



2024 Compliance Calendar for 401(k) Plans

Complimentary retirement plan compliance and notice requirements calendar*



The deadlines in this calendar are for plans with calendar-year plan years.

Q1

Q2

January

- 1** **Long-term, part-time employees** are eligible to participate in the plan. Eligible employees include those with 3 consecutive years with 500+ hours of service per year
- 15** **Provide/Confirm prior year census data**
- 31** **Deadline: Sending Form 1099-R to participants** who received distributions during previous year* as well as Forms W-2, 945, 1099-NEC, and 1099-MISC

February

- 15** **Review/Approve compliance testing results**
- 28** **Deadline: Filing Form 1099-R on paper with IRS** to report distributions made in previous year. Deadline for electronic filing is March 31*

March

- 15** **Deadline: ADP/ACP test corrective distributions** to avoid 10% excise tax
- Note: A special deadline may apply to plans that satisfy the requirements of an eligible automatic contribution arrangement (EACA). See "June"*
- Deadline: Filing partnership tax returns** and contribution deadline for deductibility (without extension) for companies operating on calendar-year fiscal year
- Deadline: Requesting automatic extension** to September 15 for partnership tax returns
- 31** **Deadline: Electronic filing of Form 1099-R** to report distributions made in previous year*

April

- 1** **Deadline: Beginning date for participants** who have reached age 73 or retired (whichever happened later) to **take first required minimum distribution** (RMD) under Internal Revenue Code (IRC) Section 401(a)(9).*
- 15** **Deadline: Processing corrective distributions** for IRC Section 402(g) of excess deferrals
- Deadline: Filing individual and corporation tax returns**
- Deadline: Contribution deadline for deductibility** for self-employed individuals (without extension)
- Deadline: Requesting automatic extension** to October 15 for individual and corporate tax returns

May

- 31** **Deadline: Filing HSA contributions and participant statements** if applicable, review instructions for Forms 1099-SA and 5498-SA

June

- 30** **Deadline: Processing corrective distributions** for failed ADP/ACP test from plan with EACA without 10% excise tax (if applicable)

*The deadlines in this calendar are for plans with calendar-year plan years. If the filing deadline falls on a Saturday, Sunday or legal holiday, the DOL provides that filing dates are delayed until the next business day. This calendar 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.

Q3

Q4

July

29

Deadline: Sending Summary of Material Modification (SMM) (210 days after end of plan year in which the amendment was adopted)

31

Deadline: Filing [Form 5500](#) (without extension)

Deadline: Filing [Form 5558](#) to request automatic extension of time to file Form 5500 (to October 15)

Deadline: Filing [Form 5330](#)—Return of Excise Taxes Related to Employee Benefit Plans—used to report and pay excise taxes on prohibited transactions and excess 401(k) plan contributions that occurred in prior year

August

September

15

Extended deadline: Filing tax returns for partnerships*

Extended deadline: Contribution deadline for deductibility for calendar-year partnerships and S-corporations*

30

Deadline: Distributing Summary Annual Report (SAR) to participants, unless deadline for Form 5500 was extended, then two months after due date for Form 5500 (December 15)

October

15

Extended deadline: Filing [Form 5500](#)

Extended deadline: Individual and/or corporate tax returns and final contribution deadline for deductibility

Deadline: Adopting a retroactive amendment to correct minimum coverage or nondiscrimination requirements ([IRC Sections 410\(b\) & 401\(a\)\(4\)](#))

November

December

1

Deadline: Sending annual 401(k) and safe harbor match notice*

Deadline: Sending annual QDIA, qualified default investment alternative notice

Deadline: Sending annual automatic contribution arrangement notice (ACA)*

For administrative ease, a combined notice may be provided for the above notices

15

Extended deadline: Distributing SAR to participants*

31

Deadline: Processing corrective distributions for failed ADP/ACP test with 10% excise tax

Deadline: Correcting a failed ADP/ACP test with qualified nonelective contributions (QNECs)

Deadline: Converting existing 401(k) plan to safe harbor nonelective design for current plan year

Deadline: Amendment to remove or convert to safe harbor status for next plan year

Deadline: Amending plan for discretionary changes implemented during plan year (certain exceptions apply)

Deadline: RMDs due under [IRC Section 401\(a\)\(9\)](#)

Reminder: Required fee disclosures

Plan Sponsor

Initial disclosure: Required within a reasonable period before the contract is entered into or renewed

Annual disclosure: Required following changes in investment information

Additional disclosures: Required no later than 60 days after the effective date of the change for changes in compensation or services provided

Participant

Initial disclosure: Required on or before the date when participants can first direct investments

Annual disclosure: Required to be updated and distributed at least annually

Additional disclosures: Required at least 30 days, but no more than 90 days, prior to certain plan changes



2024 Compliance Calendar for 401(k) Plans

If you need additional assistance of any sort, please contact our retirement plan compliance team

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