

2023 key administrative dates and deadlines for calendar-year defined contribution retirement plans

Subject to ERISA and the Internal Revenue Code



JANUARY

- 1/31
 - Forms W-2, W-3, 8809
 - Form 1099-R (electronic)
 - Form 945

FEBRUARY

- 2/10
 - Form 945 (alternative date)
- 2/14
 - Quarterly Benefit Statements
- 2/28
 - Form 1099-R and 1096 (paper) or 8809

MARCH

- 3/15
 - Corrective distributions for failed Actual Deferral Percentage (ADP)/Actual Contribution Percentage (ACP) tests
 - Money purchase plan minimum funding waiver
 - Employer contributions due (S-corps, partnerships w/ fiscal year-end [FYE] 12/31)
 - Form 1042, Form 1042-S
 - Form 1065 or 7004
- 3/31
 - Forms 1099-R (paper, with extension, or electronic)
 - Form 5330

APRIL

- 4/1
 - Required minimum distributions (RMDs)
- 4/15
 - Excess deferrals and allocable income
 - Form 1120 or 7004 (deductible contributions)
- 4/30
 - Form 1099-R (electronic, with extension)

MAY

- 5/15
 - Form 990 or 8868
- 5/16
 - Quarterly Benefit Statements

JUNE

- 6/30
 - Corrective distribution for failed ADP/ACP tests (eligible automatic contribution arrangements [EACAs])

JULY

- 7/29
 - Summary of Material Modifications
- 7/31
 - Plan Audit
 - Form 5500 or 5558
 - Form 8955-SSA or 5558
 - Notice to Terminated Vested Employees
 - Annual Benefit Statements (no participant direction)
 - Form 5330

AUGUST

- 8/14
 - Quarterly Benefit Statements

SEPTEMBER

- 9/15
 - Money Purchase Plan contributions
 - Deductible contributions for partnerships
 - Form 5500 and Plan Audit for partnerships
- 9/30
 - Summary Annual Report (SAR)

OCTOBER

- 10/2
 - Safe Harbor notices
 - Automatic Enrollment notices
- 10/16*
 - Corrective Plan Amendment
 - Deductible contributions
 - Annual Benefit Statements
 - Form 5500 and Plan Audit
 - Form 8955-SSA
 - Notice to Terminated Vested Employees

NOVEMBER

- 11/14
 - Quarterly Benefit Statements
- 11/15
 - Summary Annual Report
 - Employer Contributions, Form 990

DECEMBER

- 12/1
 - Qualified Default Investment Alternative (QDIA) notices
 - Automatic Enrollment notices
 - Safe Harbor notices
- 12/15
 - Summary Annual Report
- 12/31
 - Required minimum distributions
 - Corrective distributions and qualified nonelective contributions (QNECs)
 - Safe Harbor, Qualified Automatic Contribution Arrangements (QACA), or EACA elections
 - Participant Notices
 - Discretionary Plan Amendments
 - Remove Safe Harbor Feature

* The date reflected is the next business day following a filing date of an IRS or U.S. Department of Labor form that otherwise would fall on a Saturday, Sunday, or a legal holiday.

Plan sponsors affected by disasters declared by the Federal Emergency Management Agency (FEMA) may have an automatically approved delayed filing date under the Infrastructure Investment and Jobs Act (IIJA)

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Fee disclosures, under ERISA §404(a)(5), must be provided on or before the participant can first direct investments and distributed at least annually thereafter. Additional disclosures are required between 30 and 90 days prior to certain plan changes.

