

# Sales and Service *Planner*

*Your Perpetual Retirement Plan Calendar*



*This material is for financial advisors and institutional clients only.*



Thornburg Investment Management<sup>®</sup> is the first U.S. investment manager to complete the independent certification process and receive the Certification for Fiduciary Excellence presented by the Centre for Fiduciary Excellence (CEFEX).

CEFEX is an independent certification organization providing comprehensive assessments that help determine trustworthiness of investment fiduciaries.

We are proud to have received certificate #1 which was personally presented to Garrett Thornburg in September 2006.

*The Centre for Fiduciary Excellence (CEFEX) is an independent global certification organization that promotes fiduciary practices among Investment Stewards, Investment Advisors, and Investment Managers. A CEFEX Fiduciary Certification is an independent recognition of an Investment Manager's conformity to the Global Fiduciary Standards of Excellence developed by CEFEX. The Fiduciary Certification is performed by a qualified CEFEX Analyst and is reviewed by the CEFEX Certification Committee to ensure complete impartiality.*

## Good strategy starts with good planning

This overview of the entire year can help you systematize and prioritize your time more effectively and deliver your sales and service messages with greater consistency.

Use this calendar as an organizer to remind yourself of important upcoming retirement plan activities. Each month features a main theme, a list of compliance deadlines and tasks, and a list of action items and suggestions for routine sales and service, enabling you to:

- Uncover sales and service potential with important dates
- Tell a consistent and complete story over a period of time
- Let clients know about upcoming compliance dates
- Coordinate your sales strategy with the cycle of plan activity
- Avoid a repetitive or routine selling approach
- Develop your reputation as a retirement plan specialist

**Variable Dates:** February contains a list of deadlines that correspond to plan events or the plan year rather than the calendar year. You will notice this icon  next to dates for other events throughout the year that could differ for non-calendar year plans.

Month	Sales and Service Theme	Meetings and Reviews
January	Optimizing Profit Sharing and Employer Match Contributions	Fiduciary Check-up
February	Relieve Test Anxiety	Investment Review
March	Discuss Nonqualified Deferred Compensation (NQDC) Plans	Enrollment Meeting
April	Focus on Investment Policy Statement	ISP Review
May	404(c) Checkup	Investment Review
June	Alternatives to 401(k)	Enrollment Meeting
July	Making the Most of Retirement Plan Relationships	Employee Education Meeting
August	Jump-Start Your Rollover Strategy	Investment Review
September	Year-End Readiness and Review	Enrollment Meeting
October	Plan Problem-Solving through Education	Investment Committee Consultation
November	Understanding Fees	Investment Review
December	Help Manage Risk with a Fiduciary Audit File	Enrollment Meeting

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**QUESTIONS? Talk to Thornburg at 505.954.5214**

JANUARY						
	1	2	3	4	5	6
7	8	9	10	11	12	13
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## Compliance

### V January 1:

- Quarterly or semi-annual entry date for calendar year plans.

### January 31:

- **Form 1099-R** reports taxable distribution to plan participants and beneficiaries, by January 31 of the year following the distribution.
- **Form 945 Withholding Summary** reports income tax withheld from distributions made from a qualified plan. Filed with the IRS by plan trustees or other payers of distributions no later than January 31 of the year following the calendar year in which the distribution was made.

## Theme: Optimizing Profit Sharing and Employer Match Contributions

### Sales and Service

- **Review profit sharing and employer match contributions.** Show prospects how year-end profit sharing affects the success of a retirement plan. Use this opportunity to talk about various Profit Sharing formula alternatives to maximize the power of the contribution.
- **Review bonding requirements.** Fidelity Bonds are required and are based on January 1 plan balances so January is a good time to discuss with clients.
- **Help plans get organized.** Start by reviewing their fiduciary responsibilities and the documentation necessary to support their actions. Thornburg's Fiduciary Cards and Fiduciary Audit file are tools that can help.
- **Use the media to build your reputation.** The right combination of seminars, byline articles, and journalist contacts can make you a community expert in retirement plans.

