

Key Dates for Employer-Sponsored Retirement Plans

When providing guidance to your business owner clients about retirement plans, it is important to be aware of the responsibilities and critical dates associated with various plan types. The following provides a summary of key dates for establishing, funding and administering qualified and other employer-sponsored retirement plans.

This summary is not intended to represent the full range of responsibilities and generally assumes a plan-year end of December 31. Additional employee notices may be necessary to meet regulatory requirements for employer plans and may be based on certain participant activity or changes to the plan, including changes in service providers that result in temporary restrictions on account activity. For additional information on notice requirements or administrative responsibilities, visit dol.gov and irs.gov and direct your clients to consult with their legal counsel about their specific plans.

Key Dates for Employer-Sponsored Retirement Plans

Dates	Deadline or Action	SEP IRA	SIMPLE IRA	Individual 401(k)	401(k)	Money Purchase	Profit Sharing
January 31	Deadline to provide IRS Form 1099R (taxable distributions) to participants	X	X	X	X	X	X
	Deadline to provide IRS Form 945 (annual return of tax withholding) to IRS	X	X	X	X	X	X
February 28	Deadline to provide IRS Form 1099R (taxable distributions) to IRS	X	X	X	X	X	X
March 15	Complete ADP/ACP non-discrimination testing; refund excess contributions resulting from ADP/ACP non-discrimination testing to avoid 10% excise penalty				X		
April 1	Initial required minimum distribution if attaining age 70½ in previous calendar year	X	X	X	X ¹	X ¹	X ¹
April 15	Tax filing due date; filing extension deadline	X	X	X	X	X	X
	Employer contribution remittance deadline	X	X	X	X	X	X
	Deadline to establish a SEP IRA for previous tax year	X					
	Corrective distributions of excess elective deferrals				X		
July 31	Deadline to file IRS Form 5500, Form 5500-SF, Form 5500 (EZ) or Form 5558, or to request an automatic 2½ month extension			X (if plan assets exceed \$250,000)	X	X	X
September 30	Provide summary annual report to participants			X	X	X	X
October 1	Deadline to establish a SIMPLE IRA for the current tax year ¹		X				
	Deadline to establish a safe harbor 401(k) for the current year				X		
	Can begin to provide safe harbor notices to participants for the next plan year				X		

¹ New employers that come into existence after October 1 can establish a plan as soon as administratively feasible. Visit irs.gov for more information.

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October 15	Employer contribution deadline, if a tax extension was filed	X	X	X	X	X	X
	IRS Form 5500 deadline for those who requested a filing extension			X	X	X	X
November 1	Deadline to provide Summary Plan Description and employee notices regarding employer matching or non-elective contributions		X				
December 1	Recommended deadline to provide automatic deferral notices to participants for the next plan year, if applicable				X		
	Deadline to provide safe harbor notice to participants for the next plan year, if applicable				X		
	Deadline to provide Qualified Default Investment Alternative (QDIA) notice, Summary Plan Description and Summary of Material Modifications if applicable. Must be done at least 30 days in advance of plan eligibility or date of first investment in QDIA				X	X	X
December 31	Deadline for employers to establish a qualified retirement plan for the current tax year			X	X	X	X
	Deadline for receipt of recurring required minimum distributions	X	X	X	X	X	X

Additional Tools and Resources

Visit retirementpowerplay.com/essentials for more information and access to tools and resources you can use with your small business owner clients.

The information and deadlines provided in this summary are intended to provide general information and should not substitute for the guidance your clients should seek from their own legal and tax professionals.

Pershing LLC does not provide tax or legal advice. Business owners should seek professional advice about their individual circumstances before establishing and maintaining a retirement plan.

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