

Responsible Party
TPA – Third Party Administrator
PS – Plan Sponsor
INV – Investment Platform

NOTE: If Plan Sponsor utilizes 3(16) Plan Level Fiduciary Services, many PS responsibilities are handled by TPA. Please confirm with your TPA Administrator for details.

DATE **	ITEM	RESPONSIBLE PARTY		
		TPA	PS	INV
12/15/22	TPA generates census and account information request and submits to PS.	X		
1/15/23	PS to have determined and engaged audit firm for plan (if required).		X	
1/31/23	Deadline for submitting Form 1099-R to participants for those that received distributions or a deemed distributed/defaulted participant loan in a prior year.			X
1/31/23	Deadline for PS to submit information requested by TPA to allow timely year-end administration to begin, including average deferral percentage (ADP), average contribution percentage (ACP), top-heavy, 402(g), 415, and 404 compliance.		X	
1/31/23	Quarterly Statements for participant directed accounts – even though PS delegates to INV, DOL places responsibility on the plan fiduciary to make sure the service provider (INV) generates and makes available compliant statements.		X	X
1/31/23	Deadline for filing Form 945 – if withholding deposits not timely or not made in full.			X
2/10/23	Deadline for filing Form 945 – if all tax withholding deposits made in full and timely.			X
3/15/23	Deadline for ADP/ACP refunds (if applicable) to avoid 10% excise tax on employer (2½ months following plan year-end). TPA calculates, PS approves and communicates to affected participants, INV executes. Payment request deadlines vary by Platform.	X	X	X
3/15/23	Employer contributions due for 12/31 year-end of Partnerships and S Corporations to allow for tax deduction (assuming tax return not extended). TPA calculates, PS contributes and deposits with INV.	X	X	X
3/15/23	Audit firm (if applicable) working with TPA, PS and INV on various issues.	X	X	X
3/31/23	Deadline for electronic submission of Form 1099-R to IRS for participants that received distributions in 2022. Prepared and submitted by TPA or by INV.			X
4/01/23	Initial required minimum distribution (RMD) due for participants who reached RMD age in 2022 (if not already distributed in 2022). TPA calculates, participant authorizes, PS approves, INV executes.	X	X	X
4/15/23	Employer contributions due for 12/31 year-end of C Corporations to allow for tax deduction (assuming tax return not extended). TPA calculates. PS contributes and deposits with INV.	X	X	X
4/15/23	402(g) distributions of excess deferral amounts due to participants. TPA calculates, PS approves, INV executes.	X	X	X
4/30/23	Quarterly Statements for participant directed accounts – even though PS delegates to INV, DOL places responsibility on the plan fiduciary to make sure the service provider (INV) generates and makes available compliant statements.		X	X
7/29/23	If applicable, Summary of Material Modifications due to participants (due no later than 210 days after the end of the plan year in which plan change is adopted). TPA prepares, PS distributes.	X	X	
7/31/23	If applicable, Form 5330 to report excise taxes related to employee benefit plans due to IRS. TPA prepares. PS signs and files with IRS.	X	X	
7/31/23	Form 5500 due for 12/31 year-end plans (7 months after year-end, if not extended). TPA prepares, PS submits electronically through TPA site.	X	X	
7/31/23	Form 8955-SSA due to IRS. TPA prepares and sends to PS. PS signs and files with IRS.	X	X	

DATE**	ITEM	RESPONSIBLE PARTY		
		TPA	PS	INV
7/31/23	Form 5558 (Application for Extension of Time to File Certain Employee Plan Returns) is due. (Extension of time to file 5500, 5330, and 8955-SSA). TPA prepares and submits.	X		
7/31/23	Audit report (if applicable) completed by audit firm and submitted to PS. If required, follow up by TPA and INV.	X	X	X
7/31/23	Quarterly Statements for participant directed accounts – even though PS delegates to INV, DOL places responsibility on the plan fiduciary to make sure the service provider (INV) generates and makes available compliant statements.		X	X
9/15/23	Form 5500 due to Employee Benefits Security Administration (EBSA) for plans eligible for automatic extension for returns linked to corporate tax return extension. TPA prepares. PS submits through TPA site.	X	X	
9/30/23	Summary Annual Reports due to participants for 12/31 year-end plans (9 months after 12/31 or 2 months after filing Form 5500). TPA prepares. PS distributes.	X	X	
10/02/23	Earliest date for 2024 annual notices including qualified automatic contribution arrangement (QACA), safe harbor, and qualified default investment alternatives (QDIA) to be distributed to participants (due 30 to 90 days prior to plan year-end). TPA and INV prepares. PS and INV distributes/posts.	X	X	X
10/15/23	Deadline for filing Form 5500 that has been extended via Form 5558 request. TPA prepares. PS submits electronically via TPA site.	X	X	
10/15/23	Deadline for filing Form 8955-SSA that has been extended via Form 5558 request. TPA prepares. PS submits electronically via TPA site to IRS.	X	X	
10/15/23	Deadline for executing retroactive amendment to correct an IRC 410(b) coverage or 401(a)(4) nondiscrimination failure. TPA prepares. PS signs and returns to TPA.	X	X	
10/31/23	Quarterly Statements for participant directed accounts – even though PS delegates to INV, DOL places responsibility on the plan fiduciary to make sure the service provider (INV) generates and makes available compliant statements.		X	X
11/15/23	Summary Annual Reports due to participants if Form 5500 extended due to corporate tax filing extension. TPA prepares. PS distributes.	X	X	
12/01/23	Deadline for “maybe” safe harbor supplemental notice and amendment for plans eligible to opt into safe harbor non-elective for 2023 (at least 30 days prior to the last day of the plan year). TPA prepares. PS distributes notice and returns signed amendment to TPA.	X	X	
12/02/23	Deadline for “deemed timely” 401(k) safe harbor match annual notices for 2023 (usually combined with QDIA notice). TPA prepares. PS distributes.	X	X	
12/02/23	Final deadline for qualified automatic contribution arrangement (QACA) and qualified default investment alternative (QDIA) annual required notice to all participants who have defaulted into a QDIA (at least 30 days prior to the beginning of the plan year). TPA prepares. PS distributes.	X	X	
12/15/23	Extended deadline for providing Summary Annual Report to participants if Form 5500 deadline extended by Form 5558 Filing. TPA prepares. PS distributes.	X		
12/15/23	TPA generates census and account information request and submits to PS.	X		
12/31/23	Required Minimum Distribution for 2023 due for participants who reached RMD age prior to 2023. TPA calculates. PS approves. INV executes.	X	X	X
12/31/23	Deadline for safe harbor 4% nonelective amendment. TPA prepares. PS distributes.	X	X	

* Listed are key deadlines associated with your plan. There may be additional deadlines depending on the nature of the plan design, plan administration, fee disclosure, compliance, or tax issues.

** If the due date falls on a Saturday, Sunday, or a legal holiday, generally the due date is extended until the next business day. Please confirm with your Primary Administrator the actual deadline.