

2015 Key Administrative Dates and Deadlines for Calendar-Year Defined Contribution Retirement Plans¹

Subject to ERISA and the Internal Revenue Code



JANUARY

MARCH

- 3/2/15*
 - Forms W-2 and W-3 (paper)
 - Forms 1099-R and 1096 (paper)
- 3/15/15
 - Corrective Distributions
- 3/16/15*
 - Deductible Contributions
 - Forms 1042 and 1042-S
- 3/31/15
 - Forms W-2 and W-3 (electronic)
 - Form 1099-R (electronic)
 - Form 5330

MAY

- 5/15/15
 - Forms 990 and 8868
 - Quarterly Benefit Statements

JULY

- 7/29/15
 - Summary of Material Modifications
- 7/31/15
 - Form 5500 or Form 5558
 - Form 8955-SSA or Form 5558
 - Notice to Terminated Vested Employees
 - Plan Audit
 - Annual Benefit Statements
 - Form 5330

SEPTEMBER

- 9/15/15
 - Money Purchase Plan Contributions
 - Form 5500 and Plan Audit
 - Annual Benefit Statements
 - Deductible Contributions
- 9/30/15
 - Summary Annual Report

NOVEMBER

- 11/2/15
 - SIMPLE IRA or SIMPLE 401(k) Notices
- 11/14/15
 - Quarterly Benefit Statements
- 11/15/15
 - Summary Annual Report

FEBRUARY

- 2/1/15
 - Form 5300 (Cycle E)
- 2/2/15*
 - Form 5300 (Cycle D)
 - Form W-2 (recipients)
 - Form 1099-R (recipients)
 - Form 945
- 2/10/15
 - Form 945 (Alternative Date)
- 2/14/15
 - Quarterly Benefit Statements

APRIL

- 4/1/15
 - Required Minimum Distributions
- 4/15/15
 - Excess Deferrals and Allocable Income
 - Form 1065 or Form 7004
- 4/30/15
 - 403(b) Preapproved Plan

JUNE

- 6/2/15
 - Expiration of IRS's Penalty Relief Pilot Program
- 6/30/15
 - EACA Corrective Distributions

AUGUST

- 8/14/15
 - Quarterly Benefit Statements
- 8/15/15
 - Annual Benefit Statements
- 8/17/15
 - Form 5500 and Plan Audit

OCTOBER

- 10/2/15
 - Safe Harbor Notices
 - Automatic Enrollment Notices
- 10/15/15
 - Corrective Plan Amendment
 - Form 5500 and Plan Audit
 - Annual Benefit Statements
 - Summary Annual Report
 - Form 8955-SSA
 - Notice to Terminated Vested Employees

DECEMBER

- 12/2/15
 - QDIA Notices
 - Safe Harbor Notices
 - Automatic Enrollment Notices
- 12/15/15
 - Summary Annual Report
- 12/31/15
 - Corrective Distributions and QNECs
 - Safe Harbor, QACA, or EACA Elections
 - Required Minimum Distributions
 - Participant Notices
 - Self-Employed Partner Elections
 - Discretionary Plan Amendments
 - Remove Safe Harbor Feature

¹Click on any item for more information or refer to pp. 2-4.

*The date reflected is the next business day following a filing date of an IRS or Department of Labor form that otherwise would fall on a Saturday, Sunday, or a legal holiday.

