





▶ 2016 Year-End Defined Contribution Plan Compliance Calendar

|  FORMS |  RECIPIENTS |  DEADLINE |  INFORMATION |
|---|--|---|---|
| SUMMARY ANNUAL REPORT (SAR) | Participants and beneficiaries | SEPTEMBER 30 or DECEMBER 15 if deadline for filing Form 5500 is extended | |
| IRS/DOL FORM 5500 | DOL-EFAST2 | OCTOBER 15* if an extension was obtained by filing Form 5558 | |
| IRS FORM 8955-SSA | IRS | OCTOBER 15* if an extension was obtained by filing Form 5558 | Annual registration statement identifying separated participants with deferred vested benefits |
| AMENDMENT TO CORRECT 410(b), 401(a)(4), 401(a)(26) FAILURES | Plan Sponsor | OCTOBER 15* | |
| ERISA 404(a)(5) QUARTERLY FEE DISCLOSURE NOTICE FOR PLANS THAT PERMIT PARTICIPANT DIRECTION OF INVESTMENTS | Participants and beneficiaries, as applicable | NOVEMBER 14 Within 45 days after the close of the 3rd quarter of the plan year | Disclosure of fees and administrative expenses deducted from participant accounts during the 2nd quarter of the plan year Notice may stand alone or be part of the quarterly benefit statement |
| SAFE HARBOR NOTICE | Participants and beneficiaries | DECEMBER 1 Must be provided within reasonable period prior to the beginning of the plan year; can be issued as early as 90 days prior | Notice of intent to use safe harbor contribution formula |
| CONTINGENT SAFE HARBOR NOTICE | Participants and beneficiaries | DECEMBER 1 Must be provided within reasonable period prior to the beginning of the plan year; can be issued as early as 90 days prior | Notice that plan may be amended during the following plan year to include an employer non-elective safe harbor contribution |
| AUTOMATIC ENROLLMENT NOTICE | All affected employees | DECEMBER 1 | Additional rules depending on whether automatic enrollment is an ACA, EACA or QACA Sample notices for specialized automatic contribution arrangements are available from IRS |
| QUALIFIED DEFAULT INVESTMENT ALTERNATIVE (QDIA) NOTICE | Participants and beneficiaries | DECEMBER 1 Must be provided at least 30 days before the last day of the plan year | Model QDIA Notice available from IRS |
| DIVERSIFICATION NOTICE | Participants who will be eligible to divest employer securities on January 1 | DECEMBER 1 Must be provided at least 30 days before the participant is eligible to divest employer securities | |

* Assumes plan year is calendar year

This calendar is intended for typical benefit plans. Your plan may be subject to additional compliance deadlines.

|  FORMS |  RECIPIENTS |  DEADLINE |  INFORMATION |
|---|--|--|--|
| SAFE HARBOR FOLLOW-UP NOTICE | Participants and beneficiaries | DECEMBER 1 Must be provided at least 30 days before the last day of the plan year | Notice that plan was amended to include an employer non-elective safe harbor contribution for the plan year Notice may be combined with standard or contingent safe harbor notice discussed above |
| ERISA 404(c) DISCLOSURES | Participants and beneficiaries | DECEMBER 31 | Annual requirement if employer wants to limit fiduciary liability for participant-directed investment decisions |
| BENEFIT STATEMENTS FOR PLANS THAT DO NOT PERMIT PARTICIPANT DIRECTION OF INVESTMENTS | Participants and beneficiaries, as applicable | ANNUAL DEADLINE Must be provided at least annually; no deadline specified | Must include ERISA required disclosures on diversification and investments |
| ERISA 404(a)(5) ANNUAL PLAN EXPENSE AND FEE DISCLOSURE NOTICE FOR PLANS THAT PERMIT PARTICIPANT DIRECTION OF INVESTMENTS | Participants and beneficiaries, as applicable | Must be provided on or before the first day that the participant or beneficiary can direct investments, and annually thereafter | DOL regulations provide road map and sample provisions to include In certain circumstances, may be included in SPD |
| CORRECTION OF EXCESS CONTRIBUTIONS AND EXCESS AGGREGATE CONTRIBUTIONS | See Information | DECEMBER 31* Deadline is the last day of the plan year following the plan year for which contributions were made | Last day to make corrective employer contributions or to distribute excess contributions (ADP test failure) and excess aggregate contributions (ACP test failure) for the prior plan year |
| DISCRETIONARY AMENDMENTS | See Information | DECEMBER 31* | Deadline is last day of plan year Last day for plan sponsor to adopt discretionary plan amendments that would be effective for that plan year |
| REQUIRED MINIMUM DISTRIBUTIONS (RMDs) | Terminated employees who reached 70½ or older and have begun to receive RMDs | DECEMBER 31 | Last day to distribute current year's RMDs |
| January 2017 Defined Contribution Plan Compliance Calendar | | | |
| IRS FORM 1099-R | Participants and beneficiaries who received distributions (including a direct rollover) during the prior plan year | JANUARY 31 | |

* Assumes plan year is calendar year

This calendar is intended for typical benefit plans. Your plan may be subject to additional compliance deadlines.