DATE	ITEM	ACTION
1/1	New RMD life expectancy factor tables	Required minimum distributions (RMDs) starting on or after January 1, 2023, must use the revised IRS life expectancy factors.
1/31	Forms W-2, W-3, 8809	Send 2022 IRS Form W-2 to employees who are “active participants” in a qualified plan unless the IRS approved an extension. File same Form W-2 with the Social Security Administration (SSA) using Form W-3, unless granted a 30-day extension using Form 8809.
1/31	Form 1099-R electronic filing	Provide IRS Form 1099-R to recipients of 2022 distributions unless a 30-day extension request on Form 8809 is filed.
1/31	Form 945	File IRS Form 945 to report income tax withheld from 2022 distributions.
2/10	Form 945 (alternative date)	File IRS Form 945, if the withholding taxes on 2022 distributions were paid in full.
2/14	Quarterly Benefit Statements	Distribute fourth quarter 2022 benefit statement to participants.
2/28	Forms 1099-R and 1096 paper filing or Form 8809	File Copy A of 2022 IRS Form 1099-R using Form 1096 unless a 30-day extension request on Form 8809 is filed.
3/15	Corrective distributions	Distribute corrective distributions for a failed December 31, 2022, plan year-end ADP/ACP test to affected highly compensated employees (HCEs).
3/15	Form 1042 and 1042-S	File IRS Form 1042 and 1042-S, respectively, for income tax withheld from distributions made to nonresident aliens and retirement plan distributions made to nonresident aliens.
3/15	Form 1065 or 7004	File IRS Form 7004 to obtain a six-month extension to file 2022 IRS Form 1065; otherwise, file IRS 2022 partnership tax return and deposit employer contributions.
3/31	Form 5330	File IRS Form 5330 and pay excise taxes for December 31, 2021, plan year-end ADP/ACP test refunds returned after March 15, 2022.
3/31	Forms 1099-R (paper, with extension, or electronic)	Transmit paper copies of 2022 Form 1099-R to IRS using Form 1096 if deadline was extended by Form 8809. File 2022 IRS Form 1099-R electronically, unless a 30-day extension on Form 8809 is filed.
4/1	Required minimum distributions (RMDs)	Deadline to make first RMD in 2023 to terminated vested participants who attained age 72 to greater than 5% owners who attained age 72, and to participants who terminated or retired in 2022, whichever is applicable.
4/15	Excess deferrals and allocable income	Send participant refunds of any 2022 excess §401(k), §403(b), and §457(b) plan deferrals and allocable income.
4/15	Form 1120 or 7004 (Deductible Contributions)	File IRS Form 7004 to obtain a six-month extension of IRS Form 1120; otherwise, file the corporate tax return.
4/30	Form 1099-R (electronic, with extension)	Transmit 2022 IRS Form 1099-R electronically if the deadline was extended by Form 8809.
5/16	Quarterly Benefit Statements	Distribute first quarter 2023 benefit statements to participants.
5/15	Form 990 or 8868	For tax-exempt employers with calendar fiscal years, file IRS Form 8868 for extension to file 2022 IRS Form 990; otherwise, file IRS 2022 tax-exempt organization information return.
6/30	EACA corrective distributions	Distribute corrective distributions if the plan includes an EACA covering all participants for a failed December 31, 2022, plan year-end ADP/ACP test to affected HCEs.
7/29	Summary of Material Modifications	Provide a Summary of Material Modifications to participants if the plan adopted amendments for 2022, unless the information was included in an updated Summary Plan Description distributed on time.
7/31	Plan Audit for plans with at least 100 participants	Deadline to obtain a qualified accountant's audit report to include as attachment to Form 5500 Schedule H.