### PENSION PROTECTION ACT OF 2006 QUIZ

1. What are the three permitted types of Qualified Default Investment Alternatives?
  - A. Equity funds, bond funds, money market funds
  - B. Target date funds, balanced funds, managed accounts
  - C. Mutual funds, municipal bonds, company stock
  - D. Variable annuities, hedge funds, commodity futures

Answers on the back cover.

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## Compliance

### February 28:

- **Form 1099-R** Paper filing with IRS must be complete if filing by February 28.

## Theme: Relieve Test Anxiety

## Sales and Service

- **Conduct investment reviews.** Take advantage of year-end performance reporting as the basis of investment reviews for your plans.
- **Prepare for ADP Testing.** Discrimination testing must be completed by March 15 for calendar year plans.
- **Suggest new plan design ideas.** For clients and prospects that have struggled with testing, help them understand what they can do to relieve anxiety going forward by introducing Safe Harbor, nonqualified deferred compensation plans (NQDC) and other plan design ideas.
- **Remind participants about higher annual contribution limits** under 402(g), 415, SIMPLE and 457(b) (*Limits for 2007*):
  - \$15,500 elective deferral limit (\$20,500 for employees 50 years or older).
  - Individual 415 limit lesser of 100% of pay or \$45,000.
  - Compensation limit \$225,000.
  - 25% deduction limit for profit sharing plans.

## V Variable Deadlines – Don't forget! These important deadlines are triggered by plan events or the plan year.

**Safe Harbor Notice:** Annual notice no less than 30 days and not more than 90 days prior to the beginning of the plan year for which Safe Harbor is being elected.

**401(k) Contribution Remittance:** No later than the 15th business day following the month the contribution was deducted from the participant's paycheck.

**Section 404(c) Disclosures:** Provide to participants or beneficiaries immediately prior to or after investment instructions are made.

**Notice of Blackout Period:** Advance notice of at least 30 days but no more than 60 days.

**Automatic Enrollment Notice:** At least 30 but no more than 90 days before beginning of plan year.

**Minimum Coverage Test:** The plan must pass either the Ratio Percentage Test or the Average Benefits Test as of the last day of each plan year.

**Plan Forfeitures:** Whether the plan reallocates forfeitures, offsets them against employer contributions or applies them as a credit toward plan expenses, all forfeitures should be allocated by the end of the plan's tax filing deadline.



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## Compliance

### March 15:

- Correct ADP/ACP failure to avoid 10 percent penalty.
- Employer contributions due for business with a calendar year plan if employer has not filed extension.
- Tax filing deadline for corporations unless business secures an extension.

### V March 30:

- Summary Plan Description (SPD) deadline for new eligible employees is 90 days after enter-plan — March 30 for plans with a January 1 entry date.

### March 31:

- **Form 1099-R** Electronic Filing deadline.

MARCH						
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## Theme: Discuss Nonqualified Deferred Compensation (NQDC) Plans

### Sales and Service

- **Introduce NQDC plans.** In March, key executives may find they cannot contribute to their 401(k) plan at a desired level. A NQDC plan is a way to benefit key executives.
- **Prepare for ADP Testing.** Discrimination testing must be complete by March 15 for calendar year plans.
- **Discuss reporting and disclosure requirements.** Disclosure requirements are critical to a compliant healthy plan. Make sure your clients understand and comply with all the requirements. Managing a plan can be overwhelming for sponsors, so offer to discuss reporting and disclosure requirements to make sure the plan stays on track. For specific tools to assist with disclosure requirements, contact Thornburg.
- **Testing results are in.** Contact prospects and let them know you can help them improve the value of their plan — and reduce the risk of unfavorable ADP/ACP results. Review their investment policy statement and recommend potential changes in plan design. Make sure all your plans are satisfied with their testing results. For plans that failed, take a fresh look at the investment menu. Consider any changes now so plans will have enough time to execute recommendations before mid-year education meetings. Also consider how new certain provisions of the Pension Protection Act that will phase into effect in 2008 — such as auto enrollment and auto increases of employee contributions with safe harbor provisions — could improve testing results.
- **Check with Thornburg for QDIA regulations.** Qualified Default Investment Alternatives under the Pension Protection Act of 2006 are subject to regulations not yet issued at press time. Call Thornburg to learn the latest status of all QDIA-related regulations.
- **Plan quarterly enrollment meetings.**



