

2018 403(b) Retirement Plan Compliance Calendar



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
				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

APRIL

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					

MAY

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		

JANUARY 2018

- 31** Census data submitted for calculation that 402(g) limit for 2017 has not been exceeded; add automated 402(g) limit in payroll system
Responsible party: Plan Sponsor
- 31** Form 1099Rs due to participants to report 2017 distributions
Responsible party: Plan Vendor(s)

FEBRUARY 2018

- 28*** Form 1099R information transmitted to IRS
**4/2/2018, if filed electronically*
Responsible party: Plan Vendor(s)

APRIL 2018

- 1** Initial age 70½ Required Minimum Distributions (RMDs) due to inactive participants who turned age 70½ during 2017
Note: Normally by 12/31 of each tax year, but extended to 4/1 of following year for initial distribution
Responsible party: Plan Vendor(s) provides initial notification to participants; if no response, plan sponsor would need to instruct plan vendor(s) to process the RMD (or if contract language prevents processing, notify participants of consequences)
- 17** Distributions of 2017 402(g) excess deferral amounts due to participants
Responsible party: Plan Sponsor instruction to plan vendor

JUNE

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	2	29	30

JULY

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				

AUGUST

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	

SEPTEMBER

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						

OCTOBER

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			

JULY 2018

- Updated required fee disclosure provided to plan sponsor under ERISA section 408(b)(2) if investment-related changes have been made since 7/1/2017
Note: If other types of changes have been made, disclosures must be provided within 60 days of the change (ERISA plans only)
Responsible party: Most service providers to the plan, including plan vendor(s) and advisors
- Summary of Material Modifications due to participants, if amendments made to plan in 2017
Note: Due no later than 210 days after the end of the plan year in which the plan change was adopted (ERISA plans only)
Responsible party: Plan Sponsor
- Form 5500 due to the EBSA, unless plan is put on extension (in which case Form 5558 should be filed) (ERISA plans only)
Responsible party: Plan Vendor(s) provides signature-ready form; plan sponsor submits
- Form 8955-SSA due to the IRS (ERISA plans only)
Responsible party: Plan Vendor(s) provides signature-ready form; plan sponsor submits

SEPTEMBER 2018

- Summary Annual Report due to participants
Note: Due later of 9 months after plan year ends or 2 months after filing Form 5500 (ERISA plans only)
**12/15/2018 if 5500 filing extended*
Responsible party: Plan Sponsor

OCTOBER 2018

- Form 5500 due to the EBSA for plans that submitted a Form 5558 filing extension
Responsible party: Plan Vendor(s) provides signature-ready form; plan sponsor submits

NOVEMBER

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	

DECEMBER

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					

DECEMBER 2018

- 1** QDIA Notice (for plans with QDIA), 401(m) Safe Harbor Notice (for plans with safe harbor match or non-elective), and/or automatic enrollment notices (for plans with automatic enrollment) required to be sent to participants
Responsible party: Plan Sponsor
- 31** Age 70½ Required Minimum Distributions (RMDs) due to participants who have begun receiving distributions
Responsible party: Plan Vendor(s)
- 31** Plan amendments, if any, should be executed by the last day of the plan year (however, 403(b) plans still subject to “good faith” standard until IRS prototype documents are available)
Responsible party: Plan Sponsor
- 31** Deadline for failed 2017 ACP test corrective distribution (plans with an employer matching contribution)
Note: “Steeple” Churches/QCCOs and governmental plans are exempt from the test; 10% excise tax apply for corrective distributions after 3/15/2018 (6/30/2018 for EACA plans)
Responsible party: Plan Sponsor

ADDITIONAL REQUIREMENTS | *Actual Dates May Vary

- Ongoing*** Plan must be operated in good faith in accordance with the plan document
Note: The EPCRS correction program is now available for all operational failures in failing to follow the plan document, provided a written plan was adopted prior to 1/1/2010
Responsible party: Plan Sponsor
- Ongoing*** Plan must be operated in accordance with established practices and procedures designed to promote and facilitate overall compliance with applicable Code requirements in order to be eligible for self-correction of operational failures
Responsible party: Plan Sponsor
- Ongoing*** Deposits of amounts withheld as salary deferrals by participants required to be submitted as soon as they are able to be segregated from employer’s general assets (ERISA plans only); or within a period no longer than is reasonable for proper plan administration (non-ERISA plans), in no case later than 15 business days after the end of the month withheld from employees’ pay
Responsible party: Plan Sponsor
- Ongoing*** SPD provided to new hires within 90 days of their coverage under the plan (ERISA plans only)
Responsible party: Plan Sponsor
- Ongoing*** Initial required fee disclosure under 404(a)(5) provided to new hires on or before the date they can first direct plan investments (ERISA plans only)
Responsible party: Plan Vendor(s)
- Quarterly*** Quarterly benefit statements provided to participants
Note: Typically mailed 5 business days after the end of each calendar quarter but no later than 45 days after the close of each quarter
Responsible party: Plan Vendor(s)
- Quarterly*** Actual dollar amount of fees charged to an individual participant disclosed under ERISA 404(a)(5) (ERISA plans only)
Note: Within 45 days after the close of each calendar quarter; presumably as part of quarterly benefit statements
Responsible party: Plan Vendor(s)
- Annually*** Required fee disclosure provided to plan participants under ERISA section 404(a)(5) (ERISA plans only)
Responsible party: Plan Sponsor
- Annually*** To comply with Universal Availability rules, notice must be provided to employees of their right to participate in the plan
Note: Annually, although the IRS has taken the position that “meaningful opportunity” will require year-round activity
Responsible party: Plan Sponsor

Note that some dates may only apply to particular plan types and there may be additional deadlines for some plans that are not covered. Plans with non-calendar years may be subject to different deadlines. Please consult counsel familiar with your unique retirement plan. If you would like more information on this calendar, please contact us at info@cammackretirement.com.