

2020 Compliance Calendar

Defined Benefit Retirement Plans

Calendar Plan Year & Calendar Employer Tax Year*

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	29

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
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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 2020

- 31** Due date to make fourth required quarterly contribution for 2019 plan year
- 31** Last day to file Form 945 to report withheld federal incometax from distributions
- 31** Last day to furnish Form 1099-R to recipients of distributions during 2019 calendar year

February 2020

- 28** Last day to file Form 1096 and Form 1099-R on paper with the IRS

March 2020

- 31** Last day to file Form 1099-R electronically with the IRS
- 31** Deadline for enrolled actuary to issue AFTAP certification for current year to avoid presumption for benefit restrictions (if applicable)

April 2020

- 01** Presumed AFTAP takes effect unless and until enrolled actuary issues certification of AFTAP for current plan year (if applicable)
- 01** Last day to pay initial required minimum distributions to applicable plan participants
- 15** Due date to make first required quarterly contribution for 2020 plan year
- 15** Last day to file financial and actuarial information under ERISA section 4010 with PBGC (if applicable)
- 15** Last day for C corporation employer plan sponsors to make contributions and take tax deduction for 2019 without corporate tax return extension
- 29** Last day to furnish Annual Funding Notice (for plans covered by PBGC that have more than 100 participants)

May 2020

- 01** Last day to provide notice of benefit restrictions, if restrictions are applicable as of April 1, 2020

2020 Compliance Calendar

Defined Benefit Retirement Plans

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
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9	10	11	12	13	14	15
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23	24	25	26	27	28	29
30	31					

SEPTEMBER

S	M	T	W	T	F	S
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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
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18	19	20	21	22	23	24
25	26	27	28	29	30	31

July 2020

- 15** Due date to make second required quarterly contribution for 2020 plan year
- 28** Last day to furnish Summary of Material Modifications (SMM) to participants and beneficiaries receiving benefits
- 31** Last day to file Form 5500 for 2019 without extension
- 31** Last day to file Form 8955-SSA without extension
- 31** Last day to provide a notice to terminated vested participants describing deferred vested retirement benefits (in conjunction with Form 8955-SSA)
- 31** (or the day Form 5500 is filed, if earlier) - Last day to furnish Annual Funding Notice (for PBGC covered plans with 100 or fewer participants without extension)
- 31** Last day (unextended deadline) to file Form 5330 and pay excise tax on nondeductible contributions and prohibited transactions (if applicable)

September 2020

- 15** Last day to pay balance of remaining required contributions for 2019 plan year to satisfy minimum funding requirements
- 30** Last day to furnish Summary Annual Report to participants and beneficiaries (for non-PBGC covered plans)
- 30** Last day for enrolled actuary to issue AFTAP certification for current plan year

October 2020

- 01** If enrolled actuary does not issue AFTAP certification for plan year, then AFTAP for the plan for plan year presumed to be less than 60 percent and plan will be subject to applicable benefit restrictions.
- 15** Last day to file Form 5500 (with extension)
- 15** Last date to file Form 8955-SSA (with extension)
- 15** Last day to provide a notice to terminated vested participants describing deferred vested retirement benefits (in conjunction with Form 8955-SSA)
- 15** Due date to make third required quarterly contribution for 2020 plan year
- 15** Last day to file PBGC comprehensive PBGC premium filing and pay premiums due (for plans covered by PBGC)
- 31** Last day to provide notice of benefit restrictions, if restrictions are applicable as of October 1, 2020

2020 Compliance Calendar

Defined Benefit Retirement Plans

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		

December 2020

- 15 Last day (with extension) to furnish Summary Annual Report (for non-PBGC covered plans)
- 31 Last day for enrolled actuary to issue a certification of the specific AFTAP for current year if a range certification was previously issued
- 31 Last day for plan sponsors to adopt discretionary plan amendments that would be effective for the current plan year

**This calendar is designed to provide a general overview of certain key compliance dates and is not meant to indicate all possible compliance dates that may affect your plan. Please note that the "Detailed Information" section on the following pages provides additional details and explanation for these summary calendar items. Also, please refer to footnote 1 at the end of this calendar regarding assumptions for the due dates in the calendar.*

