

NH Hicks

Legal and Pension Consultants

2018 Compliance Calendar

For Calendar Plan and Fiscal Years

January 1

- Insure payroll calculations are correct for the current limits, which remain unchanged for 2017

Compensation Limit	\$275,000
DC Annual Addition Limit	\$55,000
401(k) Contribution Limit	\$18,500
Catch-up Contribution Limit	\$6,000

January 31

- Send Form 1099-R to participants who received distributions during 2017
- File Form 945 to report taxes withheld from participants who received distributions during 2017

February 14

- Distribute 4th quarter benefit statements and quarterly fee disclosures to participants in participant directed plans

February 28

- File Forms 1099-R with IRS (if paper) to report participant distributions made during 2017

March 15

- Process corrective distributions for failed 2017 ADP/ACP tests without 10% excise tax (extended to June 30 for EACA plans)
- File partnership or s-corporation tax returns, and contribution deadline for deductibility (without extension)
- Request for automatic extension to September 15 to file tax returns

April 1

- Required minimum distribution (RMD) beginning date for participants attaining age 70½ or retiring after age 70½ during 2017

April 2

- Electronic Filing of Forms 1099-R with IRS to report participant distributions made during 2017

April 15

- Process corrective distributions for excess 2017 salary deferrals

April 17

- File individual or c-corporation tax returns; contribution deadline for deductibility (without extension)
- Request automatic extension of individual return to October 15 and the c-corporation return to September 17

May 15

- Distribute 1st quarter benefit statements and quarterly fee disclosures to participants

2018 Compliance Calendar

June 30

- Process corrective distributions for failed 2017 ADP/ACP tests for Eligible Automatic Contribution Arrangement (EACA) Plans without 10% excise tax

July 29

- Send Summary of Material Modification if amendments were adopted in 2017

July 31

- File Form 5500 (without extension)
- File Form 8955-SSA (without extension)
- File Form 5558 to request extension of time to file Forms 5500 or 8955-SSA (to October 15)
- File Form 5330 to report and pay excise taxes on prohibited transactions or failure to correct prohibited transactions for 2017

August 14

- Distribute 2nd quarter benefit statements and quarterly fee disclosures to participants

September 17

- Extended deadline to file c-corporate, s-corporate and partnership tax returns; contribution deadline for deductibility

September 30

- Distribute Summary Annual Report (SAR) to participants, provided deadline for Form 5500 was not extended (later of 9 months after close of plan year or two months after due date of Form 5500)

October 2

- Earliest date for providing the annual 401(k) safe harbor, QACA safe harbor, EACA, ACA, and QDIA notice (no earlier than 90 days before the beginning of the plan year)

October 15

- Extended deadline to file Forms 5500 and 8955-SSA
- Adopt a retroactive amendment to correct a 410(b) coverage or 401(a)(4) nondiscrimination failure for 2017
- Extended deadline to file individual tax returns; contribution deadline for deductibility (for profit sharing plans of sole proprietors only)

November 14

- Distribute 3rd quarter benefit statements and quarterly fee disclosures to participants

December 1

- 401(k) safe harbor, QACA safe harbor, EACA, ACA, and QDIA notice due (30 days before the beginning of the plan year)

December 15

- Extended deadline to distribute SAR to participants

December 31

- Process corrective distributions for failed 2017 ADP/ACP testing with 10% excise
- Depositing any accrued Safe Harbor contributions for the prior year
- Correcting a failed 2017 ADP/ACP test with a qualified non-elective contribution
- Process Required Minimum Distributions (RMDs) due for applicable participants over age 70½
- Amending plan for discretionary changes implemented during plan year
- Amending plan to change Safe Harbor status for 2019 plan year