EGPS
A BLUE RIDGE COMPANY

COMPLIANCE CALENDAR

Reminders for important yearly retirement deadlines

JANUARY

1/1	**Year-end data requests are sent to plan sponsor:** Sponsor to complete questionnaire and census information via PlanSponsorLink
1/31	**Form 1099-R:** Must be postmarked and mailed to participants who received distributions in prior year by this date

FEBRUARY

2/10	**Form 945:** Must be filed (1/31 if taxes are due)
2/15	**Quarterly benefit statements:** Must provide annual account statements to participants (typically provided by recordkeeper)
2/28	**Form 1099-R:** Copies of Form 1099-R are due to be sent to the IRS if filing on paper

MARCH

3/15	**Corrective distribution deadline:** If ADP and/or ACP testing requires refunds, corrective distributions are due to be processed to avoid excise tax (deadline extended to June 30 if plan has an EACA provision) **Tax return deadline for S-Corps and Partnerships:** If an extension for taxes has not been filed, this is the deadline for contributions to be deductible
3/31	**Form 1099-R:** Copies of Form 1099-R are due to be sent to the IRS if filed electronically

APRIL

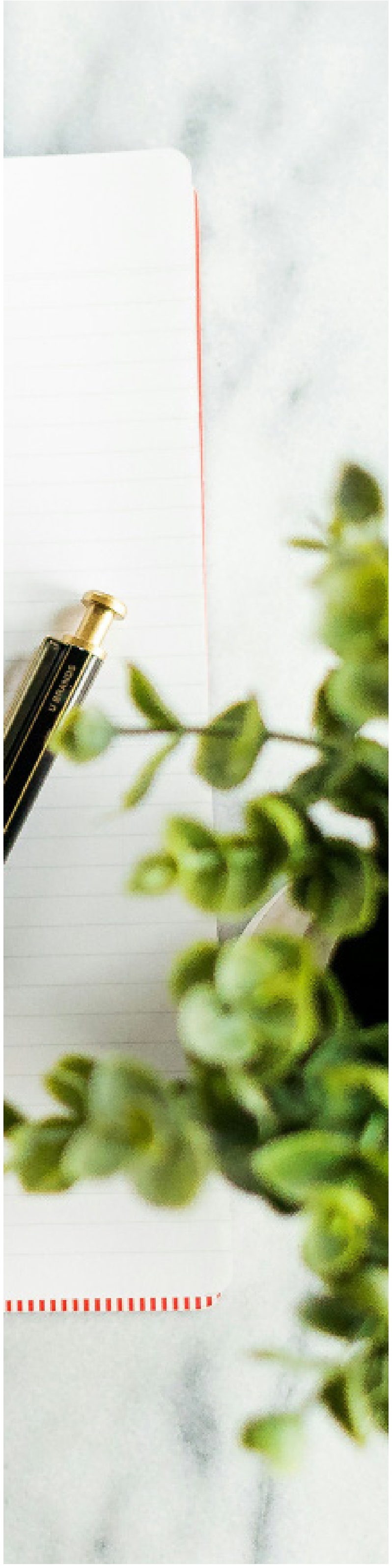
4/1	**Deadline for first year required minimum distributions (RMD):** RMD deadlines are extended from December 31 to the following April 1 for the first RMD due for a participant
4/15	**402(g) excess deferral correction distribution deadine:** If participants have deferrals in excess of the annual 402(g) limit, corrective distributions must be processed by this date **Tax return deadline for Sole Proprietors and C-Corps:** If an extension for taxes has not been filed, this is the deadline for contributions to be deductible

MAY

5/15	**Quarterly benefit statements:** Deadline for 401(k) and other participant investment directed retirement plan accounts to provide these to participants (typically provided by recordkeeper)

JUNE

6/30	**Processing corrective distributions for failed ADP/ACP test:** For an EACA plan to avoid a 10% excise tax, corrective distributions must be processed by this date



JULY	
7/31	**Form 5500 deadline:** Unless a tax extension or Form 5558 has been filed, this is the deadline for filing both Form 5500 and Form 8955-SSA (if required)
AUGUST	
8/15	**Quarterly benefit statements:** Deadline for 401(k) and other participant investment directed retirement plan accounts to provide these to participants (typically provided by recordkeeper)
SEPTEMBER	
9/15	**Tax return deadline for S-Corps and Partnerships:** If an extension for taxes was filed, this is the deadline for contributions to be deductible
9/30	**Summary annual report (SAR):** SAR must be distributed to plan participants by this date, unless an extension applies
OCTOBER	
10/1	**New safe harbor 401(k) plan implementation:** Deadline to implement a new safe harbor 401(k) plan
10/15	**Tax return deadline for Sole Proprietors and C-Corps:** If an extension for taxes was filed, this is the deadline for contributions to be deductible **Form 5500 deadline:** If a tax extension or Form 5558 was filed by July 31, this is the deadline for filing both Form 5500 and Form 8955-SSA (if required). Alternatively, if a corporate tax extension applies until this date, the 5500 is automatically extended to the same date.
NOVEMBER	
11/1	**SIMPLE plan notices:** Deadline to send notice regarding ending a SIMPLE retirement plan
11/15	**Quarterly benefit statements:** Deadline for 401(k) and other participant investment directed retirement plan accounts to provide these to participants (typically provided by recordkeeper)
DECEMBER	
12/1	**Annual notices:** Participant notices describing automatic enrollment arrangements and safe harbor contributions must generally be provided by this date. Participant fee disclosure notices are generally provided at the same time and must be provided annually **Safe harbor 3% nonelective contribution:** Deadline to implement 3% safe harbor nonelective contribution for current plan year (30 days prior to plan year-end)
12/15	**Summary annual report (SAR):** This form is prepared with the Form 5500 filing and must be distributed to participants on or before this date, if the 5500 is filed under extension until October 15.
12/31	**Corrective Distributions:** Last day to process corrective distributions for the prior plan year in order to avoid plan failure **Required minimum distributions (RMD):** Last day to process RMDs to avoid a penalty to participants or a plan failure **Discretionary changes:** Amending the plan for changes implemented during plan year must be done by this date (certain exceptions apply) **Safe harbor:** Deadline to implement a 4% safe harbor nonelective contribution for the prior plan year and last day to implement a safe harbor match for the following plan year