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## Compliance

### April 1:

- Required Minimum Distributions (RMD) must begin by April 1 for employees who turned 70½ in the previous year. Subsequent RMD must be completed by December 31. Exception: Unless employee is a 5% owner, employee can defer RMD until he/she retires.



- Quarterly entry date for calendar year plans.

### April 15:

- Tax filing deadline for sole proprietors and partnerships unless business secures an extension.

## Theme: Focus on Investment Policy Statement

## Sales and Service

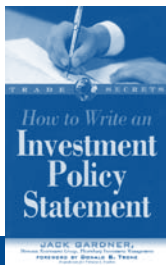
- **Use investor behavior to perform an IPS checkup.** Participant investment behavior may indicate an Investment Policy Statement isn't working. Some warning signs to watch for:
  - Many participants use only one investment option.
  - The average number of funds used by participants is high or low.
  - High exchange volume in one or two funds.
  - Low number of investors in any fund option.
- **Use IPS to perform a QDIA checkup.** Are your plans' Qualified Default Investment Alternatives aligned with their Investment Policy Statements? Do they meet the five conditions set by the Department of Labor? Are they permitted by the latest QDIA regulations? Call Thornburg for the latest QDIA regulations and guidance.
- **Focus on creating new strategic alliances during the second and third quarter.** Look for new opportunities to network with ERISA-savvy attorneys, CPAs and insurance brokers.

### MASTERING THE IPS

*How to Write an Investment Policy Statement* was written by Jack Gardner of Thornburg Investment Management, with a Foreword by Don Trone, CEO of the Center for Fiduciary Studies. This compact guide will help financial advisors, plan sponsors, money managers and all professional fiduciaries protect themselves, stay in compliance — and stay one step ahead of the government mandate — by putting a simple IPS process in place.

Get your copy of this essential book — call Thornburg today.

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## Compliance

- **No specific compliance dates.** Check if any of the variable compliance dates (found on the February Page) apply to your clients.

## Theme: 404(c) Checkup

### Sales and Service

- **404(c) checkup.** Plans may think they comply with 404(c) — but do they really? Contact plans and offer to discuss 404(c) requirements including notification. For a convenient 404(c) checklist, or a sample letter of intent that a plan intends to comply with 404(c), contact Thornburg.
- **Review investments beyond core holdings.** Make sure to monitor whether non-core options, such as world allocation, are performing well. Non-core options often attract the interest of the plan's most highly paid employees.
- **Education opportunity: Tax advantages of participation**
  - April's tax filing deadline is still fresh in the minds of your participants. Remind them that increasing deferrals now can lower this year's income taxes. (Participants pay taxes only when money is withdrawn from the plan.) Gather educational materials that motivate your participants to enroll and maximize their contribution rates.
- **Focus on catch-up contributions.** Remind all participants age 50+, especially the plan's highly compensated employees, that the following catch-up contributions are now permitted:
  - Additional \$5,000 per year for 401(k), 403(b) and 457 plans.
  - Additional \$1,000 per year for IRAs.
  - Older participants should always contribute as much as they can.
- **Review investment performance. Use quarterly performance reports to help you review and evaluate plan investments.**

### PENSION PROTECTION ACT OF 2006 QUIZ

2. Who may not act as a Fiduciary Advisor?
- RIA, broker/dealer or registered rep
  - Insurance company
  - Bank
  - Plan sponsor

Answers on the back cover.



