



2010 Compliance Calendar

for calendar plan year and calendar fiscal year

<p>December 2009 <u>December 1:</u> Deadline for sending 2010 401(k) and (m) safe harbor notice Deadline for sending 2010 qualified default investment alternative (QDIA) notice Deadline for sending 2010 automatic contribution arrangement notice</p>	<p><u>December 31:</u> Deadline for amendment to convert existing 401(k) plan to safe harbor for 2010 plan year Deadline for amendment to remove safe harbor status for 2010 plan year</p>	<p>January 2010 <u>January 31:</u> Deadline for sending Form 1099-R to participants who received distributions during 2009</p>	<p>February 2010 <u>February 28:</u> Deadline for filing Form 1099-R with IRS to report distributions made in previous year</p>
<p>March 2010 <u>March 15:</u> Deadline for processing corrective distributions for failed ADP/ACP tests without 10% excise tax Deadline for filing corporate tax returns, and contribution deadline for deductibility (without extension) Deadline for requesting automatic extension (to Sept. 15) of corporate tax returns</p>	<p>April 2010 <u>April 1:</u> Required minimum distribution (RMD) beginning date for participants attaining age 70½ or retiring after age 70½ during 2009 (waived for 2009 MRDs) <u>April 15:</u> Deadline for processing corrective distributions for 402(g) excesses Deadline for filing individual and/or partnership tax returns and contribution deadline for deductibility for unincorporated entities (without extension)</p>	<p><u>April 15:</u> Deadline for requesting automatic extension of individual (to Oct. 15) and partnership (to Sept. 15) tax returns <u>April 30:</u> Deadline for EGTRRA plan document restatement for Prototype and Volume Submitter plans Deadline for submission of IRS Form 5307 (determination letter application)</p>	<p>July 2010 <u>July 28:</u> Deadline for sending Summary of Material Modification (210 days after end of plan year when modification was adopted) <u>July 31:*</u> Deadline for filing Form 5500 (without extension) Deadline for filing Form 5558 to request automatic extension of time to file Form 5500 (2½ months) Deadline for filing Form 5330 to report and pay excise taxes on prohibited transactions and excess 401(k) plan contributions that occurred in 2009</p>
<p>September 2010 <u>September 15:</u> Extended deadline for filing corporate tax returns and partnership tax returns, and contribution deadline for deductibility <u>September 30:</u> Deadline for filing Summary Annual Report (SAR) to participants, provided deadline for Form 5500 was not extended (later of 9 months after close of plan year or two months after due date of Form 5500)</p>	<p>October 2010 <u>October 15:</u> Extended deadline for filing Form 5500 Deadline for adopting a retroactive amendment to correct a 410(b) coverage or 401(a)(4) nondiscrimination failure Extended deadline for filing individual tax returns, and contribution deadline for deductibility for sole proprietors</p>	<p>December 2010 <u>December 15:</u> Extended deadline for distributing SAR to participants <u>December 31:</u> Deadline for processing corrective distributions for failed ADP/ACP testing with 10% excise tax Deadline for correcting a failed ADP/ACP test with a qualified nonelective contribution (QNEC)</p>	<p><u>December 31:</u> Deadline for amending plan for discretionary changes implemented during plan year (certain exceptions apply, e.g., adding salary deferrals) Deadline for amending plan for changes implemented by the Heroes Earning Assistance and Relief Tax Act of 2008 (HEART) RMDs due under IRC Section 401(a)(9)</p>

*Generally, when the due date for an IRS or DOL form falls on a Saturday, Sunday or legal holiday, the deadline is extended to the next business day.