



Consultants, Actuaries and Administrators of Pension  
and Profit Sharing Plans Since 1970

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## 2012 Compliance Calendar

*for calendar plan year and calendar fiscal year*

<p><b>December 2011</b></p> <p><u>December 1:</u> Deadline for sending 2012 401(k) and (m) safe harbor notice</p> <p>Deadline for sending 2012 qualified default investment alternative (QDIA) notice</p> <p>Deadline for sending 2012 automatic contribution arrangement notice</p>	<p><u>December 31:</u> Deadline for amendment to convert existing 401(k) plan to safe harbor status for 2012 plan year</p> <p>Deadline for amendment to remove safe harbor status for 2012 plan year</p>	<p><b>January 2012</b></p> <p><u>January 31:</u> Deadline for sending Form 1099-R to participants who received distributions during 2011</p>	<p><b>February 2012</b></p> <p><u>February 28:</u> Deadline for filing Form 1099-R with IRS to report distributions made during 2011</p>
<p><b>March 2012</b></p> <p><u>March 15:</u> Deadline for processing corrective distributions for failed 2011 ADP/ACP tests without 10% excise tax (extended to June 30 for EACA plans)</p> <p>Deadline for filing corporate tax returns, and contribution deadline for deductibility (without extension)</p> <p>Deadline for requesting automatic extension (to Sept. 15) of corporate tax returns</p>	<p><b>April 2012</b></p> <p><u>April 1:*</u> Required minimum distribution (RMD) beginning date for participants attaining age 70½ or retiring after age 70½ during 2011</p> <p><u>April 15:*</u> Deadline for processing corrective distributions for 402(g) excesses</p> <p>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. 17) tax returns</p>	<p><b>July 2012</b></p> <p><u>July 28:</u> Deadline for sending Summary of Material Modification (210 days after end of plan year when modification was adopted)</p> <p><u>July 31:</u> Deadline for filing Form 5500 (without extension)</p> <p>Deadline for filing Form 5558 to request automatic extension of time to file Form 5500 (2½ months)</p> <p>Deadline for filing Form 5330 to report and pay excise taxes on prohibited transactions and excess 401(k) plan contributions that occurred in 2011</p>
<p><b>September 2012</b></p> <p><u>September 15:*</u> Extended deadline for filing corporate tax returns and partnership tax returns, and contribution deadline for deductibility</p> <p><u>September 30:</u> Deadline for distributing 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><b>October 2012</b></p> <p><u>October 15:</u> Extended deadline for filing Form 5500</p> <p>Deadline for adopting a retroactive amendment to correct a 410(b) coverage or 401(a)(4) nondiscrimination failure for 2011</p> <p>Extended deadline for filing individual tax returns, and contribution deadline for deductibility for sole proprietors</p>	<p><b>December 2012</b></p> <p><u>December 15:*</u> Extended deadline for distributing SAR to participants</p> <p><u>December 31:</u> Deadline for processing corrective distributions for failed 2011 ADP/ACP testing with 10% excise tax</p> <p>Deadline for correcting a failed 2011 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)</p> <p>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.*