



2023 Retirement Administration Calendar

JANUARY

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FEBRUARY

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MARCH

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APRIL

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MAY

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JUNE

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- Jan 15** Review Forfeitures and utilize DB shortfall for prior year must be funded
- Jan 31** Complete 5500 questionnaire
Provide 1099-R to participants
Provide annual census to record-keeper/TPA
- Feb 7** DC Calculate/Fund True-Up if applicable
- Feb 14** Deadline to provide quarterly participant
- Feb 15** Review/Approve compliance testing results
- Feb 28** DB PBGC Form 1-ES for plans < 500 part.
Paper filing of 1099-R
- Mar 1** DC receive corrective distribution info
- Mar 15** DC ADP/ACP corrective distribution date
DC Profit Sharing due if **partnership or S-Corp** return filed
PS contributions due for prior year unless corporate tax return is extended then due date shifts to September 15th or when return is filed
Form 1042(s) due Non-Resident distributions
- Mar 31** Electronic filing of 1099-R
- Apr 1** Request contract from auditor
Deadline for RMD if 72 or more than 5% owner during prior year
First time Required Minimum Distribution (RMD) due for any terminated employees who turned 72 during prior year
Actuary's certification of current year adjusted funding target attainment percentage (AFTAP) to avoid 10% less presumption than prior year
- Apr 7** DC Request force out of de minimis accts
- Apr 15** DB Q1 contribution
DB PBGC 4010 notice of underfunding due
PBGC 4010 underfunded notice due if plan is less than 80% funded, and neither \$15 million shortfall nor small plan waiver apply
DC Profit Sharing due if C-Corp return filed
Distribute 2022 excess 401(k) deferrals to avoid double tax
- May 1** Request record-keeper/TPA audit package
DB notices due for plans w benefit restrictions
Notices due to plans subject to benefit restrictions on April 1 based upon presumed current year AFTAP indicating plan underfunded
- May 31** DC 404a-5 Annual Participant Fee Disclosure
- Jun 1** Obtain data request from auditor
- Jun 22** Provide auditor with all data requested
- Jun 29** DC SEC Form 11-K due plan w company stock
- Jun 30** DC EACA deadline for ADP/ACP distributions

JULY

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AUGUST

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SEPTEMBER

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OCTOBER

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NOVEMBER

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DECEMBER

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Jul 1 DC Mid-Year compliance testing if applicable

Jul 15 DB Q2 contribution

Jul 31 **Deadline to send SMM to participants**
Summary of Material Modifications (SMM) which updates the SPD due to plan changes must be provided within 210 days after the plan year ends

File IRS Form 5500 unless extended (5558)

IRS Form 5500 is due July 31st unless you file IRS Form 5558 requesting an extension until October 15th

Deadline to file IRS Form 5330

IRS Form 5330 must be filed if you are required to pay excise taxes on prohibited transactions that occurred in the prior year

Aug 2 Form 8955-SSA due for prior year unless extension

Sept 15 DC balance of PS contribution prior year
DB elect to use credit balances for prior year
Extended deadline for partnership and S-Corp income tax returns

Sept 30 **Distribute SAR is 5500 filed timely**
DC Summary Annual Report (SAR) must be provided to participants unless you filed extension then its due December 15th

DB actuary AFTAP certification to avoid <60%

DB Last day to certify current year AFTAP to avoid presumption AFTAP is less than 60% - backup date is 12/31 if not completed

Oct 1 DC determine RK amendment deadline

Oct 7 DC Request force out of de minimis accts

Oct 16 **File IRS Forms 5500/8955-SSA if extended**
DB Q3 contribution
DB PBGC premium filing for current plan year
DB notices are due for plans subject to benefit restrictions on Oct 1st based upon presumption current year AFTAP is less than 60%
DC deadline for retro amendment 410(b)
DC deadline for filing a retroactive amendment to correct failed 410(b) coverage and 401(a)(4) nondiscrimination failure
Extended deadline for C-corp income tax returns

Oct 31 DB notices due for benefit restricted plans

Nov 1 **Plan document review**
Operations Review

Nov 15 **Ensure Annual Notices set for delivery**
Ensure delivery of all required annual notices is in process (DC = Safe Harbor, Auto, QDIA/DB - Annual unless Triennial elected)
Amend plan to add/discontinue Safe Harbor

Dec 1 **Distribute required Annual Notices**
Ensure RMD's set to be processed

Dec 15 **Distribute SAR if 5500 extension filed** Review
IRS limits for next year notify payroll

Dec 31 **DB Election to reduce next year credit balance**
DB Actuary AFTAP certification to avoid 1/1
DB plans must determine what to do with credit balances, certify AFTAP if not done by Oct 1st to avoid less than 60% assumption Jan 1st
DC extension deadline to correct failed ADP/ACP
Required minimum distributions (RMDs) due