



Retirement Plan Services

# 2016 Compliance Calendar

for Defined Contribution Plans from June - December

## June 30<sup>TH</sup>

Deadline for processing corrective distributions for failed ADP/ACP test from plan with EACA without 10% excise tax.

## July 28<sup>TH</sup>

Summary of Material Modifications (SMM) due to participants. (Due no later than 210 days after the end of the plan year in which the plan change is adopted.)

## August 1<sup>ST</sup>

- Form 5500 (Annual Return/Report of Employee Benefit Plan) due to IRS for plans with 12/31 Plan Year end. (Due seven months after plan year end.)
- Form 5558 (Application for Extension of Time to File Certain Employee Plan Returns) is due. (Used for extension of Forms 5500 or 5300.)
- Form 8955-SSA (Annual Registration Statement Identifying Separated Participants with Deferred Vested Benefits) is due.

## September 15<sup>TH</sup>

Required contribution to Money Purchase Pension, Target Benefit Pension, and defined benefit plans (8 1/2 months after plan year end) and 2015 employer profit sharing and match contributions for those sponsors who filed a corporate tax extension.

## September 30<sup>TH</sup>

Summary Annual Report due to participants for plans with 12/31 Plan Year end. (Due to participants nine months after plan year end or two months after filing Form 5500).

## October 3<sup>RD</sup>

401(k) Plan Safe Harbor Notice (must be provided between October 2 and December 1 for Plans with a 12/31 plan year end).

## October 15<sup>TH</sup>

Extended deadline for filing Form 5500 and Form 8955-SSA.

## December 1<sup>ST</sup>

1. Deadline to deliver QDIA and Auto-Enrollment Notices to participants.
2. Participant Fee Disclosures must be distributed to employers.  
*(date is approximate).*

## December 31<sup>ST</sup>

Age 70½ Required Minimum Distributions due to participants who have begun receiving distributions.

## Other

- Statements must be provided at least annually for participants without the right to direct their investments and at least quarterly for participants who do have the right to direct their investments.
- Participant Fee Disclosure Notice pursuant to regulations issued under ERISA Section 404(a)(5)–annual.
- Notice to participants for plans that choose to use Qualified Default Investment Alternative–30 days prior to initial investment and annually.
- Notice to participants of qualified eligible and/or automatic contributions, and ability to opt out–30 days prior to eligibility and annually; for plans with immediate eligibility, notice can be given on or as soon as feasible after eligibility.



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**Retirement**  
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