

ERISA Retirement Plan Compliance Calendar – 2022



| Task | Entity Responsible | Date(s) | Frequency | Comments |
|---|--|---|------------------|--|
| Census data submitted for calculation that 402(g) limit for 2022 has not been exceeded; add automated 402(g) limit in payroll system. | Employer | January 31 st | Annually | Review data prior to the end of the year to ensure limits not exceeded. |
| Form 1099Rs due to participants to report 2022 distributions. | Recordkeeper | January 31 st | Annually | |
| Form 1099R information transmitted to IRS. | Recordkeeper | February 28 th (March 31 st if filed electronically) | Annually | Deadline for filing to IRS on distributions made in 2021 |
| Quarterly reports for participants. | Recordkeeper | February 14 | Quarterly | |
| Conduct (ADP) and (ACP) discrimination tests for corrective action. | Recordkeeper | Corrective action must be taken by March 15 th if test is failed. | Annually | (10% excise tax applies for corrective distributions after March 15 th) Absolute deadline is Dec 31 st , or plan disqualification can occur |
| Initial required Minimum Distributions (RMDs) due to inactive participants who turned age 72 in 2021. | Recordkeeper | April 1 st | Annually | |
| Distribution of 402(g) excess contributions over the deferral limit of \$19,500 in 2021, is due to participants. | Employer, with direction from Recordkeeper | April 15 th | Annually | |

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| Deadline for corrective distributions for failed ADP/ACP tests to highly compensated employees. | Employers | June 30 | Annually | Deadline to avoid a 10% excise tax on the employer. |
| Updated required fee disclosure provided to plan sponsor under ERISA section 408(b)(2) if investment-related changes have been made since 7/1/2018. | Recordkeeper | July 1 st | Periodically, if any plan changes made. | If other types of changes have been made, disclosures must be provided within 60 days of the change. |
| Summary of Material Modifications due to participants if amendments made to Plan in previous year. | Employer, with direction from Recordkeeper | July 29 th | Periodically based on plan changes | Only due if plan changes during the prior year. Due no later than 210 days after the end of the plan year in which the plan change was adopted. |
| Form 5500 due to EBSA, unless plan is put on extension (in which case Form 5558 should be filed). | Recordkeeper/Employer | August 1 st | Annually | Form normally due July 31 st , but since it falls on a weekend in 2022, the due date is August 1 st . Data must be sent to VOYA by April 30. |
| Form 8955-SSA due to IRS. | Recordkeeper/Employer | August 1 st | Annually | Only due if an employee terminates during the year with an account balance at year end. |

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| Form 5558 application for extension of time to file Form 5500 or Form 8955. | Recordkeeper/Employer | August 1 st | Periodically based on filing an extension. | Only needed if filing an extension. |
| Summary Annual Report due to participants (due no later than 9 months after plan year ends or 2 months after filing Form 5500). | Employer, at the direction of Recordkeeper | September 30 th (Or Dec 15 th if filing an extension) | Annually | VOYA provides the information to be included in the SAR, and the Employer distributes to employees. |
| Deadline for filing Form 5500 after a plan files an extension under Form 5558. | Recordkeeper/Employer | October 17 | Annually | Normally due October 15, which falls on a weekend in 2022. |
| QDIA Notice (for plans with QDIA), 401(k)/401(m) Safe Harbor Notice (for plans with Safe Harbor match or non-elective), and/or automatic enrollment notices (for plans with automatic enrollment) required to be sent to participants. | Recordkeeper | December 1 st | Annually | Final deadline for supplying the QDIA notice to participants who were defaulted into a QDIA no more than 30 days prior to the beginning of the plan year. |
| Required Minimum Distributions due to participants who have begun receiving distributions. | Recordkeeper | December 31 st | Annually | |
| Plan amendments, if any, should be executed by the last day of the plan year. | Employer | December 31 st | Annually | |

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| Deadline for correcting a failed ADP/ACP test. | Recordkeeper/Employer | December 31 st | Annually | December 31 st falls on a Saturday in 2022 so employers need to plan accordingly prior to that date. |
| Deposits of amounts withheld as salary deferrals by participants required to be submitted as soon as they are able to be segregated from employer's general assets. | Employer | Ongoing | As soon as administratively practicable, and in no case, later than 15 business days after the end of the month withheld from employees' pay | |
| Required fee disclosure provided to plan participants under ERISA section 404(a)(5). | Recordkeeper | Ongoing | Annually | |
| Quarterly benefit statements provided to participants. | Recordkeeper | Ongoing | Typically mailed 5 business days after the end of each calendar quarter, but no later than 45 days after close of each quarter | |
| Actual dollar amount of fees charged to an individual participant disclosed under ERISA 404(a)(5). | Recordkeeper | Ongoing | Within 45 days after the close of each calendar quarter; presumably included as part of quarterly benefit statements | |

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| SPD provided to new hires within 90 days of their coverage under the Plan. Revised SPD must be distributed within 210 days after end of 5 th year following distribution of current SPD if SMM was made during five-year period. | Employer, with assistance from Recordkeeper | Ongoing | As new employees are hired | All new employees should receive an SPD explaining the plan provisions. |
| Initial required fee disclosure under 404(a)(5) provided to new hires on or before the date they can first direct plan investments. | Employer, with assistance from Recordkeeper | Ongoing | As new employees are hired | New employee information should contain employee fees of all services and investments. |