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2020 Compliance Calendar

Defined Benefit Retirement Plans

2020 Calendar of Significant Due Dates for DEFINED BENEFIT RETIREMENT PLANS

CALENDAR PLAN YEAR AND CALENDAR EMPLOYER TAX YEAR

DETAILED INFORMATION

Due Date ¹	Determination of Due Date	Action Item	Provide to/Other
Jan. 15, 2020	15th day after the end of the plan year	Due date to make fourth required quarterly contribution for 2019 plan year	Plan Trust
Jan. 31, 2020	Jan. 31, 2020. However, if deposits made on time in full payment of the taxes for the year, may file by Feb. 10, 2020.	Last day to file Form 945 , Annual Return of Withheld Federal Income Tax, to report withheld federal income tax from non-payroll payments, including pensions, annuities, and IRA distributions (delayed filing date of Feb. 10, 2020 if deposits made on time in full payment of taxes for the year).	IRS
Jan. 31, 2020	Jan. 31, 2020	Last day to furnish Form 1099-R .	Recipients of distributions during 2019 calendar year
Feb. 28, 2020	Feb. 28, 2020	Last date to file Form 1096 and Form 1099-R on paper . [An automatic 30-day extension of time to file Form 1099-R may be obtained by completing and filing Form 8809 by the due date of the returns.]	IRS
March 31, 2020	Generally, the due date for filing Form 1099-R is March 31. The IRS 2019 Form 1099-R (Instructions for Payer) indicates that the due date for filing Form 1099-R electronically with the IRS is March 31, 2020.	Last day to file Form 1099-R electronically	IRS
Mar. 31, 2020	Last day of the third month of the plan year	Deadline for enrolled actuary for the plan to issue a certification of the adjusted funding target attainment percentage (AFTAP) for the current plan year to avoid presumption for benefit restrictions (if applicable)	Plan Administrator
Apr. 1, 2020	1st day of the 4th month of the plan year	Presumed AFTAP takes effect unless and until the enrolled actuary for the plan issues a certification of the AFTAP for the current plan year (if applicable) (see entry in Action Item immediately above).	Automatic application until enrolled actuary issues current year AFTAP certification to Plan Administrator
Apr. 1, 2020	Non-5% owners, generally Apr. 1 of calendar year following the later of the calendar year in which participant attains age 70 ½ or retires	Last day to pay initial required minimum distributions to applicable plan participants	Applicable plan participants

2020 Compliance Calendar Defined Benefit Retirement Plans

Due Date ¹	Determination of Due Date	Action Item	Provide to/Other
	<p>5% owners, generally Apr. 1 of calendar year following calendar year in which participant attains age 70 ½</p> <p>Plan provisions may provide that the required beginning date for all participants is April 1 of calendar year following calendar year in which participant attains age 70 ½ regardless of whether participant is a 5% owner.</p>		
Apr. 15, 2020	15th day of the 4th plan month	Due date to make first required quarterly contribution for 2020 plan year	Plan Trust
Apr. 15, 2020	106th day after the close of the filer's information year (deadline is extended to 106 th day after the close of the filer's information year if the 105 day reporting period after the close of the filer's information year includes February 29).	<p>Last day to file financial and actuarial information under ERISA Section 4010 (for contributing sponsor of a plan and each member of contributing sponsor's controlled group) if:</p> <ol style="list-style-type: none"> any plan maintained by contributing sponsor's controlled group has a 4010 funding target attainment percentage for 2019 that is less than 80%; any member of the controlled group fails to make a required installment or other required payment to a plan (meeting certain conditions for imposition of a lien) within 10 ten days of its due date; or any plan maintained by a member of the controlled group has been granted one or more minimum funding waivers totaling in excess of \$1 million and any part of the waiver is still outstanding as of the end of 2019. 	PBGC (generally must be filed electronically)
Apr. 15, 2020	15th day of the 4th month after the end of the tax year (C corporation employer plan sponsors)	C corporation employer plan sponsors - last day to make contributions and take a tax deduction for 2019 unless an extension of the filing date for the federal corporate tax return has been obtained	Plan Trust
Apr. 29, 2020	No later than 120 days after the end of the 2019 plan year	<p>Last day to furnish Annual Funding Notice (for plans covered by the PBGC that have more than 100 participants)</p> <p>For plans covered by the PBGC with 100 or fewer participants, the Annual Funding Notice must be furnished not later than the earlier of the date the Form 5500 annual report for 2019 is filed or the latest date the Form 5500 annual report for 2019 must be filed (including extensions).</p>	Participants, beneficiaries, alternate payees, any labor organization representing participants. Also furnish it to PBGC (but notice to PBGC is not required if plan liabilities do not

