

Compliance Calendar 2020

Important dates you should know in order to maintain a successful 401(k) plan

January

- 13** • Final payroll for 2019 must be posted for Ubiquity to begin year-end testing
- 31** • 2019 1099-R Forms mailed to participants who received a 2019 distribution

1 New Years Day (Ubiquity closed)
20 MLK Day (Ubiquity closed)

February

- 1-29** • 2019 census verification for all non-Safe Harbor plans
- 2019 ADP/ACP results are available to sponsors who have submitted 2019 census

17 President's Day (Ubiquity closed)

March

- 2** • 2019 1099r Forms remitted to the IRS
- 16** • Ubiquity sends 2019 corrective ADP refunds to highly compensated employees
- Tax filing deadline: S-corporations and partnerships

April

- 1** • Deadline for first 2019 Required Minimum Distribution (Age 70.5 distribution)
- 15** • Corporations and Sole-Proprietor tax filing deadlines
- IRS Deadline to refund 402(g) excess employee contributions

May

25 Memorial Day (Ubiquity closed)

June

- 30** • Ubiquity sends 2019 corrective ADP refunds to highly compensated employees in plans with automatic enrollment

July

- 24** • Deadline to request 2019 5500 filing extension from Ubiquity without charge
- 31** • Form 5500 and 8955-SSA submissions due

3 Independence Day (Ubiquity closed)

August

September

- 4** • Deadline to submit mid-year ADP/ACP testing request to Ubiquity
- 15** • Extended tax filing deadline: Partnerships + S-Corps
- 30** • Deadline to provide 2019 Summary Annual Report (SAR) to employees if 2019 5500 was filed on or prior to 7/31/2020

7 Labor Day (Ubiquity closed)

October

- 1** • Deadline to adopt Safe Harbor plan for 2020
- 15** • Extended 5500 and 8955-SSA forms submission deadline
- Extended tax filing deadline: Corporations and Sole-Proprietors

November

- 13** • Final Day to add/remove/change 2021 Safe Harbor and Automatic Enrollment provisions

26-27 Thanksgiving (Ubiquity closed)

December

- 1** • 2021 Annual Safe Harbor notice and Automatic Enrollment notice deadline
- 15** • Deadline to provide 2019 Summary Annual Report (SAR) to employees if 2019 5500 was filed after 10/15
- 31** • Deadline to issue Required Minimum Distributions (age 70.5+ distribution)
- Deadline to deposit QNEC for failed 2019 ADP/ACP testing
- Deadline for 2019 Top Heavy Minimum Contribution

24-25 Ubiquity closed