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| DATE | ITEM | ACTION |
|----------|---|--|
| 2/1/15 | Form 5300 Determination Letter Applications (Cycle E) | First date to submit IRS Form 5300 for individually designed defined contribution plans of sponsors with EINs ending in 5 or 0 (Cycle E). |
| 2/2/15* | Form 5300 Determination Letter Applications (Cycle D) | Deadline to submit IRS Form 5300 (<i>Application for Determination for Employee Benefits Plan</i>) for a determination letter for individually designed defined contribution plans of plan sponsors with EINs ending in 4 or 9 (Cycle D). |
| 2/2/15* | Form W-2 | Provide 2014 IRS Form W-2 (<i>Wage and Tax Statement</i>) to employees, reporting wages and coverage in Box 13 as an "active participant" in a defined contribution "retirement plan" (qualified profit sharing/401(k), 403(b), governmental 457(b), SEP or, SIMPLE). |
| 2/2/15* | Form 1099-R | Provide 2014 IRS Form 1099-R (<i>Distributions from Pensions, Annuities, Retirement and Profit-Sharing Plans, IRAs, Insurance Contracts, etc.</i>) to recipients of 2014 distributions. |
| 2/2/15* | Form 945 | File IRS Form 945 (<i>Annual Return of Withheld Federal Income Tax</i>) to report income tax withheld from 2014 distributions. |
| 2/10/15 | Form 945 (Alternative Date) | File IRS Form 945, if the withholding taxes on 2014 distributions were timely paid in full. |
| 2/14/15 | Quarterly Benefit Statements | Distribute fourth quarter 2014 benefit statement to participants, if individual account plan gives participants the right to direct their investments. |
| 3/2/15* | Forms W-2 and W-3 (paper) | File 2014 IRS Form W-2, reflecting employee wages, elective deferrals, and designated Roth contributions for 2014, using IRS Form W-3 (<i>Transmittal of Wage and Tax Statements</i>) with the Social Security Administration (SSA), if not filing electronically. |
| 3/2/15* | Forms 1099-R and 1096 (paper) | Transmit paper copies of IRS Form 1099-R using IRS Form 1096 (<i>Annual Summary and Transmittal of U.S. Information Returns</i>), if not filing electronically. |
| 3/15/15 | Corrective Distributions | Distribute to highly compensated employees corrective distributions for a failed 12/31/14 plan year end ADP/ACP test for excess 401(k)/(m) plan contributions and allocable income to avoid 10% excise tax assessment on plan sponsor. |
| 3/16/15* | Deductible Contributions | File IRS Form 7004 (<i>Application for Automatic Extension of Time to File Certain Business Income Tax, Information, and Other Returns</i>) to obtain a six-month extension of both IRS Form 1120 (<i>U.S. Corporation Income Tax Return</i>) and the deadline for making and deducting plan year 2014 employer contributions; otherwise, file the corporate tax return and deposit employer contributions for amounts to be considered deductible for plan year 2014. |
| 3/16/15* | Forms 1042 and 1042-S | File IRS Form 1042 (<i>Annual Withholding Tax Return for U.S. Source Income of Foreign Persons</i>) to report income taxes withheld from distributions made in 2014 to certain nonresident aliens. File Copy A of IRS Form 1042-S (<i>Foreign Persons' U.S. Source Income Subject to Withholding</i>) to report distributions made in 2014 to certain nonresident aliens, and provide Copies B, C, and D to recipients. |
| 3/31/15 | Forms W-2 and W-3 (electronic) | File 2014 IRS Forms W-2 and W-3 with SSA electronically, unless filed on paper by 3/2/15. |
| 3/31/15 | Form 1099-R (electronic) | Transmit 2014 IRS Form 1099-R electronically, unless filed on paper by 3/2/15. |
| 3/31/15 | Form 5330 | File IRS Form 5330 (<i>Return of Excise Taxes Related to Employee Benefit Plans</i>) to report and pay excise taxes for 12/31/13 plan year end ADP/ACP refunds returned after 3/15/14 (or after 6/30/14 if the plan includes an eligible automatic contribution arrangement (EACA) that covers all participants). |
| 4/1/15 | Required Minimum Distributions | Deadline to make the first required minimum distributions (RMDs) to terminated vested participants who attained age 70-1/2 in 2014 and to participants older than age 70-1/2 who retired in 2014. |
| 4/15/15 | Excess Deferrals and Allocable Income | Refund to participants any 2014 excess 401(k), 403(b), and nongovernmental 457(b) plan deferrals and allocable income. (Note: Excess deferrals for governmental 457(b) plans do not require correction by the following April 15, but rather "as soon as administratively practicable.") |
| 4/15/15 | Form 1065 or Form 7004 | File IRS Form 7004 to obtain a five-month extension to file 2014 IRS Form 1065 (<i>U.S. Return of Partnership Income</i>) and the deadline for making and deducting 2014 employer contributions; otherwise, file IRS 2014 partnership tax return and deposit employer contributions for amounts to be considered deductible for 2014. |
| 4/30/15 | 403(b) Preapproved Plan | Deadline to submit applications for 403(b) preapproved plan opinion and advisory letters. |

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2015 Key Administrative Dates and Deadlines for Calendar-Year Defined Contribution Retirement Plans Subject to ERISA and the Internal Revenue Code

