



403(b) Retirement Plan Compliance Calendar

Compliance Item	Deadline	Notes
Universal Availability Notice	Anytime during the plan year	Notice is not required for years when the SPD is distributed
Qualified Default Investment Notice	Newly eligible employees should receive notice 30 days prior to eligibility date	Annual notice required 30 days prior to end of plan year
Nondiscrimination Testing	Should be done shortly after the close of the plan year	Should be done annually in most cases if an employer contribution is made to the plan
Form 5500	Seven months following the end of the plan year	An extension of 2 ½ months is available
Form 8955 SSA	Seven months following the end of the plan year	An extension of 2 ½ months is available
Participant Fee Disclosure	Notice should also be given to newly eligible employees	Annual notice no later than 14 months from prior notice
Summary Annual Report (SAR)	9 months following the end of the plan year	If the Form 5500 filing is extended, this requirement is also extended
Summary Plan Description (SPD)	Within 7 months following the end of the plan year when restated or every 5 years if no plan changes	Should be given to newly eligible participants
Summary of Material Modification	Within 7 months following the end of the plan year when amended	SMM should be provided to newly eligible participants
Automatic Enrollment	30 days prior to eligibility but not more than 90 days	Annual notice required 30 days prior to end of plan year but not more than 90 days
Safe Harbor Notice	30 days prior to eligibility but not more than 90 days	Annual notice required 30 days prior to end of plan year but not more than 90 days

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