

2012 Key Administrative Dates and Deadlines for Calendar-Year Defined Contribution Retirement Plans¹



JANUARY

- 1/17/12
 - Form 8955-SSA
 - Notice to Terminated Vested Employees
- 1/31/12
 - Form W-2
 - Form 1099-R
 - Form 945
 - Form 5300

MARCH

- 3/15/12
 - Corrective Distributions
 - Form 1120 or 7004
 - Forms 1042 and 1042-S

MAY

- 5/15/12
 - Forms 990 and 8868
 - Quarterly Benefit Statements
- 5/31/12
 - Initial Participant-Level Fee Disclosure

JULY

- 7/28/12
 - Summary of Material Modifications
- 7/31/12
 - Notice to Terminated Vested Employees
 - Plan Audit
 - Form 5500 or Form 5558
 - Form 8955-SSA or Form 5558
 - Annual Benefit Statements
 - Form 5330

SEPTEMBER

- 9/14/12
 - Annual Benefit Statements
- 9/15/12
 - Money Purchase Plan Contributions
- 9/17/12*
 - Form 5500; Form 8955-SSA; and Notice to Terminated Vested Employees
 - Deductible Contributions
- 9/30/12
 - Summary Annual Reports

NOVEMBER

- 11/2/12
 - SIMPLE IRA or SIMPLE 401(k) Notices
- 11/14/12
 - Quarterly Benefit Statements
- 11/15/12
 - Summary Annual Reports

FEBRUARY

- 2/10/12
 - Form 945
- 2/14/12
 - Quarterly Benefit Statements
- 2/28/12
 - Form 1099-R (paper)
- 2/29/12
 - Form W-3 and Form W-2 (paper)

APRIL

- 4/1/12
 - Required Minimum Distribution
- 4/2/12*
 - Form W-3 and W-2 (electronic)
 - Form 1099-R (electronic)
 - Form 5330
- 4/15/12
 - Excess Deferrals and Allocable Income
 - Form 1065 or 7004

JUNE

- 6/30/12
 - EACA Corrective Distributions

AUGUST

- 8/14/12
 - Quarterly Benefit Statements
- 8/15/12
 - Form 5500 and Annual Benefit Statements

OCTOBER

- 10/2/12
 - Safe Harbor Notices
 - Automatic Enrollment Notices
- 10/15/12
 - Corrective Plan Amendment
 - Form 5500; Form 8955-SSA; and Notice to Terminated Vested Employees
 - Annual Benefit Statements

DECEMBER

- 12/1/12
 - QDIA Notices
 - Safe Harbor Notices
 - Automatic Enrollment Notices
- 12/14/12
 - Summary Annual Reports
- 12/31/12
 - Corrective Distributions and QNECs
 - Safe Harbor, QACA, or EACA Elections
 - Required Minimum Distribution
 - Participant Notices
 - Self-Employed Partner Elections
 - Plan Amendment
 - Discretionary Plan Amendments
 - Remove Safe Harbor Feature

¹ Click 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.

Key Administrative Dates and Deadlines for 2011 Calendar-Year Defined Contribution Retirement Plans

