2024 | Retirement Administration Calendar

Alliant RETIREMENT CONSULTING

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 account; plan to use forfeitures from 2023 by end of 2024 DB shortfall for prior year must be funded
Jan 31	Complete 5500 questionnaire Provide 1099-R to recipients of 2023 distributions Provide annual census to record-keeper/TPA
Feb 7	DC Calculate/Fund True-Up if applicable
Feb 14	Deadline to provide Q4 2023 quarterly participant statement
Feb 28	DB PBGC Form 1-ES for plans < 500 part. Paper filing of 1099-R to IRS
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 due to report tax withholding on distributions to foreign persons DB minimum funding waiver request for 2023 plan year Review/Approve compliance testing results
Mar 31	Electronic filing of 1099-R to IRS
Apr 1	Request contract from auditor Deadline for RMD if 73 or more than 5% owner during 2023 First time Required Minimum Distribution (RMD) due for any terminated employees who turned 73 during 2023 Actuary's certification of 2024 adjusted funding target attainment percentage (AFTAP) to avoid 10% less presumption than 2023
Apr 7	DC Request force out of de minimis accts
Apr 15	DB Q1 contribution DB PBGC 4010 Notice of Underfunding for 2023 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 Refund 2023 excess 401(k) deferrals to avoid double tax DB Annual funding notice to participants and PBGC for 2023 plan year
May 1	Request record-keeper/TPA audit package DB notices due for plans with benefit restrictions based on 2024 AFTAP Notices due to plans subject to benefit restrictions on April 1 based upon presumed current year AFTAP indicating plan underfunded Obtain data request from auditor
May 22	Provide auditor with all data requested
May 31	DC 404a-5 Annual Participant Fee Disclosure
Jun 30	DC EACA deadline for ADP/ACP distributions if failed 2023 ADP/ACP tests

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 29	Deadline to send SMM to participants
Jul 31	Summary of Material Modifications (SMM) which updates the SPD due to plan changes must be provided within 210 says 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 for calendar year plan IRS Form 5330 must be filed if you are required to pay excise taxes on prohibited transactions that occurred in 2023 Annual Benefit Statement for plans not offering participant-directed investment Form 8955-SSA due for prior year unless extension
Aug 2	DB balance of minimum contribution prior year Minimum funding contribution for money pension purchase plan for 2023 plan year
Sep 15	DB elect to use credit balances for prior year DB elect to credit excess contributions DB revoke election to use excess credit balance DB plans must elect how they want to treat excess credit balances/contributions DC deadline for adopting a retroactive amendment to correct failed 410(b) coverage or 401(a)(4) nondiscrimination failure Extended deadline for partnership and S-Corp income tax returns Distribute SAR is 5500 filed timely
Sep 30	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 less than 60% presumption DB Last day to certify current year AFTAP to avoid presumption AFTAP is less than 60% - backup date is 12/31 if not completed DC determine RK amendment deadline
Oct 1	DC Request force out of de minimis accts
Oct 7	File IRS Forms 5500/8955-SSA if extended DB Q3 contribution
Oct 15	DB PBGC premium filing for current plan year DB notices are due for plans subject to benefit restrictions on Oct 1st based upon the presumption current year AFTAP is less than 60% DC deadline for correction of 410(b) or 401(a)(4) test failure Extended deadline for C-corp income tax returns DB notices due for benefit restricted plans
Oct 31	Plan document review
Nov 1	Operations Review Ensure Annual Notices set for delivery
Nov 15	Ensure delivery of all required annual notices is in process (DC = Safe Harbor, Auto, QDIA)(DB - Annual unless Triennial elected) Last day to distribute annual safe harbor, auto-enrollment, QDIA notices to participants
Dec 1	Ensure RMD's set to be processed Distribute SAR if 5500 extension filed
Dec 16	Review IRS dollar limits for 2025, notify payroll DB Election to reduce next year credit balance DB Actuary AFTAP certification to avoid less than 60% presumption from applying Jan 1, 2025
Dec 31	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 1, 2025 Deadline to correct failed 2023 ADP/ACP (if not already corrected) Required minimum distributions (RMDs) due to participants who already received first RMD

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