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**Compliance**

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**Theme: Alternatives to 401(k)**

**Sales and Service**

- **Review retirement plan alternatives with your plans** — especially those that are not achieving their objectives. Don't forget to discuss automatic deferral provisions and the safe harbor that will take effect in 2008.
- **Prospect with retirement plan alternatives.** Depending on the number of employees, the difference in age between the owners and the average employee, and a number of other factors, there may be more effective plan designs than a regular 401(k) plan. Contact prospects and offer to review such plan design alternatives as Safe Harbor and Super Comparability 401(k)s. This is also a good opportunity to talk about automatic deferral provisions and the safe harbor that will take effect in 2008.
- **Prepare for plan eligibility entry date**
  - Employees become eligible to participate on the first business day of July in a calendar year plan with quarterly or semi-annual entry dates.
- **Plan quarterly enrollment meetings.**
- **Prepare for Form 5500.** Contact clients to make sure they have all records in order for their 5500 filing.
- **Fiduciary Advisor checkup.** Are you advising the plan, its participants — or both? Understand the difference between a plan advisor and a “fiduciary advisor,” as defined by the Pension Protection Act of 2006. Call Thornburg for more information.

**PENSION PROTECTION ACT OF 2006 QUIZ**



3. Which of the following rollover statements is false?
- A. Eligible rollover distributions may not be made among all plan types, including 403(b)s, traditional IRAs, and government 457 plans.
  - B. The rollover of employee after-tax contributions to qualified plans (QPs) is permitted.
  - C. The rollover of contributory IRAs to QPs, 403(b) and government 457 plans is permitted.
  - D. Death benefits may be rolled over to a surviving spouse's QP.

Answers on the back cover.



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## Compliance

### ✓ July 1:

- Quarterly or semi-annual entry date for calendar year plans.

### ✓ July 29:

- Updated SPDs and SMMs due 210 days after end of plan year. <sup>2</sup>

### ✓ July 31:

- **Form 5500** due for calendar year plans unless 5558 extension is filed
- **Form 5558** (5500 extension) due by the end of the seventh month after the end of the plan year if plan is requesting an extension.
- **File 5330:** due date for most excise taxes.

<sup>2</sup> SPD must be provided to new plan participants within 90 days of entering the plan. New plans must provide SPD within 120 days of effective date. Existing plans must provide updated SPD at least every five years if plan is amended, and every ten years if it is not.

## Theme: Making the Most of Retirement Plan Relationships

### Sales and Service

- **Sales by association.** Focus on a given industry in which you already have a satisfied client (e.g., car dealers), join their association, and become the retirement plan specialist for that industry.
- **Cross-selling other products and services to management.** Business owners often have additional investment needs that go beyond their company's retirement plan. A 401(k) plan can often be the opening door to a number of other prospects in financial planning, estate planning, and other areas of investment and wealth management. Education meetings are a great way to demonstrate your expertise and capabilities in these areas.
- **Solid relationships with investment committees** are the gateway to cross-selling opportunities. If you are able to demonstrate your savvy through assistance with investment selection, monitoring and participant communication, you are in a great position to manage executives' personal assets as well. Don't forget to ask.
- **Use seminars to draw prospects.** Plan now for the fall and winter — choose your topics, book your venues, and make a plan to get the word out.

### UNLOCKING THE SECRETS OF INVESTMENT COMMITTEES

*Best Practices for 401(k) Plan Investment Committees* was written by Rocco DiBruno of Thornburg Investment Management, with a Foreword by Don Trone, CEO of the Center for Fiduciary Studies. This new book will help any financial advisor or plan sponsor understand both the overall importance as well as the practical details involved with establishing an investment committee in a retirement plan.

Get your copy of this essential book — call Thornburg today.