DATE	ITEM	ACTION
1/17/12	Form 8955-SSA	Deadline to file IRS Form 8955-SSA (<i>Annual Registration Statement Identifying Separated Participants with Deferred Vested Benefits</i>) for PY2009 and PY2010 (Data for PY2009 and PY2010 may be combined on one form.)
1/17/12	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 Form 8955-SSA for PY2009 and PY2010
1/31/12	Form W-2	Provide IRS Form W-2 (<i>Wage and Tax Statement</i>) to employees for 2011, reporting wages, amount of elective deferrals, and coverage as an "active participant" in a defined contribution retirement plan
1/31/12	Form 1099-R	Provide IRS Form 1099-R (<i>Distributions from Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.</i>) to recipients of 2011 distributions
1/31/12	Form 945	File IRS Form 945 (<i>Annual Return of Withheld Federal Income Tax</i>) to report income tax withheld from 2011 distributions
1/31/12	Form 5300	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 (including ESOPs) of plan sponsors with Employer Identification Numbers ending in 1 or 6 (Cycle A)
2/10/12	Form 945	File IRS Form 945, if the withholding taxes on 2011 distributions were timely paid
2/14/12	Quarterly Benefit Statements	Distribute quarterly benefit statement to participants, if individual account plan gives participants the right to direct their investments
2/28/12	Form 1099-R (paper)	Transmit paper copies of IRS Form 1099-R using Form 1096 (<i>Annual Summary and Transmittal of U.S. Information Returns</i>), if not filing electronically
2/29/12	Form W-3 and Form W-2 (paper)	File Form W-3 (<i>Transmittal of Wage and Tax Statements</i>), reflecting employee wages and elective deferrals for 2011, and IRS Form W-2, Copy A, with the Social Security Administration, unless filing electronically
3/15/12	Corrective Distributions	For plans that do not contain an eligible automatic contribution arrangement (EACA) that covers all eligible employees, distribute to highly compensated employees corrective distributions for a failed 12/31/11 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
3/15/12	Form 1120 or 7004	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 the Form 1120 (<i>U.S. Corporation Income Tax Return</i>) and the deadline for making and deducting 2011 employer contributions; otherwise file the 2011 corporate tax return and deposit employer contributions for amounts to be considered deductible for 2011
3/15/12	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 2011 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 2011 to certain nonresident aliens and provide Copies B, C, and D to recipients
4/1/12	Required Minimum Distribution	Deadline to make the first required minimum distribution (RMD) to terminated vested participants who attained age 70-1/2 in 2011 and to participants older than 70-1/2 who retired in 2011
4/2/12*	Form W-3 and W-2 (electronic)	File IRS Form W-3 and W-2 with the Social Security Administration electronically, unless filed on paper by 2/29/12
4/2/12*	Form 1099-R (electronic)	Transmit the 2011 IRS Form 1099-R electronically, unless filed on paper by 2/28/12
4/2/12*	Form 5330	File IRS Form 5330 (<i>Return of Excise Taxes Related to Employee Benefit Plans</i>) to report and pay excise taxes for 12/31/10 plan year end ADP/ACP refunds returned after 3/15/11 (or after 6/30/11 if the plan includes an eligible automatic contribution arrangement (EACA) that covers all participants)
4/15/12	Excess Deferrals and Allocable Income	Refund to participants any excess 401(k), 403(b), and nongovernmental 457(b) plan deferrals and allocable income (Note: Excess deferrals for governmental 457(b) plans to not require correction by the following April 15, but rather "as soon as administratively practicable.")
4/15/12	Form 1065 or 7004	File IRS Form 7004 to obtain a five-month extension to file the 2011 IRS Form 1065 (<i>U.S. Return of Partnership Income</i>) and the deadline for making and deducting prior plan year employer contributions; otherwise, file IRS 2011 partnership tax return and deposit employer contributions for amounts to be considered deductible for 2011

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Key Administrative Dates and Deadlines for 2011 Calendar-Year Defined Contribution Retirement Plans

DATE	ITEM	ACTION
5/15/12	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 of the prior plan year Form 990 (<i>Return of Organization Exempt from Income Tax</i>); otherwise file with the IRS the prior plan year information return
5/15/12	Quarterly Benefit Statements	Distribute quarterly benefit statement to participants, if individual account plan gives participants the right to direct their investments
5/31/12	Initial Participant-Level Fee Disclosure	Deadline to provide initial participant-level fee disclosures
6/30/12	EACA Corrective Distributions	If the plan includes an EACA that covers all participants, distribute to highly compensated employees corrective distributions for 2011 excess ADP/ACP amounts to avoid 10% excise tax assessment on plan sponsor
7/28/12	Summary of Material Modifications	Provide a Summary of Material Modifications (SMM) to participants, if the plan adopted amendments for the plan year ending 12/31/11, unless the information was included in an updated and timely distributed Summary Plan Description (SPD)
7/31/12	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 Form 8955-SSA, if no IRS Form 5558 (<i>Application for Extension of Time to File Certain Employee Plan Returns</i>) was filed
7/31/12	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 Form 5500 (<i>Annual Return/Report of Employee Benefit Plan</i>), if there are more than 100 eligible participants, unless IRS Form 5558 is filed to obtain an extension
7/31/12	Form 5500 or Form 5558	File Form 5500 with the DOL for the prior plan year or file Form 5558 with IRS to extend Form 5500 filing due date by two-and-one-half months to 10/15/12
7/31/12	Form 8955-SSA or Form 5558	Deadline to file IRS Form 8955-SSA or file IRS Form 5558 to extend the filing deadline for Form 8955-SSA
7/31/12	Annual Benefit Statements	Distribute 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
7/31/12	Form 5330	File IRS Form 5330 to report and pay excise taxes on prior plan year prohibited transactions and nondeductible contributions
8/14/12	Quarterly Benefit Statements	Distribute quarterly benefit statements to participants, if individual account plan gives participants the right to direct their investments (Note: This quarterly statement is the first to include information about fees and expenses actually deducted from a participant's account.)
8/15/12	Form 5500 and Annual Benefit Statements	For tax-exempt employers, file Form 5500 (and distribute Annual Benefit Statements to individual account plan participants who do not have the right to direct their investments) with the DOL for the prior plan year, if no IRS Form 5558 was filed but an extension request (Form 8868) was timely filed for the employer's Form 990 information return
9/14/12	Annual Benefit Statements	For corporate and partnership employers, distribute 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 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)
9/15/12	Money Purchase Plan Contributions	Deadline to make required employer contributions to money purchase plans for the previous plan year
9/17/12*	Form 5500	For corporate and partnership employers, file Form 5500 with the DOL for the prior plan year, 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)
	Form 8955-SSA and Notice to Terminated Vested Employees	File IRS Form 8955-SSA and provide notice describing the amount of the account balance as of the date of termination to terminated vested employees reported on IRS Form 8955-SSA
9/17/12*	Deductible Contributions	Deadline to make prior 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)
9/30/12	Summary Annual Reports	Distribute to participants the Summary Annual Reports, unless extended by a timely filed IRS Form 5558
10/2/12	Safe Harbor Notices	Earliest date to provide to participants 401(k) or 403(b) plan safe harbor notice, if applicable for the following plan year

