

2017 Compliance Calendar

Defined Contribution Plans

Plan year end: **December 31, 2017**

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
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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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23	24	25	26	27	28	29
30						

MAY

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

JUNE

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11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

January 2017

- 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 2017

- 10** Deadline to file Form 945 (see above) if taxes timely paid
- 14** Deadline to issue ERISA 404(a)(5) quarterly fee disclosure notice, which discloses fees and administrative expenses deducted from participant accounts during 2016 4th quarter to participants and beneficiaries
- 14** Deadline to send benefit statements to participants and beneficiaries for last quarter of 2016
- 28** Deadline for paper filing of Form 1096 and Form 1099-R with the IRS

March 2017

- 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
- 31** Deadline for electronic filing of Form 1099-R with the IRS to report distributions made in previous year

April 2017

- 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
- 17** Deadline for processing corrective distributions for 402(g) excesses

May 2017

- 15** Deadline to send quarterly benefit statements to participants and beneficiaries in individual account plans that permit investment direction
- 15** Deadline to issue ERISA 404(a)(5) quarterly fee disclosure notice, which discloses fees and administrative expenses deducted from participant accounts during 1st quarter to participants and beneficiaries

June 2017

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

JULY

S	M	T	W	T	F	S
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30	31					

AUGUST

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SEPTEMBER

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OCTOBER

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29	30	31				

NOVEMBER

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26	27	28	29	30		

DECEMBER

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24	25	26	27	28	29	30
31						

July 2017

- 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 5500 by 2½ months

August 2017

- 14** Deadline to issue ERISA 404(a)(5) quarterly fee disclosure notice, which discloses fees and administrative expenses deducted from participant accounts during 2nd quarter to participants and beneficiaries
- 14** Deadline to send quarterly benefit statements to participants and beneficiaries in individual account plans that permit investment direction

September 2017

- 15** Last day to make contributions and take tax deductions for prior plan year if corporate income tax extension filed
- 15** Last day to file Form 5500 and Form 8955-SSA if plan sponsor's tax return extension is granted
- 30** Deadline to send Summary Annual Report to participants and beneficiaries

October 2017

- 15** Last day to adopt a retroactive amendment to correct 401(b) coverage or 401(a)(4) nondiscrimination failure for 2016
- 16** Last day to file Form 5500 and Form 8955-SSA with Form 5558 extension

November 2017

- 14** Deadline to issue ERISA 404(a)(5) quarterly fee disclosure notice, which discloses fees and administrative expenses deducted from participant accounts during 3rd quarter to participants and beneficiaries
- 14** Deadline to send quarterly benefit statements to participants and beneficiaries in individual account plans that permit investment direction

December 2017

- 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 Davies | BPS&M 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 distribute RMDs following initial RMD