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AUGUST						
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## Compliance

- **Review and update your Fiduciary Audit File.**
  - Plan sponsors should be prepared for unscheduled document requests from participants, beneficiaries and regulating agencies.
  - Locate and organize copies of plan and trust instruments, the most recent annual report, as well as any collective bargaining agreements, and all contracts or other documents under which the plan is established or operated.

## Theme: Jump-Start Your Rollover Strategy

### Sales and Service

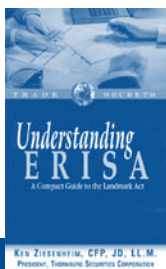
- **Review investment performance.** Use quarterly performance reports to help you review and evaluate plan investments.
- **Review mid-year testing results.**
  - Use mid-year testing results to identify potential ADP/ACP testing issues. Plan to correct these issues through plan design changes and education.
- **Plan now for Fall rollovers.** Understanding the latest changes in the law can enhance how you present and capture rollover business:
  - Non-spouse beneficiaries may transfer amounts from a qualified plan, tax-deferred annuity, or 457 directly to an IRA starting in 2007, and are treated as an inherited IRA for minimum distribution rules.
  - Rollover of after-tax amounts are permitted starting in 2007.

### BREAKING THE ERISA CODE

*Understanding ERISA* was written by Ken Ziesenheim of Thornburg Investment Management. This compact guide clarifies the basic principles of ERISA — and the liabilities to which fiduciaries may be subjected — in simple, understandable terms. Perfect for establishing procedures within your practice, and for ensuring everyone in your organization is in compliance. With sample forms, policy statements, a glossary and more. As Harold Evensky says, “EVERY advisor in your firm should have a copy.”

Get your copy of this essential book — call Thornburg today.

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SEPTEMBER						
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**Compliance**

**September 15:**

- Final extended deadline for corporate tax returns and deductible employer contributions.

**V September 30:**

- SAR deadline – Within two months of 5500 filing.

**Theme: Year-End Readiness and Review**

**Sales and Service**

- **Prospect with year-end reviews. This is a great time of year to close plan sales.** Contact prospects and offer to evaluate their plan. Topics to cover include: participation, deferral rates, investment menus, fees and expenses, fiduciary risk, education and communication, and the many effects on sponsors and participants of new legislation like the Pension Protection Act of 2006.
- **Don't forget to plan your defensive strategy.** Make sure to schedule appointments with all of your existing clients so you don't lose any of them to poachers.
- **Execute plan changes before year-end enrollment.** Use 5500 information and mid-year testing as a gauge.
- **Contact your Safe Harbor plans** and remind them about the upcoming notification requirement.
- **Plan quarterly enrollment meetings.**

**PENSION PROTECTION ACT OF 2006 QUIZ**



4. What is the new fidelity bond maximum effective for 2008?
- A. \$10,000
  - B. \$100,000
  - C. \$1 million
  - D. \$10 million

Answers on the back cover.



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OCTOBER						
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**Compliance**

- V October 1:**
  - Quarterly entry date for calendar year plans.
- V October 4:**
  - Notify employees of automatic deferral and/or safe harbor (at least 30 but no more than 90 days before beginning of plan year).
- V October 15:**
  - Extended 5500 deadline, assuming plan received a 2½ month extension.
  - Final extended deadline for partnership tax returns and deductible employer contributions (six months after original due date).

**Theme: Plan Problem-Solving through Education**

**Sales and Service**

- **Improve plan health and solve problems through education meetings.** Increase participation, increase deferral rate, improve asset allocation and announce any changes by scheduling targeted education meetings.
- **Reassess Investment Committee.** Review structure and practices of the Investment Committee. Contact Thornburg for information about the best practices for investment committees.
- **Team Building.** Is your practice over- or understaffed? Delegating the right tasks can make your retirement plan sales more efficient. But too soon or too late is too bad for your practice — knowing when to hire is half the battle.

