



United Retirement Plan Consultants

National network. Local experts.

Looking Ahead to 2018

The credentialed experts at URPC are committed to maximizing your retirement savings through meaningful solutions and service excellence. In addition to your plan administration team, please contact our dedicated client service staff at 1-844-205-2129 or at CustomerService@UnitedRetirement.com if you have any questions. Remember—we are here to help.

Cost of Living Adjustments for Retirement Plans

	2018	2017
Maximum compensation for 401(k), 403(b), SEP, etc.	\$275,000	\$270,000
Elective deferrals to 401(k), 403(b), etc.	\$18,500	\$18,000
Catch-up contribution to 401(k), 403(b), etc.	\$6,000	\$6,000
Maximum contribution to 401(k), 403(b), SEP, etc.	\$55,000	\$54,000
Defined benefit	\$220,000	\$215,000
Key employee	\$175,000	\$175,000
HCE threshold	\$120,000	\$120,000

For a complete list of 2018 COLA updates, visit the [IRS website](#).

Payroll Upload Service

Did you know that URPC can help reduce administrative tasks associated with payroll contributions? Each payroll cycle, URPC will transfer the contribution reports from your payroll processor to your recordkeeper, ensuring timely payroll-deducted contribution deposits. Ask your representative for details.

Document Maintenance Program (DMP)

DMP may allow you to reduce your overall plan document service expense by providing specific services during the calendar—all for one annual fee. Although certain limitations apply, services include:

- Required plan document restatement;
- Required or discretionary plan document amendment; and
- IRS required participant notices, including the safe harbor.

Maximize Savings Opportunity with a Cash Balance Plan

Have you considered adding a cash balance plan to your retirement strategy? Let URPC show you how the addition could increase your tax benefit.

Deadlines for January 31 Year-end Plan

January 2018

URPC sends request for plan year-end data package (end-of-year questionnaire and employee census)

February 28, 2018*

Completed year-end data package sent to URPC

April 15, 2018

Refunds of excess salary deferrals to correct nondiscrimination testing

August 31, 2018

Form 5500 Filing without extension

October 15, 2018

Minimum funding for defined benefit plans

October 31, 2018

Adjusted Funding Target Attainment Percentage (AFTAP)
Defined Benefit plans only

November 15, 2018

Form 5500 Extension Filing

Think your URPC representative goes above and beyond? Nominate him or her for a *Standing Ovation Award* at Info@UnitedRetirement.com