

# COMPLIANCE CALENDAR

# 2021

| JANUARY 2021 |    |    |    |    |    |    | FEBRUARY 2021 |    |    |    |    |    |    | MARCH 2021 |    |    |    |    |    |    | APRIL 2021 |    |    |    |    |    |    | MAY 2021 |    |    |    |    |    |    | JUNE 2021 |    |    |    |    |    |    |  |  |  |  |  |
|--------------|----|----|----|----|----|----|---------------|----|----|----|----|----|----|------------|----|----|----|----|----|----|------------|----|----|----|----|----|----|----------|----|----|----|----|----|----|-----------|----|----|----|----|----|----|--|--|--|--|--|
| S            | M  | T  | W  | T  | F  | S  | S             | M  | T  | W  | T  | F  | S  | S          | M  | T  | W  | T  | F  | S  | S          | M  | T  | W  | T  | F  | S  | S        | M  | T  | W  | T  | F  | S  | S         | M  | T  | W  | T  | F  | S  |  |  |  |  |  |
|              |    |    |    |    | 1  | 2  | 1             | 2  | 3  | 4  | 5  | 6  | 1  | 2          | 3  | 4  | 5  | 6  |    |    |            |    | 1  | 2  | 3  |    |    |          |    |    |    | 1  |    |    |           |    |    |    |    |    |    |  |  |  |  |  |
| 3            | 4  | 5  | 6  | 7  | 8  | 9  | 7             | 8  | 9  | 10 | 11 | 12 | 13 | 7          | 8  | 9  | 10 | 11 | 12 | 13 | 4          | 5  | 6  | 7  | 8  | 9  | 10 | 2        | 3  | 4  | 5  | 6  | 7  | 8  | 6         | 7  | 8  | 9  | 10 | 11 | 12 |  |  |  |  |  |
| 10           | 11 | 12 | 13 | 14 | 15 | 16 | 14            | 15 | 16 | 17 | 18 | 19 | 20 | 14         | 15 | 16 | 17 | 18 | 19 | 20 | 11         | 12 | 13 | 14 | 15 | 16 | 17 | 9        | 10 | 11 | 12 | 13 | 14 | 15 | 13        | 14 | 15 | 16 | 17 | 18 | 19 |  |  |  |  |  |
| 17           | 18 | 19 | 20 | 21 | 22 | 23 | 21            | 22 | 23 | 24 | 25 | 26 | 27 | 21         | 22 | 23 | 24 | 25 | 26 | 27 | 18         | 19 | 20 | 21 | 22 | 23 | 24 | 16       | 17 | 18 | 19 | 20 | 21 | 22 | 20        | 21 | 22 | 23 | 24 | 25 | 26 |  |  |  |  |  |
| 24           | 25 | 26 | 27 | 28 | 29 | 30 | 28            |    |    |    |    |    |    | 28         | 29 | 30 | 31 |    |    |    | 25         | 26 | 27 | 28 | 29 | 30 | 23 | 24       | 25 | 26 | 27 | 28 | 29 | 27 | 28        | 29 | 30 |    |    |    |    |  |  |  |  |  |
| 31           |    |    |    |    |    |    |               |    |    |    |    |    |    |            |    |    |    |    | 30 | 31 |            |    |    |    |    | 30 | 31 |          |    |    |    |    |    |    |           |    |    |    |    |    |    |  |  |  |  |  |

- Feb 1** Deadline for mailing IRS Forms 1099-R to participants for distributions made in the prior year.\*
- Feb 15** Deadline for completing the Compliance Data Center (CDC) online questionnaire and data reconciliation through the plan sponsor website at [www.tri-ad.com](http://www.tri-ad.com) in preparation for annual nondiscrimination testing and Form 5500 filing. CDC must be completed timely to ensure corrective distributions for failed Average Deferral Percentage/Actual Contribution Percentage (ADP/ACP) tests are distributed timely.
- Mar 1** Deadline for filing IRS Forms 1099-R in paper format.\*  
Confirm with TRI-AD that all data and other requirements have been met to ensure applicable Required Minimum Distributions (RMDs) are made by April 1 to those participants who, in the previous year, turned age 72 or retired after having reached age 72.

- Mar 15** Deadline for issuing distributions due to a failed ADP/ACP test to avoid a 10% excise tax for plans without an Eligible Automatic Contribution Arrangement (EACA).  
Deadline for filing S Corporation and partnership tax returns and contribution deadline for deductibility (without extension).  
Deadline for requesting automatic extension (to September 16) of S Corporation and partnership tax returns.
- Mar 31** Deadline to file IRS Forms 1099-R (electronically).
- Apr 1** Required beginning date for RMDs for those participants who, in the previous year, turned age 72 or retired after having reached age 72.\*\*
- Apr 15** Deadline for corrective distributions of excess deferrals under Code Section 402(g).

- Apr 15** Deadline for filing C Corporation and individual tax returns and contribution deadline for deductibility (without extension).  
Deadline for requesting automatic extension (to October 15) for C Corporation and individual tax returns.
- May 31** Confirm with TRI-AD that all data and other requirements have been met to ensure timely filing of Form 5500/8955-SSA for the prior plan year.
- Jun 30** For EACA Plans only: Deadline for issuing distributions due to failed ADP/ACP test for EACAs to avoid a 10% excise tax.

