

ABC Company 401(k) Plan Annual Compliance Calendar

This Annual Compliance Checklist is a helpful and easy-to-use schedule of significant Plan events to help keep your Plan in compliance, establish Plan milestones, and maintain an effective Plan. This Calendar represents some of the common and important Plan compliance issues; however it does not represent the entire list of Plan compliance-related responsibilities.

Category
Additional Items
404(a) Investment Due Diligence
Fiduciary Requirements
Plan Administration
Plan Related Documents

Category	Retirement Plan Checklist	Responsible Party	Due Date	Done	Notes
	Delivery of Notices: 1. At time of eligibility (with enrollment book) 2. Annual requirement: ☐ Participant Fee Disclosure 404(a)(5) ☐ Qualified Default Investment Alternative (QDIA) Other: _____	ABC Company Recordkeeper	Eligible: Within 30 days Annually: 12/1		
	Summary plan description (SPD) and Summary of Material Modification (SMM)	ABC Company Recordkeeper	Eligible: Within 30 Days		
	Respond within 30 days to all written participant inquiries for copies of plan documentation and information	ABC Company	Ongoing		
	1099-R mailed to participants/beneficiaries for reporting previous year's distributions	Recordkeeper	January 31st		
	Form 945 filed with IRS to report income tax withheld from previous year's distributions	Recordkeeper	January 31st		
	Census data due for annual compliance tests	ABC Company Recordkeeper	January 31st		
	The annual ADP/ACP, 415, top heavy (401(k) and 401(m)) tests due for 2018	ABC Company	January 31st		
	Compliance and nondiscrimination testing completed	Recordkeeper ABC Company	March 9th		
	If applicable, employer discretionary contribution declared and funded	ABC Company Recordkeeper	March 15th September 15th w/ extension		
	ADP/ACP refunds due to avoid employer 10% excise tax, if applicable	ABC Company Recordkeeper	March 15th		

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	Required minimum distribution (RMD) due for participants who attained age 70 1/2 and retired (or own more than 5% of the company) before 2019	Recordkeeper	April 1st -Year 1 December 31st - Ongoing		
	Refund of excess deferrals due, if applicable	ABC Company Recordkeeper	April 15th		
	Annual Plan Review	ABC Company LRA	July		
	Annual review of investment menu	ABC Company LRA	Quarterly and at Annual Plan Review		
	Minutes of plan trustee meeting documented and held on file by plan sponsor	LRA	July		
	Annual review of security access and plan contacts	ABC Company LRA	February		
	The annual 5500 has been prepared, signed by a plan trustee, and filed with the IRS	ABC Company Recordkeeper	July 31st October 15th - w/ extension		
	8955-SSA: Use Form 8955-SSA to report information about separated participants with deferred vested benefits under the plan.	ABC Company Recordkeeper	July 31st October 15th - w/ extension		
	Summary Annual Report (SAR) distributed to all eligible employees	ABC Company	September 30th		
	Preparation of notices and plan documents	Recordkeeper ABC Company	November 1st		
	Forfeiture Allocations: Verify that the plan assets have not been used to pay expenses that were not authorized in the plan document.	ABC Company LRA	November 1st		
	Communications materials are available to allow participants to make informed decisions	Recordkeeper	Ongoing		
	Communications materials have been disseminated to employees on a regular and periodic basis	ABC Company Recordkeeper LRA	Ongoing		
	Fund prospectuses (for mutual funds) or fact sheets (for separate accounts) available	Recordkeeper	Ongoing		

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	Group employee enrollment and eucation meetings offered to emplyoees	ABC Company LRA	Ongoing		
	Individual investment advice available to plan participants	LRA	Ongoing		
	Timely Deposits: As soon as administratively feasible; but no later than 7 days past deferral.	ABC Company	Ongoing		
	415 limit/IRS deferral and catch up limits: work with payroll specialist/vendor to track deferrals vs. limits.	ABC Company	Ongoing		
	If the plan sponsor (company) has acquired another organization that is now part of the plan sponsor’s controlled group, this entity has been added to the plan, or excluded from the plan by (document) design and passes coverage testing	ABC Company Recordkeeper	N/A		
	Updating participant contact information (address changes, phone numbers, personal email addresses)	ABC Company	Ongoing		
	Update beneficiary designations.	ABC Company	Ongoing		
	Enroll new participants from enrollment form	ABC Company Recordkeeper	Ongoing		
	Assist participants with rollovers into 401(k)	LRA	Ongoing		

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