Mark your Calendar

Stay on top of 401(k) plan deadlines.

As Plan Sponsor please use this list as a reference of compliance items due each year.

Responsibility/Task:	Plan Sponsor must deliver to:	Provided to Plan Sponsor by:	Date(s):	Date(s) if Calendar Year:	***Actual Date Provided- for Year: ______***
Recurring Participant Notices:					
Notice to make or change cash or deferred election	Eligible employees	*Sentinel Plan Administration*	0-60 days before beginning of plan year	December 1	___/___/___
Auto Enrollment Notice	Eligible employees subject to the automatic enrollment feature	*Sentinel Plan Administration*	30-90 days before beginning of plan year	December 1	___/___/___
QDIA Notice	All participants who have not made an affirmative investment election	*Service Provider/ Recordkeeper*	30-90 days before beginning of the plan year for participants whose balances are invested in the default fund	December 1	___/___/___
Safe Harbor Notice	Eligible employees	*Sentinel Plan Administration*	30-90 days before beginning of plan year	December 1	___/___/___
Note: The Auto Enroll, QDIA and Safe Harbor Notices may all be combined into a single notice; For newly eligible employees these notices are provided within enrollment packet 30 days prior to initial enrollment.					
Summary Plan Description (SPD)	Newly eligible employees and all eligible employees and participants	*Sentinel Plan Administration*	Within 90 days of becoming a plan participant. If there are no changes to the plan, the SPD must be redistributed every five years. If the SPD is updated, it must be delivered within 210 days following the year in which the amendment becomes effective.	Ongoing	___/___/___

Responsibility/Task:	Plan Sponsor must deliver to:	Provided to Plan Sponsor by:	Date(s):	Date(s) if Calendar Year:	***Actual Date Provided- for Year: ___________***
SIMPLE 401(K) Notice	Eligible employees	*Sentinel Plan Administration*	30-90 days before beginning of plan year	December 1	______/______/______
Participant Fee Disclosure Section 404(a) 5	Plan participants	*Service Provider/ Recordkeeper*	On or before the date a participant/beneficiary is first permitted to direct investments. Annually thereafter.	Annually	______/______/______
Compliance ERISA Section 404(c) Notice	All eligible employees, participants and beneficiaries with account balances	*Advisor*	Anually	Annually	______/______/______
Note: The 404(a)(5) and 404(c) notices may be combined into a single notice.					
Participant Statement *(including actual fees and vesting)*	Plan participants	*Service Provider/ Recordkeeper*	Quarterly (within 45 days of quarter end)	Quarterly	______/______/______
Summary Annual Report (SAR)	Plan participants	*Sentinel Plan Administration*	9 months after plan year-end (or extended 2 months after Form 5500 extension)	September 30	______/______/______
Tasks and Filings:					
Required Minimum Distributions	Inactive participants age 70½	*Sentinel Plan Administration*	December 31 (April 1 for initial distribution)	December 31	______/______/______
Form 5500	Filed with the Department of Labor	*Sentinel Plan Administration*	7 months after plan year-end (may extend 2 ½ months if file Form 5558)	July 31	______/______/______
Form 8955-SSA	Filed with the IRS	*Sentinel Plan Administration*	7 months after plan year-end (may extend 2 ½ months if file Form 5558)	July 31	______/______/______

Responsibility/Task:	Plan Sponsor must deliver to:	Provided to Plan Sponsor by:	Date(s):	Date(s) if Calendar Year:	*Actual Date Provided- for Year: ___________*
Census Reporting for Plan Year	Plan Sponsor to submit to Sentinel Plan Administration	*Plan Sponsor*	1 month after plan year-end	January 31	______/______/______
ADP and ACP Testing - Corrective Distributions for Failed Tests	Distributions provided to participant or employer	*Sentinel Plan Administration*	2 ½ months after plan year-end *- The 10% excise tax will not apply if distributed within 2 ½ months after plan year-end*	March 15	______/______/______
Corrective Distributions for 402(g) - Excess Deferrals	Distributions provided to participant	*Sentinel Plan Administration*	15th day of 4th month after end of tax year	April 15	______/______/______
Form 1099-Rs and Form 1096 Distributions from the plan	Affected participants and IRS	*Service Provider/ Recordkeeper*	***Participant* -** January 31 for distributions taken in prior calendar year ***IRS* -** February 28 (paper)/ March 31 (electronic)	January 31 February 28	______/______/______
Form 945 Annual Return of Withheld Federal Income Tax	IRS	*Plan Sponsor*	January 31	January 31	______/______/______

Please note this is not intended to be an exhaustive list, but a convenient reference sheet.

Sources: irs.gov; ASPPA