# COMPLIANCE CALENDAR

| JULY 2021 |    |    |    |    |    |    | AUGUST 2021 |    |    |    |    |    |    | SEPTEMBER 2021 |    |    |    |    |    |    | OCTOBER 2021 |    |    |    |    |    |    | NOVEMBER 2021 |    |    |    |    |    |    | DECEMBER 2021 |    |    |    |    |    |    |   |
|-----------|----|----|----|----|----|----|-------------|----|----|----|----|----|----|----------------|----|----|----|----|----|----|--------------|----|----|----|----|----|----|---------------|----|----|----|----|----|----|---------------|----|----|----|----|----|----|---|
| S         | M  | T  | W  | T  | F  | S  | S           | M  | T  | W  | T  | F  | S  | S              | M  | T  | W  | T  | F  | S  | S            | M  | T  | W  | T  | F  | S  | S             | M  | T  | W  | T  | F  | S  | S             | M  | T  | W  | T  | F  | S  |   |
|           |    |    |    | 1  | 2  | 3  | 1           | 2  | 3  | 4  | 5  | 6  | 7  |                |    |    | 1  | 2  | 3  | 4  |              |    |    |    |    | 1  | 2  |               |    |    | 1  | 2  | 3  | 4  |               |    |    |    | 1  | 2  | 3  | 4 |
| 4         | 5  | 6  | 7  | 8  | 9  | 10 | 8           | 9  | 10 | 11 | 12 | 13 | 14 | 5              | 6  | 7  | 8  | 9  | 10 | 11 | 3            | 4  | 5  | 6  | 7  | 8  | 9  | 7             | 8  | 9  | 10 | 11 | 12 | 13 | 5             | 6  | 7  | 8  | 9  | 10 | 11 |   |
| 11        | 12 | 13 | 14 | 15 | 16 | 17 | 15          | 16 | 17 | 18 | 19 | 20 | 21 | 12             | 13 | 14 | 15 | 16 | 17 | 18 | 10           | 11 | 12 | 13 | 14 | 15 | 16 | 14            | 15 | 16 | 17 | 18 | 19 | 20 | 12            | 13 | 14 | 15 | 16 | 17 | 18 |   |
| 18        | 19 | 20 | 21 | 22 | 23 | 24 | 22          | 23 | 24 | 25 | 26 | 27 | 28 | 19             | 20 | 21 | 22 | 23 | 24 | 25 | 17           | 18 | 19 | 20 | 21 | 22 | 23 | 21            | 22 | 23 | 24 | 25 | 26 | 27 | 19            | 20 | 21 | 22 | 23 | 24 | 25 |   |
| 25        | 26 | 27 | 28 | 29 | 30 | 31 | 29          | 30 | 31 |    |    |    |    | 26             | 27 | 28 | 29 | 30 |    |    | 24           | 25 | 26 | 27 | 28 | 29 | 30 | 28            | 29 | 30 |    |    |    |    | 26            | 27 | 28 | 29 | 30 | 31 |    |   |

- Jul 29** Deadline for sending Summary of Material Modification (SMM) for changes made in the prior year (210 days after end of plan year in which the amendment was adopted).
- Aug 2** Deadline for filing Form 5500/8955-SSA with the Department of Labor (without extension).\*  
Deadline for filing Form 5558 with the Internal Revenue Service to request a 2 1/2-month extension for filing Form 5500/8955-SSA.\*  
Deadline for reporting excise taxes for late return of excess distributions using IRS Form 5330.\*
- Sep 15** Extended deadline for filing S Corporation and partnership tax returns and contribution deadline for deductibility.<sup>1</sup>
- Sep 30** Deadline for distributing Summary Annual Report (SAR) to plan participants (if a request for a 2 1/2-month extension for Form 5500/8955-SSA has not been filed with the IRS).

- Oct 15** Deadline for filing Form 5500/8955-SSA with the Department of Labor for plans filing under a Form 5558 extension.  
Extended deadline for filing C Corporation and individual tax returns and contribution deadline for deductibility.
- Nov 1** Work with TRI-AD to make certain that all data and other requirements have been met to ensure timely distribution of any annual participant notices [e.g., 401(k) safe harbor, Qualified Default Investment Alternative (QDIA), automatic enrollment, participant fee disclosure].
- Nov 15** Work with TRI-AD to make certain that all data and other requirements have been met to ensure timely distribution of any Required Minimum Distributions (RMD).

- Dec 1** Deadline for sending Annual Participant Booklet (APB) to Participants.  
Depending on Plan design, this may include:
  - 401(k) safe harbor notice
  - Automatic enrollment notice
  - Qualified default investment alternative QDIA notice
  - Participant fee disclosure
- Dec 15** Deadline for distributing Summary Annual Report (SAR) to plan participants (if a request for a 2 1/2-month extension for Form 5500/8955-SSA was granted by the IRS).
- Dec 31** Deadline for issuing corrective distributions for prior year ADP/ACP testing failure, subject to 10% excise tax.  
Deadline for correcting a prior year ADP/ACP testing failure with qualified nonelective contributions (QNEC).  
Required Minimum Distributions (RMD) due under IRC Section 401(a)(9).

The deadlines in this calendar are for plans with calendar-year plan years. This chart is intended to provide plan sponsors with a list of notable deadlines and is not a substitute for consultation with ERISA counsel and in no way represents legal advice.

\* The due date shown for this item is the day following the normal due date that does not fall on a Saturday, Sunday, or legal holiday.

\*\*This requirement is waived for 2021 per the CARES Act of 2020.

<sup>1</sup> Defined Benefit (DB) Pension Plans funding deadline is Sep 15.