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DATE	ITEM	ACTION
7/31	Form 5500 or 5558	File 2022 Form 5500 or file Form 5558 to extend the Form 5500 filing due date by two and a half months.
7/31	Form 8955-SSA or 5558	File IRS Form 8955-SSA or file Form 5558 to extend the Form 8955-SSA filing due date by two and a half months.
7/31	Notice to Terminated Vested Employees	Provide a notice describing the amount of the vested accrued benefit at normal retirement age to terminated vested employees who were reported on 2020 Form 8955-SSA.
7/31	Form 5330	File IRS Form 5330 to report and pay excise taxes on 2020 prohibited transactions and nondeductible contributions, unless the due date was extended by an approved IRS Form 5558.
8/14	Quarterly Benefit Statements	Distribute second quarter 2023 benefit statement to participants, if individual account plan gives participants the right to direct their investments.
9/15	Money purchase plan contributions	Deadline to make required employer contributions to money purchase plans for the 2022 plan year.
9/15	Deductible contributions	Deadline for partnership employers to make 2022 plan year contributions if IRS Form 7004 was filed.
9/15	Form 5500 and Plan Audit	For partnership employers, file 2022 Form 5500, if IRS Form 7004 was filed.
9/30	Summary Annual Report	Distribute to participants the 2022 Summary Annual Report (SAR), unless the filing of 2022 Form 5500 is extended by IRS Form 5558.
10/2	Safe harbor notices	Earliest date to provide to participants §401(k) or §403(b) plan safe harbor notices.
10/2	Automatic enrollment notices	Earliest date to provide to participants §401(k) or §403(b) annual automatic enrollment notices for the 2023 plan year for plans with automatic contribution arrangements.
10/16*	Corrective plan amendment	Deadline to adopt a retroactive corrective plan amendment(s) for 2022 plan failures.
10/16*	Deductible contributions	Deadline for 2022 plan year deductible contributions if an extension request IRS Form 7004 was filed.
10/16*	Annual benefit statements	Distribute 2022 annual benefit statements to individual account plan participants who do not have the right to direct their investments.
10/16*	Form 5500 and Plan Audit	File 2022 Form 5500, if the due date was extended by IRS Form 5558.
10/16*	Form 8955-SSA	File 2022 IRS Form 8955-SSA, if the due date was extended by an IRS Form 5558 filed on time.
10/16*	Notice to Terminated Vested Employees	Provide a notice describing the amount of the account balance as of the date of termination to terminated vested employees who were reported on 2022 IRS Form 8955-SSA.
11/14	Quarterly Benefit Statements	Distribute third quarter 2023 benefit statement to participants, if the individual account plan gives participants the right to direct their investments.
11/15	Summary Annual Report	For partnerships, distribute 2022 SAR to participants and beneficiaries, if the Form 5500 filing date was extended by a Form 7004 filed on time for the Form 1065 partnership income.
11/15	Employer Contributions, Form 990	File IRS 2022 tax-exempt organization information return if the Form 990 filing date was extended by Form 8868.
12/1	QDIA notices	Deadline to send QDIA notices to participants for the 2023 plan year.
12/1	Automatic enrollment notices	Deadline to provide to participants §401(k) or §403(b) annual automatic enrollment notices for the 2023 plan year for plans with automatic contribution arrangements.
12/1	Safe harbor notices	Deadline to provide to participants §401(k) or §403(b) plan safe harbor notices, if applicable for the 2023 plan year.
12/15	Summary Annual Report	Distribute to participants the 2022 SAR, if 2022 Form 5500 due date was extended by IRS Form 5558.

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DATE	ITEM	ACTION
12/31	Required minimum distributions	Deadline to make recurring RMDs to participants.
12/31	Corrective distributions and QNECs	Deadline to process corrective distributions to correct a failed December 31, 2022, ADP/ACP test for excess 401(k)/(m) plan contributions. Deadline to make a qualified nonelective contribution (QNEC) to cure a failed December 31, 2022, "current year method" ADP/ACP test.
12/31	Safe harbor, QACA, or EACA elections	Deadline to electively amend an existing §401(k) or §403(b) plan to be a safe harbor plan or to add a QACA or EACA.
12/31	Participant notices	Provide notices to participants, if applicable, about individual account plans that allow participant-directed investments.
12/31	Discretionary plan amendments	Adopt discretionary changes implemented during 2023.
12/31	Remove safe harbor feature	Deadline to amend plan to remove an existing safe harbor plan feature for 2023.

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NAMES OF FORMS

IRS Form Number	Form Name
Form 1042 and 1042-S	Annual Withholding Tax Return for U.S. Source Income of Foreign Person
Form 1096	Annual Summary and Transmittal of U.S. Information Returns
Form 1099-R	Distributions From Pensions, Annuities, Retirement and Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
Form 5330	Return of Excise Taxes Related to Employee Benefit Plans
Form 5500	Annual Return/Report of Employee Benefit Plan
Form 5558	Application for Extension of Time to File Certain Employee Plan Returns
Form 8809	Application for Extension of Time to File Information Returns.
Form 8959-SSA	Annual Registration Statement Identifying Separated Participants With Deferred Vested Benefits
Form 945	Annual Return of Withheld Federal Income Tax
Form W-2	Wage and Tax Statement
Form W-3	Transmittal of Wage and Tax Statement
Schedule H to Form 5500	Financial Information for the Employee Benefit Plans During the Plan Year

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