



# 2017 Compliance Calendar

For Defined Contribution Plans, Powered by TAG Resources

Employers are faced with a voluminous number of regulations, documentation, record keeping, and tasks that come from both DOL and IRS requirements. **TAG, as the ERISA 3(16) Plan Administrator on each 401(k) plan, takes on the oversight and execution of the tasks required to keep each plan compliant.**

## January

Deadline for FTW determination letter submission for Master Prototype Plan documents with total asset balanced by Recordkeepers as of 12/31. Sign and submit Form 5330 (4975) if extended in July. Year end compliance testing information is due (census, payroll, and questionnaire.) Deadline for sending Form 1099-R to participants who received distributions during the previous year.

## February

Deadline for filing IRS Form 1099-R for distributions during the previous year. Deadline for electronic filing is March 31.

## March

Deadline, 3/15, for processing any corrective distributions for failed 2016 actual deferral percentage / actual contribution percentage test without 10% excise tax. Compliance testing deadline for Non-SH/Non-EACA plans. Notify clients if additional compliance documentation is needed. File Form 5330 for late corrective distributions. Develop Form 5500 Process Tracker.

## April

Required beginning date for participants attaining age 70 1/2 or retiring after age 70 1/2 in prior year for taking first required minimum distribution (RMD) under Internal revenue Code (IRC) Section 401(a)(9). Excess Contributions (402G Limit) to be corrected. Audit information due to TAG from Clients Penalty for Audit Information not received: \$1,000.

## May

Testing item deadline 5/1. A \$500 fee will be assessed if this date is not met.

## June

Deadline for processing corrective distributions for failed 2016 ADP test from plan with EACA without 10% excise tax (if applicable.). Second penalty assessed for audit information not received. Compliance testing deadline for EACA Plans.

## July

Deadline for sending Summary of Plan Description (SPD) (210 days after end of plan year in which the amendment was adopted.) Third penalty assessed for audit information not received. Deadline for filing Form 5500 without extension. Deadline to file Form 5558 for plans in installation if not a start up, extension can be requested. Deadline for filing Form 5330 -- Return of Excise Taxes Related to Employee Benefit Plans.

## August

Deadline for receiving documents for Form 5500..

## September

Extended deadline for filing tax returns for partnerships and contribution deadline for deductibility. Distribute Summary Annual Report (SAR) to participants, provided deadline for Form 5500 was not extended (later of nine months after close of plan year or two months after due date for Form 5500.)

## October

Deadline for adopting a retroactive amendment to correct an IRC Section 410(b) coverage or IRC Section 401(a)(4) nondiscrimination failure for 2016. Extended deadline for filing Form 5500. Extended deadline for individual and/or corporate tax returns and final contribution deadline for deductibility for these entities.

## November

## December

Deadline for sending annual 401(k) and 401(m) safe harbor notice. Deadline for sending annual qualified default investment alternative (QDIA) notice. Deadline for sending annual automatic contribution arrangement notice. For administrative ease, a combined notice may be provided for the above notices. Extended deadline for distributing SAR to participants.

*Note: TAG deadlines are subject to change and will be communicated.*

### TAG's Mission

Every day, we challenge the status quo of the retirement industry through our:

- People & Experience
- Leading-Edge Technology
- Strong Commitment to Fiscal Integrity & Compliance
- Awareness & Education
- Ability to Bring Peace of Mind to Our Clients

### What is the TAG PROGRAM?

Employers told TAG they wanted a 401(k) plan that:

- Is easier to administer
- Keeps them in compliance
- Has substantial and well-known providers
- Protects from fiduciary liability
- Has reasonable cost





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The bottom line is that for every plan, TAG acts as your members' 401(k) Department so they don't have to be an expert. We are the buffer between your members, the DOL, and the IRS to keep your members compliant. We provide fiduciary liability protection to help your clients sleep at night, and our program is priced on par with plans that do a lot less.

## Plan Sponsor Responsibilities without TAG

- Signing & Filing Form 5500
- Employee Communications
  - 404(a)(5)
  - 404(c)
  - 408(b)(2)
- Benefit Payments
- Blackout Periods
- Summary Plan Description
- Document Requests
- Legal Process
- Retirement Plan Tax Issues
- Pre-Populated Year-End Questionnaire
- Select and Monitor Investment Menu
- Quarterly Investment Meetings
- Spousal Consent
- Filing of Form 8955
- Error Correction
- Rate Change Reports
- Distribution Reports
- Loan Reports
- Eligibility Reports
- QDRO Reports
- 402(g) Limit Reports
- Lost Earnings Calculations
- Final Census
- Trustee Duties
- QDRO Determinations
- Upload Payroll Files
- Provide Year End Data
- Plan Design
- Work With DOL or IRS for Issue Resolution

## Plan Sponsor Responsibilities WITH TAG

- Upload Payroll Files
- Monitor TAG
- Provide Year End Data
- Provide Annual Audit Documents

Fiduciary Role	Who Shoulders The Responsibility	
	Without TAG	With Your TAG Team
402(a) Named Fiduciary	Employer	TAG Resources, LLC
3(16) Plan Administrator	Employer	TAG Resources, LLC
3(21) Non-investment Fiduciary	Employer	TAG Resources, LLC
3(38) Investment Manager	Employer	Mercer, LLC
Third Party Administrator	Employer	TAG Resources, LLC
Common Payroll Remitter to Transamerica	Employer	TAG Resources, LLC
Recordkeeper	Employer	Transamerica Retirement Solutions, LLC
Auditor	Employer	Coulter & Justus, PC
ERISA Law Firm	Employer	The Law Offices of Robert J. Toth

## How can I learn more or get started?

If you would like more information about becoming a participating employer in the TAG Program, please contact us at:

**info@tagresources.com • toll free: 866.315.1463**

