

Pension Plan Due Dates

Here are important dates and calendar requirements to keep in mind when thinking about retirement planning.



FORM/ACTION

Annual Census Data for Plan Testing

Depositing 401(k) Withholdings

Failed Discrimination Testing (ADP/ACP)

Summary Plan Description

Required Minimum Distributions

Excess Deferral (exceeded the annual 401(k)/403(b) limits)

Form 5500

Extended Form 5500

Safe Harbor Notice & Automatic Enrollment Notice

Employer Contributions

DEADLINE

As soon as possible after the end of the plan year.

ASAP, No later than 7 business days after being withheld from the participants' checks.

ASAP, Refunded by March 15th (or 2^{1/2} months after plan yearend).

Within 90 days of becoming a new participant.

April 1st for anyone who attained age 70^{1/2} in the prior year. December 31 for anyone over age 70^{1/2}.

April 1st is the refund deadline. If not done by April 1st, the excess is taxed again.

July 31st, or 7 months after the plan yearend, if not extended.

October 15th, or extended due date, 2^{1/2} months after first due date.

December 1st, must be distributed at least 30 days but not more than 90 days prior to the beginning of each plan year.

For deduction purposes, by the due date of the employer's tax return, including extension.



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