**PENSION PROTECTION ACT OF 2006 QUIZ**

5. When is blackout notice required?
- A. No notice required
  - B. At least 10 days in advance of change
  - C. At least 30 to 60 days in advance of change
  - D. At least 180 days in advance of change

Answers on the back cover.



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NOVEMBER						
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## Compliance

### V November 2:

- **SIMPLE 401(k) Plan Notification** — plan sponsors must provide mandatory notice 60 days before the start of the plan year.

## Theme: Understanding Fees

### Sales and Service

- **Review investment performance.** Use quarterly performance reports to help you review and evaluate plan investments.
- **Prospect with fee analysis.** Offer to analyze the fees associated with a prospect's existing provider.
- **Ensure that clients know what they're paying for.** Make sure your plans understand the fees they pay, the fees participants pay, and what they get for those fees.
- **Prepare for plan eligibility entry date**
  - Recommend holding educational meetings for newly eligible employees at least one month before the start of the the plan year or next eligible entry date.
- **Plan now to remind participants about higher contribution limits during the first quarter of 2008** under 402(g), 415, SIMPLE, and 457(b). Cost of living adjustments are generally published in the fourth quarter.

### PENSION PROTECTION ACT OF 2006 QUIZ

6. Electronic delivery of participant statements is permitted.
- True
  - False

Answers on the back cover.



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DECEMBER						
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## Compliance

### ✓ December 1:

- Notify employees of automatic deferral and/or safe harbor — as late as December 1 (at least 30 but no more than 90 days before beginning of plan year).

### December 15:



- SAR requirement for 5500 extenders.

### December 31:



- Subsequent RMDs must be completed — in the first year, RMD can be deferred until April 1.



- Plans must meet minimum coverage as of the last day of the plan year.



- Plans must pass ADP/ACP with data as of the last day of the plan year.



- Plans must use balances on the last day of the plan year to determine top-heavy status.

## Theme: Help Manage Risk with a Fiduciary Audit File

### Sales and Service

- **Become a risk doctor.** Promote your capabilities by helping plan sponsors manage fiduciary risk. End of the year is a great time to set up a Fiduciary Audit File or audit an existing one for each of your plans.
- **Prospect with fee analysis.** Offer to analyze the fees associated with a prospect's existing provider.
- **Annual rebalancing** is a smart recommendation for long-term investments, so bring it up each time you talk with participants.
- **Plan quarterly enrollment meetings.**



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# Answers to Pension Protection Act of 2006 Quiz

1 (January) — B

2 (May) — D

3 (June) — A

4 (September) — C

5 (October) — C

6 (November) — A

Call your Thornburg wholesaler with questions about the Pension Protection Act of 2006, ERISA, or any of your legislative or fiduciary concerns.

JANUARY						
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1/1: Quarterly and semi-annual entry date for calendar year plans  
1/31: Form 1099R to participants and Form 943

FEBRUARY						
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2/28: 1099R paper filing  
Variable Calendar

MARCH						
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3/15: Correct ADP/ACP failure  
3/30: SPD to new employees in calendar year plans  
3/31: 1099R electronic filing

APRIL						
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4/1: RMD and Quarterly entry date for calendar year plans  
4/15: Tax due date for partnerships and sole proprietors

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7/1: Quarterly and semi-annual entry date for calendar year plans  
7/29: Updated SPD and SHM  
7/31: Form 5500 or Form 5558, and Form 5330

AUGUST						
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9/15: Final deadline for contributions  
9/30: SAR

OCTOBER						
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10/1: Quarterly entry date for calendar year plans  
10/4: Automatic Deferral and/or Safe Harbor Notice  
10/15: Extended deadline for Form 5500

NOVEMBER						
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21	22	23	24	25	26	27
28	29	30				

11/2: SIMPLE 401(k) Notification

DECEMBER						
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

12/1: Automatic Deferral and/or Safe Harbor Notice  
12/15: SAR for 5500 Extenders  
12/31: RMD and data for minimum coverage, ADP/ACP and top-heavy tests