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Key Administrative Dates and Deadlines for 2011 Calendar-Year Defined Contribution Retirement Plans

DATE	ITEM	ACTION
10/2/12	Automatic Enrollment Notices	Earliest date to send 401(k) or 403(b) annual automatic enrollment notices for the following plan year to participants for automatic contribution arrangements (Note: The notice may be combined with the qualified default investment alternative (QDIA) notice (see 12/1 entry).)
10/15/12	Corrective Plan Amendment	Deadline to adopt a retroactive corrective plan amendment, if the plan fails minimum coverage, nondiscrimination, and/or compensation requirements for the prior plan year
10/15/12	Form 5500	File Form 5500 with the DOL
	Form 8955-SSA and Notice to Terminated Vested Employees	File IRS Form 8955-SSA and provide a notice describing the amount of the account balance as of the date of termination to terminated vested employees reported on IRS Form 8955-SSA, if the due date was extended by a timely filed IRS Form 5558
10/15/12	Annual Benefit Statements	Distribute annual benefit statements to individual account plan participants who do not have the right to direct their investments, if the due date was extended by a timely filed IRS Form 5558
11/2/12	SIMPLE IRA or SIMPLE 401(k) Notices	Notify eligible employees about SIMPLE IRA or SIMPLE 401(k) plans for 2013, including salary reduction rights and whether employer contributions will be matching or nonelective contributions
11/14/12	Quarterly Benefit Statements	Distribute quarterly benefit statement to participants, if individual account plan gives participants the right to direct their investments
11/15/12	Summary Annual Reports	Distribute to participants the Summary Annual Report, 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)
12/1/12	QDIA Notices	Deadline to send QDIA notices to participants for the following plan year
12/1/12	Safe Harbor Notices	Deadline to provide to participants a 401(k) or 403(b) plan safe harbor notice, if applicable for the following plan year
12/1/12	Automatic Enrollment Notices	Deadline to send 401(k) or 403(b) annual automatic enrollment notices to participants for the following plan year (Note: The notice may be combined with QDIA notice.)
12/14/12	Summary Annual Reports	Distribute to participants the Summary Annual Report, if the Form 5500 due date was extended by a timely filed IRS Form 5558
12/31/12	Corrective Distributions and QNECs	Deadline to process corrective distributions to correct a failed 12/31/11 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 12/31/11 "current year method" ADP/ACP test
12/31/12	Safe Harbor, QACA, or EACA Elections	If desired for the following plan year, deadline to amend an existing 401(k) or 403(b) plan to be a safe harbor plan or to add a qualified automatic contribution arrangement (QACA) or EACA (Note: This is the deadline for the amendment to the plan; however, notices to participants should be made prior to the end of the plan year, as indicated in "Safe Harbor Notices" and "Automatic Enrollment Notices," above.)
12/31/12	Required Minimum Distribution	Deadline to make recurring age 70-1/2 RMDs to participants
12/31/12	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
12/31/12	Self-Employed Partner Elections	Deadline for 401(k) deferral elections for 2012 for self-employed partners (last day of partnership plan year)
12/31/12	Plan Amendment	Deadline for governmental plans to make plan amendments for the Worker, Retiree, and Employer Recovery Act of 2008 (WRERA)
12/31/12	Discretionary Plan Amendments	Deadline to amend plan for discretionary changes implemented during the plan year
12/31/12	Remove Safe Harbor Feature	Deadline to amend plan to remove an existing safe harbor plan feature for the following plan year

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