

Compliance Calendar for Plan Years Ending 12/31

Date	Activity
December	<ul style="list-style-type: none"> RKG will send Annual Data & Census Request.
January	<ul style="list-style-type: none"> Complete census and questionnaire via PlanSponsorLink.
February 15th	<ul style="list-style-type: none"> If you have a non safe harbor plan, please return your data collection information to RKG on or before this date, so your plan's testing will be completed by the March 15th deadline. If you would like an employer contribution calculated by RKG with the intention of depositing the contribution by March 15th, please have the data to RKG by February 15th.
March 15th	<ul style="list-style-type: none"> Distribute contribution refunds to correct a failed ADP/ ACP test to avoid a 10% IRS excise tax - Applicable to non-safe harbor and non Eligible Automatic Contribution Arrangement (EACA) plans. Deadline to deposit employer contributions and take as a tax deduction for partnerships & S-Corps if no extension has been filed.
April 1st	<ul style="list-style-type: none"> Deadline for first time Required Minimum Distributions (RMD).
April 15th	<ul style="list-style-type: none"> Deadline to return excess 402(g) deferrals, these are employee contributions over the IRS deferral limit. Deadline to deposit employer contributions and take as a tax deduction for C-Corporations & Sole Proprietorships if no extension has been filed.
June 30th	<ul style="list-style-type: none"> If Plan has an Eligible Automation Contribution Arrangement (EACA), this is the deadline for ADP/ACP refunds to avoid 10% excise tax.
July 31st	<ul style="list-style-type: none"> Deadline to file Form 5500 or extension (Form 5558) to extend deadline 2.5 months (October 15th).
September 15th	<ul style="list-style-type: none"> If a tax extension was filed, deadline to deposit employer contributions for S Corps & Partnerships.
September 30th	<ul style="list-style-type: none"> If 5500 is not on extension, deadline to distribute Summary Annual Reports (SAR) to participants.
October 15th	<ul style="list-style-type: none"> Form 5500 deadline if extension was filed. Deadline to deposit employer contributions for sole proprietorships & C Corps
December 1st	<ul style="list-style-type: none"> Deadline to distribute applicable notices such as Safe Harbor, Qualified Default Investment Alternative (QDIA) and Auto Enrollment Notices.
December 15th	<ul style="list-style-type: none"> If 5500 was on extension, deadline to distribute SAR to participants.
December 31st	<ul style="list-style-type: none"> Required Minimin Distributions (RMD) to participants who have already received their first RMD. Distribute contribution refunds to correct a failed 2024 ADP/ ACP test with a 10% excise tax (non-safe harbor plans only). Make any remaining safe harbor or QNEC contributions. Execute (sign and date) any discretionary amendments drafted during the calendar year.



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 The Retirement (k)onclerge Group - Retirement Plan Consultants Administrators
 216.302.1400 - retirementkg.com