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Retirement Plan

Key dates

2017 Key Dates and Deadlines

for calendar year defined contribution retirement plans

MARCH

- **March 15:**
IRS deadline for processing corrective distributions due to a failed Actual Deferral Percentage (ADP) or Actual Contribution Percentage (ACP) test without the 10% excise tax.
- **March 15:**
IRS deadline for filing your corporate tax return, contribution deadline for deductibility (without extension), and deadline for requesting an automatic extension (to September 15) of your corporate tax return.
- **March 31:**
Recommended deadline to schedule your annual audit if your plan is considered a large plan that requires an independent auditor's opinion to be filed with your Form 5500.

APRIL

- **April 1:**
IRS deadline for participants to take their Required Minimum Distribution (RMD) for the first year of the distribution only. All subsequent RMD's must be taken by December 31 of each year.
- **April 15*:**
IRS deadline for processing corrective distribution for 402(g) Excess Deferrals.

- **April 15*:**
IRS deadline for filing individual and/or partnership tax returns, contribution deadline for deductibility for unincorporated entities (without extension), and deadline for requesting an automatic extension (to October 15) of your individual or partnership return.

JUNE

- **June 30:**
IRS deadline for processing corrective distributions due to a failed Actual Deferral Percentage (ADP) or Actual Contribution Percentage (ACP) test with an Eligible Automatic Contribution Arrangement (EACA) plan design without the 10% excise tax.

JULY

- **July 31:**
IRS deadline for filing the Form 5500 without an extension or filing Form 5558 to extend your Form 5500 filing date two and a half months

SEPTEMBER

- **September 15:**
IRS extended deadline for filing your corporate tax returns and contribution deadline for deductibility.
- **September 30:**
IRS deadline for distributing your Summary Annual Report (SAR) to your participants unless your Form 5500 was extended. If extended then it is due December 15.

*The IRS has clarified that if a due date for performing any act for tax purposes falls on a Saturday, Sunday, or legal holiday, the act is considered to be performed timely if it is performed no later than the next day that is not a Saturday, Sunday, or legal holiday.

OCTOBER

- **October 1:**
IRS deadline to establish a new Safe Harbor 401(k) plan for the current calendar year.
- **October 15:**
IRS deadline for adopting a retroactive amendment to correct a 410(b) Coverage or 401(a)(4) Nondiscrimination failure.
- **October 15*:**
IRS extended deadline for filing Individual and/or Partnership tax returns and contribution extended deadline for deductibility for unincorporated entities.

NOVEMBER

- **November 1:**
Last day to provide the annual SIMPLE IRA or SIMPLE 401(k) plan notice to eligible employees of their 2017 salary reduction rights and whether the employer required contributions will be matching or nonelective contributions. The participant's election period is generally the 60-day period immediately preceding January 1 of a calendar year (November 2 to December 31).

DECEMBER

- **December 1:**
IRS/ERISA deadline for sending annual Safe Harbor, Qualified Default Investment Alternative (QDIA), and Automatic Contribution Arrangement (ACA) notices to participants.
- **December 15:**
ERISA extended deadline for distributing Summary Annual Notice (SAR) to participants.
- **December 31*:**
IRS deadline for processing corrective distributions due to a failed Actual Deferral Percentage (ADP) or Actual Contribution Percentage (ACP) test with the 10% excise tax or correcting failure with a Qualified Nonelective Contribution (QNEC).
- **December 31:**
IRS deadline for correcting all other compliance issues such as 415(c) Excess Annual Additions, Top Heavy contributions, 404(a)(3) Employer Deductibility.
- **December 31:**
IRS deadline for participants to take their Required Minimum Distributions (RMD).



For more information, contact your financial advisor or Nationwide® at 1-888-262-401K.



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