



IRS Deadlines for Retirement Plans

| DEADLINE | ACTION | GUIDELINE |
|----------------|---|--|
| APRIL 15* | Corrective distributions of excess deferrals (402(g) limit) | April 15th of each calendar year |
| APRIL 17** | Filing of tax returns and contribution deadlines for deductibility for Sole Proprietors and calendar year C-Corps (without extension) | 15th day of 4th month after end of corporate tax year |
| APRIL 17** | Request for automatic extension of individual tax returns and calendar-year end C-Corps | 15th day of 4th month after end of corporate tax year |
| JULY 2** | Corrective distributions for failed ADP/ACP without 10% excise tax (eligible EACAs only) | 6 months after end of plan year |
| JULY 29** | Summary of Material Modifications (SMM) due to participants | 210th day after end of plan year when modifications were adopted |
| JULY 31 | Form 5500 (annual return/report of employee benefit plan) due to IRS for plans with a 12/31 plan-year end | Last day of the 7th month beginning after end of plan year (if not extended) |
| JULY 31 | Form 5558 (application for extension of time to file certain employee plan returns) for 12/31 plan-year end (Form 5558 used for extension of Form 5500 or 5330) | Due date of Form 5500 |
| JULY 31 | Form 8955-SSA (annual registration statement identifying separated participants with deferred vested benefits) due (without extension) | Last day of the 7th month beginning after end of plan year (if not extended) |
| SEPTEMBER 17** | Extended deadline contribution and deductibility of 2017 employer profit sharing and match contributions for those sponsors who filed a corporate tax extension | 6 months after original filing deadline |
| SEPTEMBER 30* | Summary Annual Report (SAR) due to participants for plans with a December 31 plan year end | Last day of the 9th month beginning after end of plan year |
| OCTOBER 15 | Extended deadline for filing Form 5500 and Form 8955-SSA | 9-1/2 months after end of fiscal year |
| DECEMBER 1* | Deadline to deliver annual QDIA, auto-enrollment, auto-escalation and Safe Harbor notices | At least 30 days before beginning of plan year but no earlier than 90 days before beginning of plan year |
| DECEMBER 15** | Extended deadline to distribute Summary Annual Report (SAR) | 2 months after the extended deadline for Form 5500 |
| DECEMBER 31 | Prospective amendment to add or remove Safe Harbor status (for 2019 plan year) | No later than December 31 of current year |
| DECEMBER 31 | Prospective amendment to add automatic enrollment to plan (QACA/EACA) | No later than December 31 of current year |
| DECEMBER 31 | Required Minimum Distribution date (over age 70-1/2) | By December 31 of each calendar year |
| DECEMBER 31 | Corrective distributions for failed ADP/ACP with 10% excise tax or QNEC distribution | Last day of the plan year following the year of failure |

* Deadline may fall on a weekend. It is not recommended to extend this date. ** Deadline falls on a weekend. IRS allows the date to be changed, which is reflected here. This document is for educational purposes and is intended to provide a general, nontechnical summary of certain basic concepts applicable to plans. It should not be construed as legal or tax advice or opinion concerning specific factual situations, nor should it be relied upon in that regard. Some information contained in this document has been obtained from sources believed to be reliable, but is not necessarily complete and its accuracy cannot be guaranteed. Any opinions expressed are subject to change without notice. Trust services and investment products are not FDIC insured; not deposits or obligations of, or guaranteed by, CIBC; and are subject to investment risk, including loss of principal. For institutional use only. Not for distribution to retail investors.