

# Pension Plan Due Dates

Here are important dates and calendar requirements to keep in mind when thinking about retirement planning.



## FORM/ACTION

Annual Census Data for Plan Testing

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Depositing 401(k) Withholdings

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Failed Discrimination Testing (ADP/ACP)

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Summary Plan Description

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Required Minimum Distributions

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Excess Deferral (exceeded the annual 401(k)/403(b) limits)

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Form 5500

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Extended Form 5500

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Safe Harbor Notice & Automatic Enrollment Notice

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Employer Contributions

## DEADLINE

*As soon as possible* after the end of the plan year.

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**ASAP**, No later than 7 business days after being withheld from the participants' checks.

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**ASAP**, Refunded by March 15th (or 2<sup>1/2</sup> months after plan yearend).

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**Within 90 days** of becoming a new participant.

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**April 1st** for anyone who attained age 70<sup>1/2</sup> in the prior year. December 31 for anyone over age 70<sup>1/2</sup>.

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**April 15th** is the refund deadline. If not done by April 1st, the excess is taxed again.

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**July 31st**, or 7 months after the plan yearend, if not extended.

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**October 15th**, or extended due date, 2<sup>1/2</sup> months after first due date.

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**December 1st**, must be distributed at least 30 days but not more than 90 days prior to the beginning of each plan year.

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**For deduction purposes**, by the due date of the employer's tax return, including extension.



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