2020 Compliance Calendar Defined Benefit Retirement Plans

Due Date ¹	Determination of Due Date	Action Item	Provide to/Other
			exceed total plan assets by more than \$50 million, provided that the plan administrator must furnish the last available funding notice to the PBGC within 30 days of a written request).
May 1, 2020	Within 30 days after the plan has become subject to benefit restrictions	Last day to provide notice of benefit restrictions , if restrictions are applicable as of April 1, 2020	Plan participants and beneficiaries
Jul. 15, 2020	15th day of the 7th plan month	Due date to make second required quarterly contribution for 2020 plan year	Plan Trust
Jul. 28, 2020	Not later than 210 days after the close of the plan year in which the modification or change was adopted	Last day to furnish Summary of Material Modifications (SMM) for 2019 plan year material modifications or changes in required SPD information	Plan participants and beneficiaries receiving benefits under the plan
Jul. 31, 2020	Last day of 7th calendar month after end of plan year	Last day (unextended deadline) to file Form 5500 annual report for 2019	File electronically under computerized ERISA Filing Acceptance System (EFAST2), (DOL)
Jul. 31, 2020	Last day of 7th month after end of plan year	Last day (unextended deadline) to file Form 8955-SSA , Annual Registration Statement Identifying Separated Participants with Deferred Vested Benefits	IRS
Jul. 31, 2020	Last day of 7th month after end of plan year (linked to due date to file Form 8955-SSA)	Last day (unextended deadline) provide a notice to terminated vested employees describing the deferred vested retirement benefit to which the participant is entitled	Terminated vested employees
Jul. 31, 2020 (or day Form 5500 is filed, if earlier)	For plans covered by the PBGC with 100 or fewer participants, the Annual Funding Notice must be furnished not later than the earlier of the date the Form 5500 annual report for 2019 is filed or the latest date the Form 5500 annual report for 2019 must be filed (including extensions).	Where the 5500 annual report is filed on or before July 31, 2020 (i.e., no extensions), the day that 5500 annual report is filed is the last day to furnish the Annual Funding Notice (for plans covered by the PBGC with 100 or fewer participants) on each day during the 2019 plan year).	Participants, beneficiaries, alternate payees, any labor organization representing participants. Also furnish it to PBGC (but notice to PBGC is not required if plan liabilities do not exceed total plan

2020 Compliance Calendar Defined Benefit Retirement Plans

Due Date ¹	Determination of Due Date	Action Item	Provide to/Other
			assets by more than \$50 million, provided that the plan administrator must furnish the last available funding notice to the PBGC within 30 days of a written request).
Jul. 31, 2020	Last day of 7th month after the end of the tax year of the employer or other person	Last day (unextended deadline) to file Form 5330² and pay excise tax on: <ol style="list-style-type: none"> nondeductible contributions during 2019 under Code Section 4972. prohibited transactions under Code Section 4975. 	IRS
Sep. 15, 2020	8½ months after the close of the plan year	Last day to pay balance of remaining required contributions for 2019 plan year to satisfy minimum funding requirements for plans subject to Code Section 412 and 430 minimum funding requirements	Plan Trust
Sep. 30, 2020	9 months after the close of the plan year	Last day to furnish Summary Annual Report (SAR) for 2019 plan year if an extension to file Form 5500 was not obtained (for plans not covered by the PBGC)	Plan participants and beneficiaries receiving benefits under the plan
Sep. 30, 2020	Last day of 9th month of the plan year	Last day for the enrolled actuary for the plan to issue the AFTAP certification for current plan year (or then the presumed AFTAP for the plan for the plan year is presumed to be less than 60 percent)	Plan Administrator
Oct. 1, 2020	First day of the 10th month of the plan year	If the enrolled actuary for the plan does not issue the AFTAP certification for the plan for the plan year, then the presumed AFTAP for the plan for the plan year is presumed to be less than 60 percent and will be subject to applicable benefit restrictions.	Automatic (presumption applies Oct. 1, 2020)
Oct. 15, 2020	(1) The 15th day of the 3rd month after the Form 5500 normal (unextended) due date (in the case of Form 5558 maximum extension). (2) An extension to Oct. 15, 2020 to file the C corporation employer federal corporate income tax return (where a Form 7004 application for six month automatic extension was filed on or before the due date of the federal corporate income tax return) automatically	Last day to file Form 5500 annual report for 2019 plan year if (1) Form 5558 was filed on or before the normal Form 5500 due date (not including any extensions) and the maximum extension period was requested, or (2) a C corporation employer plan sponsor filed on or before the due date of the federal corporate tax return on Form 7004 for the six month automatic extension to Oct. 15, 2020 to file the federal corporate income tax return.	File electronically under computerized ERISA Filing Acceptance System (EFAST2), (DOL)

