

Resources for Qualified Plan Fiduciaries

2- Compliance Calendar

For Plan Sponsors



RRDM
WEALTH MANAGEMENT PARTNERS

Anthony Ragusa, AIF®, CRPS®, ChFC®, CRPC®

Danny Robinson CPA, PFS

6421 Perkins Rd. Bldg. C. Suite B

Baton Rouge, LA. 70808

225-456-5886

A Focus on Plan Fiduciaries

Plan sponsors, in their role as qualified plan fiduciaries, have the duty to act in the best interest of the plan and its participants. These worksheets and checklists have been designed to assist you in meeting your responsibilities, thereby helping to potentially mitigate your fiduciary risk.

The materials in this brochure have been created to provide a wide range of resources to help you manage your responsibilities and consider any current or future Qualified Plan needs.

As a Retirement Plan Advisor and AIF® we can provide further information and resources about your fiduciary duties, and help you understand how our worksheets and checklists can assist you in your fiduciary due diligence.

In providing information about ERISA standards and responsibilities, you must remember that this is general information only and you should consult your own attorney for specific legal questions on the application of ERISA to your plan.

1. Compliance Calendar 2019

There are many plan compliance activities that are date sensitive. This calendar lists the key deadlines for calendar year plans only. If your plan is not a calendar year plan, other dates and considerations would apply.

January	February	March	April
<p>January 31: Deadline for mailing 1099-R Forms to plan participants/beneficiaries who received plan distributions in 2018.</p>	<p>February 15: Deadline for distributing 12/31/18 quarterly Benefit/Disclosure Statements to plan participants/beneficiaries.</p> <p>February 28: Deadline for IRS filing of hard 1099-R Forms, reflecting 2018 plan distributions. March 31 is the deadline if the forms are being filed electronically.</p>	<p>March 1: Deadline for participants to notify plan sponsors that they made deferrals to more than one unrelated 401(k) plan in 2018.</p> <p>March 15: Deadline for remitting excise taxes to the IRS for failing to make timely corrections to the failed 2017 plan year ADP/ACP test.</p> <p>March 15: Deadline for non EACA plans to process corrective distributions to participants due to failed 2018 ACP/ADP test (without 10% plan sponsor excise tax).</p> <p>March 31: Deadline for electronic filing of IRS 1099-R Forms.</p> <p>March 31: Deadline corporations making employer contributions due for the 2018 plan year, (unless corporate tax return extension is filed).</p>	<p>April 1: Deadline to begin Required Minimum Distributions (RMDs) for participants who in 2018 reached age 70½ or retired after reaching 70½.</p> <p>April 15: Deadline for a sole proprietorship making employer contributions due for the 2018 plan year, (unless tax return extension is filed).</p> <p>April 15: Deadline for processing excess deferral corrective 402(g) distributions to participants from prior year.</p>
May	June	July	August
<p>May 16: Deadline for distributing 3/31/19 quarterly Benefit/Disclosure Statements to participants/beneficiaries.</p>	<p>June 30: Deadline for processing 2018 EACA corrective ADP/ACP test distributions to participants (without 10% plan sponsor excise tax).</p>	<p>July 29: Deadline for distributing Summary of Material Modifications (SMM) to participants/beneficiaries, if plan was amended in 2018.</p> <p>July 31: Deadline for filing IRS/DOL Form 5500 with accompanying schedules, (unless extension request is filed).</p>	<p>August 15: Deadline for distributing 6/30/19 quarterly Benefit/ Disclosure Statements to participants/beneficiaries.</p>
September	October	November	December
<p>September 15: Extended deadline for filing corporate tax return, and corresponding extended deadline for making employer contributions due for the 2018 plan year.</p> <p>September 30: Deadline for distributing the 2018 Summary Annual Report (SAR) to participants/beneficiaries, (unless extension for IRS/DOL Form 5500 was filed).</p>	<p>October 15: Extended deadline for filing individual or partnership tax return, and corresponding extension deadline for making plan sponsor contributions due for the 2018 plan year.</p> <p>October 15: Extended deadline for filing IRS/DOL Form 5500 with accompanying schedules unless extension request is filed.</p>	<p>November 15: Deadline for distributing 9/30/19 quarterly Benefit/Disclosure Statements to participants/beneficiaries.</p>	<p>December 1: Deadline for distributing annual EACA, QACA, QDIA and Safe Harbor notices to participants/beneficiaries.</p> <p>December 15: Extended deadline for distributing the 2018 Summary Annual Report (SAR) to participants/beneficiaries.</p> <p>December 31: Deadline for processing corrective distributions due to failed 2018 ADP/ACP test (with 10% plan sponsor excise tax).</p> <p>December 31: Deadline for prospective amendment removing Safe Harbor status for 2020.</p>

To the extent you are receiving investment advice from a separately registered independent investment advisor, please note that LPL Financial is not an affiliate of and makes no representation with respect to such entity.

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