distributions for failed ADP and ACP tests to avoid 10% excise tax

April 2018

- 1** Last day to pay initial Required Minimum Distributions (RMD) to affected participants who reached age 70½ during the previous year or retired after reaching age 70½
- 2*** Deadline for electronic filing of Form 1099-R with the IRS to report distributions made in previous year 2018
- 15** Deadline for processing corrective distributions for 402(g) excesses

May 2018

- 15** Deadline to send quarterly benefit statements to participants and beneficiaries in individual account plans that permit investment direction; statements generally should include required quarterly disclosure of fees and administrative expenses deducted from participant accounts during 1st quarter

June 2018

- 30** Deadline to distribute corrective distributions for failed ADP and ACP tests from plan with EACA to avoid 10% excise tax

* Indicates that this date is the next business day following a filing date for a DOL, IRS or PBGC form that would otherwise fall on a weekend or holiday.

JULY

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

AUGUST

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

SEPTEMBER

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

OCTOBER

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

NOVEMBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

DECEMBER

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

July 2018

- 29** Deadline to send Summary of Material Modifications (SMM) to participants and beneficiaries receiving benefits
- 31** Last day to file Form 5500 and Form 8955-SSA without extension
- 31** Last day to file Form 5558 to extend the deadline for filing Form by 2½ months

August 2018

- 14** Deadline to send quarterly benefit statements to participants and beneficiaries in individual account plans that permit investment direction; statements generally should include required quarterly disclosure of fees and administrative expenses deducted from participant accounts during 2nd quarter

September 2018

- 15** Last day to make contributions and take tax deductions for prior plan year if corporate income tax extension filed
- 30** Deadline to send Summary Annual Report to participants and beneficiaries (if no extension filed)

October 2018

- 15** Last day to adopt a retroactive amendment to correct 410(b) coverage or 401(a)(4) nondiscrimination failure for 2017
- 15** Last day to file Form 5500 and Form 8955-SSA with Form 5558 extension

November 2018

- 14** Deadline to send quarterly benefit statements to participants and beneficiaries in individual account plans that permit investment direction; statements generally should include required quarterly disclosure of fees and administrative expenses deducted from participant accounts during 3rd quarter

December 2018

- 1** Last day to send notice of intent to use safe harbor contribution formula to eligible employees and participants
- 1** Deadline for sending annual qualified default investment alternative (QDIA) notice
- 1** Deadline for sending automatic contribution arrangement notice
- 15** Year End Questionnaire will be distributed to allow Findley to gather year-end information relating to annual administration and testing
- 31** Last day to amend plan for most discretionary changes made during plan year
- 31** Last day to process corrective distributions for 2017 ADP/ACP testing failures
- 31** Last day to correct a failed 2017 ADP/ACP test with QNEC
- 31** Last day to distribute RMDs following initial RMD

**Indicates that this date is the next business day following a filing date for a DOL, IRS or PBGC form that would otherwise fall on a weekend or holiday.*