| DATE | ITEM | ACTION |
|---------|--|---|
| 5/15/15 | Forms 990 and 8868 | For tax-exempt employers with calendar fiscal years, file IRS Form 8868 (<i>Application for Extension of Time to File an Exempt Organization Return</i>) to obtain a three-month extension to file 2014 IRS Form 990 (<i>Return of Organization Exempt from Income Tax</i>); otherwise, file IRS 2014 tax-exempt organization information return and deposit 2014 employer contributions being reported on Form 990. |
| 5/15/15 | Quarterly Benefit Statements | Distribute first quarter 2015 benefit statements to participants, if individual account plan gives participants the right to direct their investments. |
| 6/2/15 | Expiration of IRS's Penalty Relief Pilot Program | Expiration of IRS's penalty relief pilot program for sponsors of non-ERISA and foreign plans subject to the Form 5500 reporting requirements. |
| 6/30/15 | EACA Corrective Distributions | If the plan includes an EACA that covers all participants, distribute to highly compensated employees corrective distribution for 2014 excess ADP/ACP amounts to avoid 10% excise tax assessment on plan sponsor. |
| 7/29/15 | Summary of Material Modifications | Provide a Summary of Material Modifications (SMM) to participants if the plan adopted amendments for the plan year ending 12/31/14, unless the information was included in an updated and timely distributed Summary Plan Description (SPD). |
| 7/31/15 | Form 5500 or Form 5558 | File 2014 Form 5500 using DOL EFAST2 or file IRS Form 5558 (<i>Application for Extension of Time to File Certain Employee Plan Returns</i>) to extend Form 5500 filing due date by 2-1/2 months to 10/15/15. |
| 7/31/15 | Form 8955-SSA or Form 5558 | Deadline to file 2014 IRS Form 8955-SSA (<i>Annual Registration Statement Identifying Separated Participants with Deferred Vested Benefits</i>) or file IRS Form 5558 to extend the filing deadline for Forms 8955-SSA to 10/15/15. |
| 7/31/15 | Notice to Terminated Vested Employees | Provide a notice describing the amount of the account balance as of the date of termination to terminated vested employees who were reported on 2014 Form 8955-SSA, unless IRS Form 5558 is filed to obtain an extension to 10/15/15 to file Form 8955-SSA. |
| 7/31/15 | Plan Audit | Deadline to obtain a qualified accountant's audit report or limited scope audit to include in Schedule H (<i>Financial Information</i>) as an attachment to 2014 Form 5500, if there are more than 100 eligible participants, unless IRS Form 5558 is filed to obtain an extension to 10/15/15 to file Form 5500. |
| 7/31/15 | Annual Benefit Statements | Distribute 2014 annual benefit statements to individual account plan participants who do not have the right to direct their investments, unless IRS Form 5558 is filed to obtain an extension to 10/15/15 to file Form 5500. |
| 7/31/15 | Form 5330 | File IRS Form 5330 to report and pay excise taxes on 2014 plan year prohibited transactions and nondeductible contributions. Form 5558 may be filed to request an extension of time of up to six months to file Form 5330, but does not extend the time to pay the excise taxes. The amount of estimated excise tax due must be paid with Form 5558. Interest is charged on taxes not paid by the due date even if an extension of time to file is granted. |
| 8/14/15 | Quarterly Benefit Statements | Distribute second quarter 2015 benefit statements to participants, if individual account plan gives participants the right to direct their investments. |
| 8/15/15 | Annual Benefit Statements | For tax-exempt employers, distribute annual benefit statements to individual account plan participants who do not have the right to direct their investments. |
| 8/17/15 | Form 5500 and Plan Audit | For tax-exempt employers, file 2014 Form 5500 with DOL, if no IRS Form 5558 was filed but an extension request (IRS Form 8868) was timely filed for the employer's IRS Form 990 information return. |
| 9/15/15 | Money Purchase Plan Contributions | Deadline to make required employer contributions to money purchase plans for the 2014 plan year. |
| 9/15/15 | Form 5500 and Plan Audit | For corporate and partnership employers, file 2014 Form 5500 using DOL EFAST2, if no IRS Form 5558 was filed but an extension request (IRS Form 7004) was timely filed for the company's income tax return (either corporate IRS Form 1120 or partnership IRS Form 1065). |
| 9/15/15 | Annual Benefit Statements | For corporate and partnership employers, distribute 2014 annual benefit statements to individual account plan participants who do not have the right to direct their investments, if no IRS Form 5558 was filed to extend 2014 Form 5500 but an extension request (IRS Form 7004) was timely filed for the company's 2014 income tax return (either corporate IRS Form 1120 or partnership IRS Form 1065). |
| 9/15/15 | Deductible Contributions | Deadline to make 2014 plan year deductible contributions if an extension request (IRS Form 7004) was timely filed for the company's income tax return (either corporate IRS Form 1120 or partnership IRS Form 1065). |
| 9/30/15 | Summary Annual Report | Distribute to participants 2014 Summary Annual Reports, unless 2014 Form 5500 is extended by a timely filed IRS Form 5558. |

