

2021 401(k) Plan Compliance Calendar*

Questions? Please contact us at ipb@ipbtax.com or 202.393.7600

January	July
January 31 – Form W-2 to employees or Form 8809 for 30-day extension January 31 – Form 1099-R to participants January 31 – Form 945 to IRS to report withholding (extended to February 10 if all deposits made timely)	July 29 – SMM or new SPD to participants for 2020 modifications July 31 – Form 8955-SSA to IRS or Form 5558 for automatic 2.5-month extension July 31 – Form 5500 to DOL/IRS or Form 5558 for automatic 2.5-month extension July 31 – Form 5330 to IRS (or Form 5558) for excise taxes on PTs July 31 – Individual statement to separated participants w/deferred vested benefits (if filed Form 8955-SSA)
February	August
February 14 – Q4 2019 benefit statement and fee disclosure February 28 – Form 1099-R (paper version) to IRS	August 14 – Q2 benefit statement and fee disclosure
March	September
March 15 – Corrections for 2020 excess contributions under ADP/ACP testing to avoid 10% excise tax March 31 – Form 1099-R (electronic version) to IRS March 31 – Form 5330 to IRS for 2019 excess contributions or Form 5558 for extension	September 30 – SAR to participants if filed Form 5500 in July
April	October
April 1 – Required minimum distribution for participants who attained age 72 in 2020 April 15 – Refund 2019 excess deferrals	October 15 – Form 5500 to DOL/IRS, if obtained extension October 15 – Form 8955-SSA to IRS if obtained extension October 15 – Form 5330 to IRS if obtained extension October 15 – Individual statement to separated participants w/deferred vested benefits (if received extension for Form 8955-SSA) October 15 – Form 5310-A to IRS for QSLOB election
May	November
May 15 – Q1 benefit statement and fee disclosure	November 15 – Q3 benefit statement and Q3 fee disclosure
June	December
June 30 – Corrections for 2019 excess contributions for some EACAs to avoid 10% excise tax	December 2 – Safe harbor notice and QDIA notice to participants for 2021 plan year December 2 – Auto-enrollment notice to participants for 2021 plan year December 15 – SAR to participants if filed Form 5500 in October December 31 – Corrections for 2020 excess contributions with 10% excise tax December 31 – Allocate forfeitures

*For calendar year plans.

*Except for quarterly benefit statements and fee disclosures, if a deadline falls on a weekend or federal holiday, the deadline will be the next business day.



Ivins Phillips Barker
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