

2013 BENEFIT DEADLINES

(for 12/31 year end plans)

Deadline Date	Description
Each pay period	Remit participant deferral withholdings as soon as administratively feasible (safe harbor for small plans - 7 business days)
January 31, 2013	Form 1099-R to report distributions paid during 2012
	Form W-2 to report employee's active participant status for 2012
March 15, 2013	Corrective distribution for failed ADP/ACP without 10% excise tax (non EACAs)
April 1, 2013	Required minimum distribution beginning date (age 70 ½ or retiring participants over 70 ½)
April 15, 2013	Corrective distribution of 402(g) (excess deferrals)
July 1, 2013	Corrective distribution for failed ADP/ACP without 10% excise tax (EACA)
July 29, 2013	Summary of Material Modifications and changes adopted in previous plan year
July 31, 2013	Form 5500 and related schedules, as applicable (A, C, D, E, H, I, R), with opinion of qualified public accountant, 5500-EZ or Form 5500-SF, if not extending
	Form 8955-SSA – Annual registration statement identifying separated participants with deferred vested benefits, if not extending
	Form 5558 – Request for extension of time to file Form 5500 annual report
September 30, 2013	Summary Annual Report for 2012
No earlier than 10/2 but no later than 12/1	Safe Harbor Notice if expecting to use ADP/ACP rules for following year
October 15, 2013	Form 5500 and related schedules, as applicable (A, C, D, E, H, I, R), with opinion of qualified public accountant, 5500-EZ or Form 5500-SF, if extended
	Form 8955-SSA – Annual registration statement identifying separated participants with deferred vested benefits, if extended
December 1, 2013	2014 Safe Harbor Notice (and Contingent Notice for 3% safe harbor contribution, if applicable)
	2014 Supplemental Notice for safe harbor plan that issued Contingent Notice at beginning of year as to whether 3% safe harbor will be made for the current year
	Qualified default investment alternative notice for 2014
	Auto Enrollment Safe Harbor Notice for 2014
December 16, 2013	Extended deadline for Summary Annual Report
December 31, 2013	Prospective amendment to remove safe harbor status for 2014
	Required minimum distribution date (over age 70 ½) under IRC 401(a)(9)
	Corrective distribution for failed ADP/ACP test with 10% excise tax or QNEC contribution
90 days after participation commences, within 90 days after first receipt of benefits or 120 days after becoming subject to ERISA	Summary Plan Description
Quarterly	404(a)(5) quarterly fee disclosure to plan participants
On or before the date participant can first direct their investment	404(a)(5) initial fee disclosure to plan participants
30-90 days before the effective date of change	404(a)(5) fee change disclosure to plan participants
Annually	Annual 404(a)(5) fee disclosure to plan participants

Charts used to help prepare this list (which include more extensive information) can be found at:

[http://www.irs.gov/Retirement-Plans/Plan-Sponsor/401\(k\)-Resource-Guide---Plan-Sponsors---Filing-Requirements](http://www.irs.gov/Retirement-Plans/Plan-Sponsor/401(k)-Resource-Guide---Plan-Sponsors---Filing-Requirements)

<http://www.asppa.org/document-vault/pdfs/asaps/2012/12-28.aspx>

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