

# 2022 key administrative dates and deadlines for calendar-year defined contribution retirement plans

Subject to ERISA and the Internal Revenue Code



## JANUARY

- 1/1
  - Use of new Required Minimum Distribution (RMD) mortality table commences
- 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 (RMD)
- 4/15
  - Excess Deferrals and Allocable Income
  - Form 1120 or 7004 (Deductible Contributions)
- 4/30
  - Form 1099-R (electronic, with extension)

## MAY

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

## JUNE

- 6/30
  - Corrective distribution for failed ADP/ACP tests (EACAs)

## JULY

- 7/29
  - Summary of Material Modifications

## AUGUST

- 8/1\*
  - Plan Audit
  - Form 5500 or 5558
  - Form 8955-SSA or 5558
  - Notice to Terminated Vested Employees
  - Annual Benefit Statements (no participant direction)
  - Form 5330
- 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

## OCTOBER

- 10/2
  - Safe Harbor Notices
  - Automatic Enrollment Notices
- 10/17\*
  - 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

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.

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

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

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DATE	ITEM	ACTION
1/1	<b>New RMD life expectancy factor tables</b>	Required minimum distributions starting on or after January 1, 2022, must use the revised IRS life expectancy factors.
1/31	<b>Forms W-2, W-3, 8809</b>	Send 2021 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	<b>Form 1099-R electronic filing</b>	Provide IRS Form 1099-R to recipients of 2021 distributions unless a 30-day extension request on Form 8809 is filed.
1/31	<b>Form 945</b>	File IRS Form 945 to report income tax withheld from 2021 distributions.
2/10	<b>Form 945 (alternative date)</b>	File IRS Form 945, if the withholding taxes on 2021 distributions were paid in full.
2/14	<b>Quarterly Benefit Statements</b>	Distribute fourth quarter 2021 benefit statement to participants.
2/28	<b>Forms 1099-R and 1096 paper filing or Form 8809</b>	File Copy A of 2021 IRS Form 1099-R using Form 1096 unless a 30-day extension request on Form 8809 is filed.
3/15	<b>Corrective Distributions</b>	Distribute corrective distributions for a failed December 31, 2021, plan year end ADP/ACP test to affected highly compensated employees (HCEs).
3/15	<b>Form 1042 and 1042-S</b>	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	<b>Form 1065 or 7004</b>	File IRS Form 7004 to obtain a six-month extension to file 2021 IRS Form 1065; otherwise, file IRS 2021 partnership tax return and deposit employer contributions.
3/31	<b>Form 5330</b>	File IRS Form 5330 and pay excise taxes for December 31, 2021, plan year-end ADP/ACP refunds returned after March 15, 2021.
3/31	<b>Forms 1099-R (paper, with extension, or electronic)</b>	Transmit paper copies of 2021 Form 1099-R to IRS using Form 1096 if deadline was extended by Form 8809. File 2021 IRS Form 1099-R electronically, unless a 30-day extension on Form 8809 is filed.
4/1	<b>Required Minimum Distributions (RMD)</b>	Deadline to make first RMD in 2022 to terminated vested participants who attained age 72 and to participants who terminated or retired in 2021, whichever is applicable.
4/15	<b>Excess Deferrals and Allocable Income</b>	Send participant refunds of any 2021 excess §401(k), §403(b), and §457(b) plan deferrals and allocable income.
4/15	<b>Form 1120 or 7004 (Deductible Contributions)</b>	File IRS Form 7004 to obtain a six-month extension of IRS Form 1120; otherwise, file the corporate tax return.
4/30	<b>Form 1099-R (electronic, with extension)</b>	Transmit 2021 IRS Form 1099-R electronically if the deadline was extended by Form 8809.
5/16	<b>Quarterly Benefit Statements</b>	Distribute first quarter 2022 benefit statements to participants.
5/16	<b>Form 990 or 8868</b>	For tax-exempt employers with calendar fiscal years, file IRS Form 8868 for extension to file 2021 IRS Form 990; otherwise, file IRS 2021 tax-exempt organization information return.
6/30	<b>EACA Corrective Distributions</b>	Distribute corrective distributions if the plan includes an EACA covering all participants for a failed December 31, 2021, plan year-end ADP/ACP test to affected HCEs.
7/29	<b>Summary of Material Modifications</b>	Provide a Summary of Material Modifications to participants if the plan adopted amendments for 2021, unless the information was included in an updated Summary Plan Description distributed on time.
8/1*	<b>Plan Audit for plans with at least 100 participants</b>	Deadline to obtain a qualified accountant’s audit report to include as attachment to Form 5500 Schedule H.
8/1*	<b>Form 5500 or 5558</b>	File 2021 Form 5500 or file Form 5558 to extend the Form 5500 filing due date by two and a half months.