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| DATE | ITEM | ACTION |
|----------|---------------------------------------|--|
| 10/2/15 | Safe Harbor Notices | Earliest date to provide to participants 401(k) or 403(b) plan safe harbor notices, if applicable for 2015. |
| 10/2/15 | Automatic Enrollment Notices | Earliest date to provide to participants 401(k) or 403(b) annual automatic enrollment notices for the 2016 plan year for plans with automatic contribution arrangements. (Note: The notice may be combined with the qualified default investment alternative (QDIA) notice.) |
| 10/15/15 | Corrective Plan Amendment | Deadline to adopt a retroactive corrective plan amendment, if the plan fails minimum coverage, nondiscrimination, and/or compensation requirements for 2014. |
| 10/15/15 | Form 5500 and Plan Audit | File 2014 Form 5500 using DOL EFAST2, if the due date was extended by a timely filed IRS Form 5558. |
| 10/15/15 | Annual Benefit Statements | Distribute 2014 annual benefit statements to individual account plan participants who do not have the right to direct their investments, if 2014 Form 5500 due date was extended by a timely filed IRS Form 5558. |
| 10/15/15 | Summary Annual Report | Distribute 2014 Summary Annual Report to participants and beneficiaries, if the date was extended by a timely filed IRS Form 5558. |
| 10/15/15 | Form 8955-SSA | File 2014 IRS Form 8955-SSA, if the due date was extended by a timely filed IRS Form 5558. |
| 10/15/15 | Notice to Terminated Vested Employees | Provide a notice describing the amount of the account balance as of the date of termination to terminated vested employees who were reported on 2014 IRS Form 8955-SSA. |
| 11/2/15 | SIMPLE IRA or SIMPLE 401(k) Notices | Notify eligible employees about SIMPLE IRA or SIMPLE 401(k) plans for 2016, including salary reduction rights and whether employer contributions will be matching or nonelective contributions. |
| 11/14/15 | Quarterly Benefit Statements | Distribute third quarter 2015 benefit statement to participants, if individual account plan gives participants the right to direct their investments. |
| 11/15/15 | Summary Annual Report | Distribute to participants 2014 Summary Annual Report if no IRS Form 5558 was filed to extend 2014 Form 5500 but an extension request (IRS Form 7004) was timely filed for the company's income tax return (either corporate IRS Form 1120 or partnership IRS Form 1065). |
| 12/2/15 | QDIA Notices | Deadline to send qualified default investment alternative (QDIA) notices to participants for the 2016 plan year. |
| 12/2/15 | Safe Harbor Notices | Deadline to provide to participants 401(k) or 403(b) plan safe harbor notices, if applicable for the 2016 plan year. |
| 12/2/15 | Automatic Enrollment Notices | Deadline to provide to participants 401(k) or 403(b) annual automatic enrollment notices for the 2016 plan year for plans with automatic contribution arrangements. (Note: The notice may be combined with the QDIA notice.) |
| 12/15/15 | Summary Annual Report | Distribute to participants 2014 Summary Annual Report, if 2014 Form 5500 due date was extended by a timely filed IRS Form 5558. |
| 12/31/15 | Corrective Distributions and QNECs | Deadline to process corrective distributions to correct a failed 12/31/14 ADP/ACP test for excess 401(k)/(m) plan contributions and allocable income to maintain qualified status (10% excise tax applies); also, deadline to make a qualified nonelective contribution (QNEC) to cure a failed 12/31/14 "current year method" ADP/ACP test. |
| 12/31/15 | Safe Harbor, QACA, or EACA Elections | If desired for the 2015 plan year, deadline to amend an existing 401(k) or 403(b) plan to be a safe harbor plan or to add a QACA or EACA. (Note: This is the deadline for the amendment to the plan; however, notices to participants should be made prior to the beginning of the 2016 plan year, as indicated in "Safe Harbor Notices" and "Automatic Enrollment Notices," above.) |
| 12/31/15 | Required Minimum Distributions | Deadline to make recurring age 70-1/2 RMDs to participants. |
| 12/31/15 | Participant Notices | If not included in an SPD, provide notices to participants, if applicable, about individual account plans that allow participant-directed investments that plan sponsor is relieved of liability for certain losses resulting from the participant's exercise of his/her rights, and about the availability of any investment advice services. |
| 12/31/15 | Self-Employed Partner Elections | Deadline for 401(k) deferral elections for 2015 for self-employed partners (last day of partnership plan year). |
| 12/31/15 | Discretionary Plan Amendments | Deadline to amend plan for discretionary changes implemented during 2015. |
| 12/31/15 | Remove Safe Harbor Feature | Deadline to amend plan to remove an existing safe harbor plan feature for 2016. |

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