

Annual retirement plan calendar

This calendar is customized to your retirement business and is designed to help you and your clients keep track of important plan deadlines and compliance requirements.



Accelerate your practice with a personalized calendar for your business owner clients.



Become an invaluable partner to business owners by helping them manage important plan deadlines and milestones — from ERISA deadlines and investment reviews to participant engagement events.



Combining regulatory events alongside advisory opportunities, you not only help clients stay organized and on top of key dates and requirements, you also create opportunities for business owners to engage your expertise and support throughout the year.



For your own practice growth, it's also a good idea to keep track of business owners' upcoming dates and milestones. Periodically contacting clients with reminders or support is an effective way to reinforce the value you bring to their retirement plan.

The calendar enables you to set expectations with your plan sponsors based on your service agreement with each plan and your general service model.

The annual retirement calendar assumes a plan that is on a calendar year. Check deadlines if the plan year differs from a calendar year.

	Compliance	Plan design and administration	Investment committee/Fiduciary responsibilities	Participant communications and engagement	Additional topics
January	<p>Jan. 31: Form 1099-R due to participants who received distributions in last calendar year.</p> <p>Submit compliance file (for clients who do not use ADP Payroll).</p> <p>Review your Year-end Test Package (available mid to late month).</p>	<p>Adjust payroll to reflect new annual 401(k) and catch-up deferral limits, if applicable.</p> <p>Review testing results and options for late adoption of Safe Harbor design with a 4% NEC.</p> <p>Review new enrollments and deliver any necessary enrollment materials.</p>			Review service providers and perform due diligence on any new provider candidates as needed.
February	<p>Connect with clients regarding tax considerations for prior year tax filings, if applicable:</p> <ul style="list-style-type: none"> - Early refund requests - Review and Approve Annual Non-Discrimination Testing and any required annual contributions - Make QNEC contributions or refund excess amounts <p>Determine Safe Harbor status for prior year, if necessary to pass testing.</p>		Conduct fourth quarter investment review.	Prepare and send communication about refunds or additional contributions.	
March	<p>Discrimination testing completed.</p> <p>In the event of test failures, refund packages:</p> <ul style="list-style-type: none"> - Processed by 3/15 - Mailed immediately following 	<p>Review annual summary for current year.</p> <p>Coordinate with tax partner to ensure timely reporting of any employer contributions</p>			
April	<p>Process 402(g) refunds before April 15.</p> <p>Prepping for 5500:</p> <ul style="list-style-type: none"> - Review Plan Information and prepare documents - Gather Schedule C "Service Provider" information, if applicable - Set up eFast credentials for your first Form 5500 filing, if necessary 	Review new enrollments and deliver any necessary enrollment materials.			
May	Schedule your 5500 annual audit, if applicable or review and file your 5500 and 8955-SSA		Conduct first quarter investment review.		
June	<p>Review and file your Form 5500 and 8955-SSA, if not already done.</p> <p>Participant Notice Distribution – Fee Disclosure; Summary Annual Report (SAR), if already filed Form 5500</p>	Review any plan refunds to ensure participant received refund checks	Consider reviewing investment policy statements with clients.		
July	<p>July 31: Form 5500 due for calendar-year plans.</p> <p>File your Form 5500 & 8895 SSA, if applicable.</p> <p>Filing deadline. If an extension is needed, mail Form 5558.</p>	<p>Review new enrollments and deliver any necessary enrollment materials.</p> <p>Mid-year review of plan administration - review periodic testing results to prepare for year end.</p>		Summary of Material Modifications due to plan participants, if necessary	Start planning for year end.

	Compliance	Plan design and administration	Investment committee/Fiduciary responsibilities	Participant communications and engagement	Additional topics
August	Submit Aug. 31 compliance file (for clients who do not use ADP payroll) as soon as possible.		Conduct second quarter investment review.		
September	Sept. 30: Summary annual report due to participants. Deadline for SAR Distribution (September 30) for plans that filed 5500 by July 31.	Deadline for making contributions to be included as a prior year contribution if on extension until Sept. 15.			
October	Oct./Nov.: Start to deliver Annual 401(k) plan Safe Harbor Notice due to employees. Oct. 15: Form 5500 extension deadline. Oct. 31: Review your Periodic Test. RMD Letters mailed to plan administrators Does your plan need to submit an amendment for the next year?	Determine If plan will be Safe Harbor for the following plan year or additional plan design changes that may be necessary. Review new enrollments and deliver any necessary enrollment materials.		Prepare and review Annual Participant Safe Harbor Notices, if necessary.	
November	Consider amendments for upcoming plan year. Make Top Heavy Contributions, if necessary. Required Minimum Distribution (RMD) checks mailed to participants.	Conduct annual review. Make any necessary amendment changes for the following year. Review option to adopt a 3% Safe Harbor NEC for the current year.	Conduct third quarter investment review.	Consider delivering an end-of- year enrollment presentation. Deliver Safe Harbor Notices, if necessary.	
December	Dec. 1: Deadline for Qualified Default Investment Alternative (QDIA) annual required notice to applicable participants. Deadline for annual unenrolled participant notice. Deadline for annual automatic enrollment and default investment notices. Last day to distribute possible Safe Harbor and Safe Harbor Notices. Review Long-Term Part-Time Employee eligibility requirement, if necessary. Dec. 31: Deadline for any corrective distributions for failed non-discrimination testing.	Final payroll submissions.			



Download an editable Retirement Plan Calendar template for each client at the [Advisor Resource Page](#) or contact your licensed ADP Retirement Services Specialist to learn more.

The template can easily be edited. You may modify, add or delete as needed. In the Call-to-Action, consider adding your firm logo, headshots, contact information and firm-specific disclosures.

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