

DEADLINES FOR CALENDAR YEAR-END PLANS

KEY: TriStar Pension Deadline Regulatory Deadline

DEADLINES	
January 31	<input type="checkbox"/> Completed Census, Questionnaire, W3 Forms due to TriStar Pension.
January 31	<input type="radio"/> 1099's due to participants who received distributions during the previous plan year.
March 15	<input type="radio"/> Deadline for processing corrective distributions for failed ADP/ACP testing without 10% excise tax. (Non-Safe Harbor Plans).
March 31	<input type="checkbox"/> Census is past due, late fees may apply
April 1	<input type="radio"/> April 1 of the year following the calendar year in which a participant turns age 70 ½ a required minimum distribution (RMD) must take place.
July 31	<input type="radio"/> Form 5500 Due (unless an extension is filed).
September 30	<input type="radio"/> Deadline for distributing summary annual report (SAR) to participants unless Form 5500 was extended.
October 15	<input type="radio"/> Extended Deadline for Form 5500 (for plans who filed an extension).
November 30	<input type="radio"/> Deadline for sending annual 401(k) and Safe Harbor Notices. <input type="radio"/> Deadline for notifying participants about fee disclosures. <input type="checkbox"/> Deadline to Request amendments in Summary Plan Document (SPD) for following year. <input type="radio"/> If amending, must notify participants 30-90 days in advance. <input type="radio"/> Deadline for sending annual qualified default investment alternative notices. <input type="radio"/> Deadline for sending annual automatic contribution arrangement notice. <input type="checkbox"/> Deadline to request to amend to add or remove Safe Harbor Status for following year. <input type="radio"/> If amending, must notify participants 30-90 days in advance. <input type="checkbox"/> Deadline to request Required Minimum Distributions (RMD's).
December 15	<input type="radio"/> Deadline for distributing Summary Annual Report (SAR) to participants (for plans who filed a 5500 extension).
December 31	<input type="radio"/> Deadline for processing corrective distributions for failed ADP/ACP test with 10% excise tax. <input type="radio"/> Deadline for correcting a failed ADP/ACP test with qualified non-elective contributions (QNEC). <input type="radio"/> Deadline to amend 401(k) plan to Safe Harbor Plan for following year. <input type="radio"/> Deadline to amend to remove Safe Harbor Plan Status for following year. <input type="radio"/> Required Minimum Distributions due (RMD's). <input type="radio"/> Deadline to amend plan for discretionary changes for following plan year.

This Checklist is for calendar year-end plans and is relevant to regulations as of June 2014. Please note some deadlines can change. This is a general guideline, and TriStar Pension is not responsible or at fault or any missed deadlines. Please contact TriStar Pension if you have additional questions.