

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	Anytime during the plan year	Only required if plan is mandatory with a default investment
Nondiscrimination Testing	None, but should be done shortly after the close of the plan year	Should be done annual 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	Within 60 days of the beginning of the plan year	Initially, August 30, 2012 for plan years ending before 6/30.
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 likewise
Summary Plan Description (SPD)	Within 7 months following the end of the plan year when restated or every 5 years if no 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