2020 Compliance Calendar Defined Benefit Retirement Plans

Due Date ¹	Determination of Due Date	Action Item	Provide to/Other
	triggers an October 15, 2020 extension to file Form 5000 if certain conditions are met.		
Oct. 15, 2020	(1) The 15th day of the 3rd month after the Form 8955-SSA normal (unextended) due date (in the case of Form 5558 maximum extension). (2) An extension to Oct. 15, 2020 to file the C corporation employer federal corporate income tax return (where a Form 7004 application for six month automatic extension was filed on or before the due date of the federal corporate income tax return) automatically triggers an October 15, 2020 extension to file Form 8955-SSA if certain conditions are met.	Last day to file Form 8955-SSA , Annual Registration Statement Identifying Separated Participants with Deferred Vested Benefits, if (1) Form 5558 was filed on or before the normal Form 8955-SSA due date (not including any extensions) and the maximum extension period was requested, or (2) a C corporation employer plan sponsor filed on or before the due date of the federal corporate tax return on Form 7004 for the six month automatic extension to Oct. 15, 2020 to file the federal corporate income tax return.	IRS
Oct. 15, 2020	Extended due date for this notice is linked to Oct. 15, 2020 extended date to file Form 8955-SSA (see entry immediately above for extended due date to file Form 8955-SSA)	Last day (where time to file Form 8955-SSA has been extended as described in entry immediately above) to provide a notice to terminated vested employees describing the deferred vested retirement benefit to which the participant is entitled	Terminated vested employees
Oct. 15, 2020	15th day of 10th plan month	Due date to make third required quarterly contribution for 2020 plan year	Plan Trust
Oct. 15, 2020	Generally, due on the 15th day of the 10th full calendar month in the plan year	Last day to file PBGC comprehensive PBGC premium filing and pay premiums due (for plans covered by PBGC)	PBGC
Oct. 31, 2020	Within 30 days after the plan has become subject to benefit restrictions	Last day to provide notice of benefit restrictions , if restrictions are applicable as of October 1, 2020	Plan participants and beneficiaries
Dec. 15, 2020	2 months after the Form 5500 requested or automatic due date extension to Oct. 15, 2020 (see Action Item)	Last day to furnish Summary Annual Report (SAR) for 2019 plan year if (1) Form 5558 was filed and the maximum extension period to file Form 5500 was requested (for plans not covered by the PBGC), or (2) C corporation employer plan sponsor filed on or before the due date of the federal corporate income tax return on Form 7004 for the six month automatic extension to Oct. 15, 2020 to file the federal corporate income tax return (for plans not covered by the PBGC).	Plan participants and beneficiaries receiving benefits under the plan
Dec. 31,	Last day of the plan year	Last day for the enrolled actuary for the plan to issue	Plan

2020 Compliance Calendar Defined Benefit Retirement Plans

Due Date ¹	Determination of Due Date	Action Item	Provide to/Other
2020		a certification of the specific AFTAP for the current year if a range certification was previously issued	Administrator
Dec. 31, 2020	No later than December 31, 2020 (last day of 2020 plan year)	Last day for plan sponsors to adopt discretionary plan amendments that would be effective for the current plan year	Not applicable (see Action Item)

Please note that this calendar is designed to provide a general overview of certain key compliance dates and is not meant to indicate all possible compliance dates that may affect your plan. Copyright © 2020 by Findley, Inc. All rights reserved.

Footnotes:

1. The due dates in this calendar assume: the plan is a single-employer defined contribution plan; the plan is not a government or non-electing church plan; the plan year is a full calendar year (not a short plan year); and the sponsoring employer uses the calendar year as its tax year and a short tax year is not involved.
2. To request an extension to file Form 5330, you must file Form 5558 in sufficient time for the IRS to consider and act on the request before the Form 5330 normal due date (an extension of time to file does not extend the time to pay the tax due).