



CARROLL CONSULTANTS, LTD.

Actuarial & Employee Benefit Consulting

2013 COMPLIANCE CALENDAR FOR 403(b) PLANS - Plan Year Ending 12/31/13

Due Date	ERISA	NON-ERISA	CHURCH	Item	Item Description
1/31/2013	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Form 1099-R	Form 1099-R to participants who received distributions during previous calendar year, and Form 945 filed with IRS to remit any withholding still due. Due January 31st.
2/10/2013	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Form 945	Form 945 must be filed with IRS if all withholding was previously submitted for distribution(s) during previous calendar year. Due February 10th.
2/15/2013	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Quarterly Participant Statements	Quarterly Periodic Benefit Statement for participant-directed account plans for prior quarter. Due 45 days after the end of the calendar quarter.
2/28/2013	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Form 1099 / Form 1096	File Form 1099-R with IRS (with Form 1096) for distribution(s) during previous calendar year. Due February 28th.
3/15/2013	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	Test Corrections	Plans with Matching Contributions. Deadline for corrective distributions in the event of failed ACP test for prior plan year (without penalty). Due within 2 1/2 months after end of plan year.
4/1/2013	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Required Minimum Distributions	Initial minimum distributions to commence for participants who have reached their required beginning date in previous calendar year. Applies to terminated employees who attained age 70½ in previous calendar year. Due April 1st.
4/15/2013	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Test Corrections	Corrective distribution of 402(g) excess deferrals for previous calendar year must be made to applicable participants. Due April 15th.
5/15/2013	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Quarterly Participant Statements	Quarterly Periodic Benefit Statement for participant-directed account plans for prior quarter. Due 45 days after the end of the calendar quarter.
7/31/2013	<input checked="" type="checkbox"/>			Form 5500	File Form 5500 for previous plan year. A 2½-month extension is available if Form 5558 is filed timely. Due last day of 7th month after end of plan year.
7/31/2013	<input checked="" type="checkbox"/>			Form 8955-SSA	File Form 8955-SSA to report benefits for terminated vested participants. This due date is extended by any Form 5500 extension. Due last day of 7th month after end of plan year.
7/31/2013	<input checked="" type="checkbox"/>			Participant Notices	Send terminated vested employees reported on the Form 8955-SSA a notice describing the amount of vested benefit. This due date is extended by any Form 5500 extension. Due last day of 7th month after end of plan year.
7/31/2013	<input checked="" type="checkbox"/>			Form 5500 Plan Audit	Plan audit is required if there are more than 100 plan participants. Audit is required for plans with fewer than 100 participants if less than 95% of plan assets are considered "qualifying assets" (invested in common vehicles), and are not covered by bond. Due last day of 7th month after end of plan year.
7/31/2013	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Participant Notices ¹	All plans who had amendments during the prior Plan Year. Distribute Summary of Material Modifications. Due 7 months after end of plan year in which change is adopted.
8/15/2013	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Quarterly Participant Statements	Quarterly Periodic Benefit Statement for participant-directed account plans for prior quarter. Due 45 days after the end of the calendar quarter.
8/31/2013	<input checked="" type="checkbox"/>			Participant Notices ²	Mail participants Fee Disclosures (no later than 12 months from prior notice). Due once annually within a 12 month period.
9/30/2013	<input checked="" type="checkbox"/>			Summary Annual Report	Summary Annual Report (SAR) for previous plan year due to plan participants and beneficiaries. If the plan received an extension for the Form 5500, SAR is due 2 months after Form 5500 is filed. Due last day of the 9th month after end of plan year (or as extended).
10/1/2013	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	Participant Notices ³	Safe Harbor Notice for Safe Harbor Plans only describing rights and obligations distributed to participants. Due between 30 and 90 days before the beginning of Plan Year.



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10/1/2013	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	Participant Notices ³	Qualified Default Investment Alternative Notice distributed to participants. For plans with QDIA that have defaulted contributions. Due between 30 and 90 days before the beginning of Plan Year.
10/15/2013	<input checked="" type="checkbox"/>			Form 5500	Extended due date for previous plan year's Form 5500 (assuming Form 5558 is filed in timely manner). Due 2 1/2 months from original due date.
10/15/2013	<input checked="" type="checkbox"/>			Summary Annual Report	Extended due date for Summary Annual Report for previous plan year (assuming Form 5558 is filed in timely manner). Due 2 1/2 months from original due date.
11/15/2013	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Quarterly Participant Statements	Quarterly Periodic Benefit Statement for participant-directed account plans for prior quarter. Due 45 days after the end of the calendar quarter.
12/31/2013	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Plan Amendments	Employer must adopt any discretionary amendment. (Advance notice to participants may be required.) Due last day of Plan Year.
12/31/2013	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	Test Corrections	Plans with Matching Contributions. Deadline for correcting a failed ACP test for prior plan year, (return of excess contributions with penalty, make a QNEC, or make a QMAC). Due last day of Plan Year.
12/31/2013	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Required Minimum Distributions	Required minimum distribution deadline for those participants/retirees already receiving them. Applies to terminated employees who attained age 70½. Due December 31.

PLAN YEAR ENDS 12/31/2013

- 1 - applies only if plan amendment adopted in prior plan year
- 2 - timing may vary based on prior year fee disclosure
- 3 - this is the earliest due date for this notice

This chart is intended to provide plan sponsors with a list of notable deadline and is not a substitute for consultation with ERISA council and in no way represents legal advice.