



RETIREMENT  
PARTNERS  
HAWAII

LET US HELP YOU WRITE YOUR RETIREMENT STORY

# 2020 COMPLIANCE calendar

for 401(k) Plans

Complimentary retirement  
plan compliance and notice  
requirements calendar\*



## January

15

**Provide/Confirm prior year census data**

31

**Deadline: Sending Form 1099-R to participants** who received distributions during previous year

## February

15

**Review/Approve compliance testing results**

28

**Deadline: Filing Form 1099-R with IRS** to report distributions made in previous year Deadline for electronic filing is March 31

## March

15

**Deadline: ADP/ACP test corrective distributions** for failed actual deferral percentage (ADP)/actual contribution percentage (ACP) test without 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

**Required: Beginning date for participants** attaining age 70-1/2 or retiring after age 70-1/2 in prior year

**Deadline: Taking first required minimum distribution (RMD)** under Internal Revenue Code (IRC) Section 401(a)(9)

15

**Deadline: Processing corrective distributions** for IRC Section 402(g) excesses

**Deadline: Filing individual 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

## June

30

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

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### Retirement Partners of Hawai'i

Phone: (808) 681-7799

[info@retirementpartnersofhawaii.com](mailto:info@retirementpartnersofhawaii.com)

[www.RetirementPartnersofHawaii.com](http://www.RetirementPartnersofHawaii.com)

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## 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 (2-1/2 months)

**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

## September

15

**Extended deadline: Filing tax returns for partnerships**

**Extended deadline: Contribution deadline for deductibility**

30

**Deadline: Distributing Summary Annual Report (SAR) to participants**, unless deadline for Form 5500 was extended (later of nine months after close of plan year or two months after due date for Form 5500)

## October

15

**Deadline: Adopting a retroactive amendment** to correct an IRC Section 410(b) coverage or IRC Section 401(a)(4) nondiscrimination failure

**Extended deadline: Filing Form 5500**

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

## December

1

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

**Deadline: Sending annual QDIA**, qualified default investment alternative notice

**Deadline: Sending annual automatic contribution arrangement notice**

*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: Amendment to convert existing 401(k) plan to safe harbor design** for next plan year (provided notice requirement is met)

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

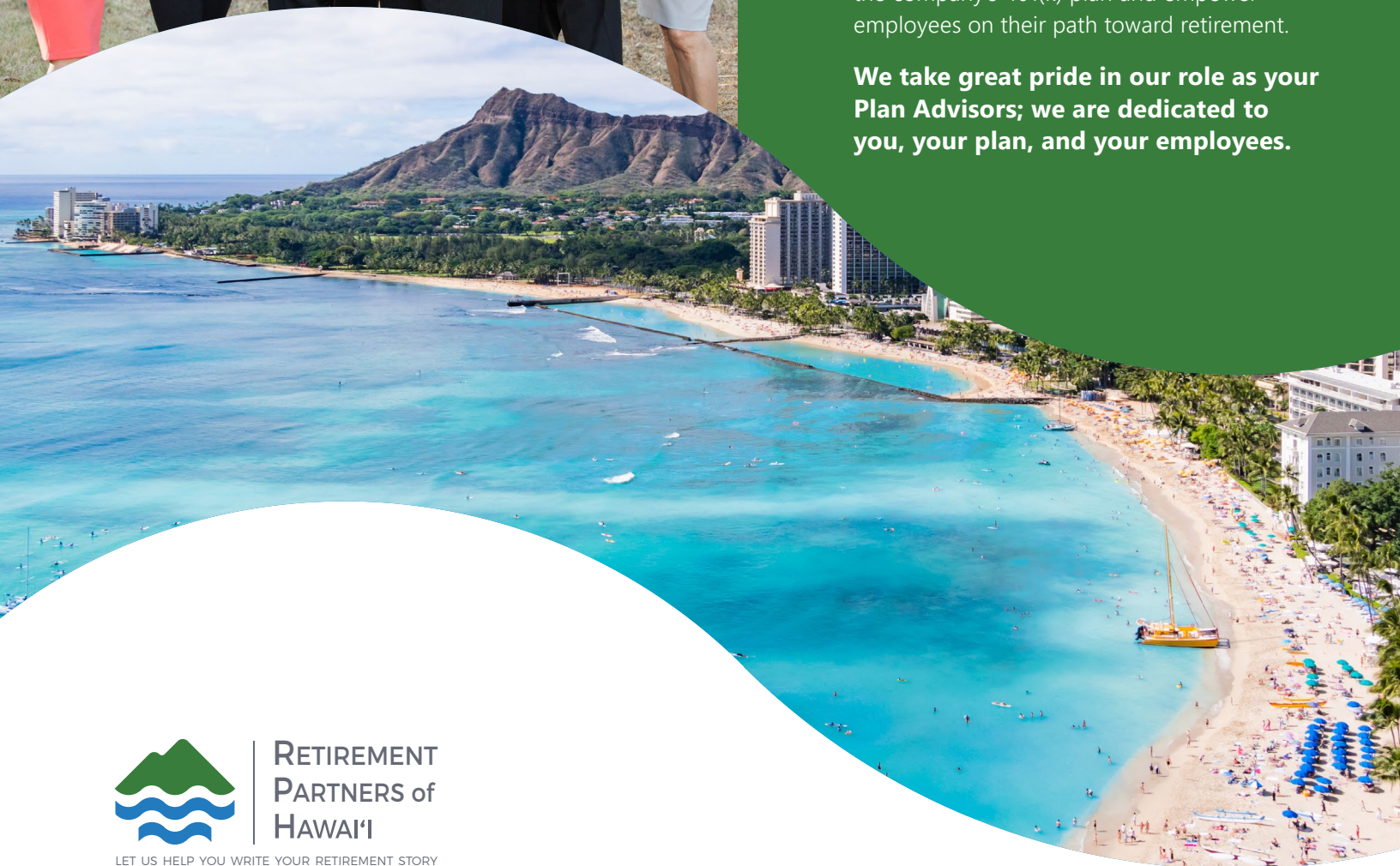
**Deadline: Amending plan for discretionary changes** implemented during plan year (certain exceptions apply)





At Retirement Partners of Hawai'i, we believe that retirement is not something that just happens; it is a result of many small decisions that help promote successful outcomes. Our goal with each client is to share our passion and experience to help enhance retirement outcomes. We do this by focusing on two core concepts: Fiduciary Guidance and Financial Wellness. Combining these ideas can help employers and plan sponsors evaluate the overall success of the company's 401(k) plan and empower employees on their path toward retirement.

**We take great pride in our role as your Plan Advisors; we are dedicated to you, your plan, and your employees.**



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### Retirement Partners of Hawai'i

1003 Bishop Street

Pauahi Tower, Suite 880

Honolulu, Hawai'i 96813

Phone: (808) 681-7799

[info@retirementpartnersofhawaii.com](mailto:info@retirementpartnersofhawaii.com)

[www.RetirementPartnersofHawaii.com](http://www.RetirementPartnersofHawaii.com)

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