



**United
Retirement Plan
Consultants**

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2017 Compliance Calendar for DC Plans

December 2016

URPC sends request for plan year-end data package, which includes the employee census and end-of-year questionnaire.

January 1

Review deferral and match formula of participants to ensure it meets the current year's maximum.

January 31

Send Form 1099-R to participants who received distributions during previous year. ESOP plans with pass-through dividends: Send a 1099-DIV.

Send completed year-end data package to URPC.

February 28

File Form 1099-R (if paper) with IRS to report distributions made in previous year.

March 15

Process corrective distributions for failed ADP/ACP test from plan without an eligible automatic contribution arrangement (EACA) without 10% excise tax.

March 31

File Form 1099-R (if electronic) to report distributions made in previous year.

Required beginning date for participants attaining age 70½ or retiring after age 70½ in prior year. [Take first required minimum distribution (RMD) under Internal Revenue Code (IRC) § 401(a)(9)].

April 10

DOL's Fiduciary Rule goes into effect.

April 17

Process corrective distributions for IRC § 402(g) excesses.

File individual/partnership tax return.

June 30

Process corrective distributions for failed ADP/ACP test from plan with EACA without 10% excise tax.

July 28

Send Summary of Material Modification (*210 days after end of plan year in which the amendment was adopted*).

July 31

File Form 5500 without extension.

File Form 5558 to request automatic filing extension of Form 5500 to October 15.

File Form 5330. *Return of Excise Taxes Related to Employee Benefit Plans is used to report and pay excise taxes on prohibited transactions and excess 401(k) plan contributions that occurred in prior year.*

September 29

Distribute Summary Annual Report (SAR) to participants, provided deadline for Form 5500 was not extended (*later of nine months after close of plan year or two months after due date for Form 5500*).

October 13

Adopt a retroactive amendment to correct IRC § 410(b) coverage or IRC § 401(a)(4) nondiscrimination failure for 2015.

October 16

File Form 5500 with extension.

December 1

Send annual 401(k) and (m) safe harbor notice.

Send annual qualified default investment alternative (QDIA) notice.

Send annual automatic contribution arrangement notice.

December 15

Distribute SAR to participants if Form 5500 filing was extended.

December 29

RMDs due under IRC Section 401(a)(9).

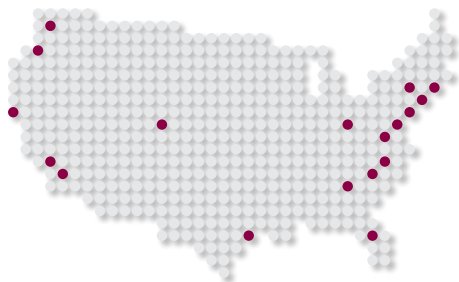
Process corrective distributions for failed 2016 ADP/ACP test with 10% excise tax.

Correct failed 2016 ADP/ACP test with qualified nonelective contributions (QNEC).

December 31

Amend plan document for discretionary changes implemented during the plan year. (Certain exceptions apply, e.g. adding salary deferrals, cutting back accrued benefits).

Amend plan to convert existing 401(k) plan to safe harbor design or to remove safe harbor status for next plan year.



Your goals for tomorrow drive choices today.

Contact us for plan design consultation, illustrations and proposals.
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This calendar is intended to provide only notable deadlines that apply to calendar year-end plans. It is not a substitute for consultation with ERISA counsel and does not represent legal advice. Generally, due dates for IRS or Department of Labor forms that fall on Saturday, Sunday or a legal holiday are extended to the next business day.