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8/1*	<b>Form 8955-SSA or 5558</b>	File IRS Form 8955-SSA or file Form 5558 to extend the Form 8955-SSA filing due date by two and a half months.
8/1*	<b>Notice to Terminated Vested Employees</b>	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.
8/1*	<b>Form 5330</b>	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	<b>Quarterly Benefit Statements</b>	Distribute second quarter 2022 benefit statement to participants, if individual account plan gives participants the right to direct their investments.
9/15	<b>Money Purchase Plan Contributions</b>	Deadline to make required employer contributions to money purchase plans for the 2021 plan year.
9/15	<b>Deductible Contributions</b>	Deadline for partnership employers to make 2021 plan year contributions if IRS Form 7004 was filed.
9/15	<b>Form 5500 and Plan Audit</b>	For partnership employers, file 2021 Form 5500, if IRS Form 7004 was filed.
9/30	<b>Summary Annual Report</b>	Distribute to participants the 2021 Summary Annual Report (SAR), unless the filing of 2021 Form 5500 is extended by IRS Form 5558.
10/2	<b>Safe Harbor Notices</b>	Earliest date to provide to participants §401(k) or §403(b) plan safe harbor notices.
10/2	<b>Automatic Enrollment Notices</b>	Earliest date to provide to participants §401(k) or §403(b) annual automatic enrollment notices for the 2022 plan year for plans with automatic contribution arrangements.
10/17*	<b>Corrective Plan Amendment</b>	Deadline to adopt a retroactive corrective plan amendment(s) for 2021 plan failures.
10/17*	<b>Deductible Contributions</b>	Deadline for 2021 plan year deductible contributions if an extension request IRS Form 7004 was filed.
10/17*	<b>Annual Benefit Statements</b>	Distribute 2021 annual benefit statements to individual account plan participants who do not have the right to direct their investments.
10/17*	<b>Form 5500 and Plan Audit</b>	File 2021 Form 5500, if the due date was extended by IRS Form 5558.
10/17*	<b>Form 8955-SSA</b>	File 2021 IRS Form 8955-SSA, if the due date was extended by an IRS Form 5558 filed on time.
10/17*	<b>Notice to Terminated Vested Employees</b>	Provide a notice describing the amount of the account balance as of the date of termination to terminated vested employees who were reported on 2021 IRS Form 8955-SSA.
11/14	<b>Quarterly Benefit Statements</b>	Distribute third quarter 2022 benefit statement to participants, if the individual account plan gives participants the right to direct their investments.
11/15	<b>Summary Annual Report</b>	For partnerships, distribute 2021 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	<b>Employer Contributions, Form 990</b>	File IRS 2021 tax-exempt organization information return if the Form 990 filing date was extended by Form 8868.
12/1	<b>QDIA Notices</b>	Deadline to send QDIA notices to participants for the 2022 plan year.
12/1	<b>Automatic Enrollment Notices</b>	Deadline to provide to participants §401(k) or §403(b) annual automatic enrollment notices for the 2022 plan year for plans with automatic contribution arrangements.
12/1	<b>Safe Harbor Notices</b>	Deadline to provide to participants §401(k) or §403(b) plan safe harbor notices, if applicable for the 2022 plan year.
12/15	<b>Summary Annual Report</b>	Distribute to participants the 2021 SAR, if 2021 Form 5500 due date was extended by IRS Form 5558.
12/31	<b>Required Minimum Distributions</b>	Deadline to make recurring RMDs to participants.

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<b>DATE</b>	<b>ITEM</b>	<b>ACTION</b>
12/31	<b>Corrective Distributions and QNECs</b>	Deadline to process corrective distributions to correct a failed December 31, 2021, ADP/ACP test for excess 401(k)/(m) plan contributions. Deadline to make a qualified nonelective contribution (QNEC) to cure a failed December 31, 2021, “current year method” ADP/ACP test.
12/31	<b>Safe Harbor, QACA, or EACA Elections</b>	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	<b>Participant Notices</b>	Provide notices to participants, if applicable, about individual account plans that allow participant-directed investments
12/31	<b>Discretionary Plan Amendments</b>	Adopt discretionary changes implemented during 2022.
12/31	<b>Remove Safe Harbor Feature</b>	Deadline to amend plan to remove an existing safe harbor plan feature for 2022.

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## NAMES OF FORMS

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

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