

2022 Retirement Plan Calendar



JANUARY 17 – Final minimum funding quarterly installment deadline for 2021 plan year for defined benefit plans with a funding shortfall in 2020*

JANUARY 31 – Deadline to send Form 1099-R to participants who received a distribution in the previous calendar year

FEBRUARY 28 – Deadline for filing Form 1099-R with IRS to report distributions made in the previous calendar year, if not filed electronically

MARCH 15 – Deadline for processing corrective contributions for failed ADP/ACP testing for previous year without incurring 10% excise tax (non-EACA plans)

MARCH 15 – Deadline to request minimum funding waiver for prior plan year

MARCH 31 – Deadline for electronic filing of Form 1099-R to report distributions made in previous year (see February 28 paper deadline)

APRIL 1 – Deadline for distribution of 2021 RMDs

APRIL 15 – Deadline for processing corrective distributions for IRC Section 402(g) failures

APRIL 15 – Minimum funding quarterly installment deadline for 2022 plan year for defined benefit plans with a funding shortfall in 2021

MAY 2 – Deadline to send Annual Funding Notice (large plans)**

MAY 2 – Deadline for final 2021 comprehensive PBGC premium if plan filed estimated variable rate premium in filing due October 15, 2021****

JUNE 29 – Deadline to file Form 11-K annual report for retirement plans with publicly traded employer securities. (Due 180 days after the end of the retirement plan year)

JUNE 30 – Deadline for corrective distribution for failed ADP/ACP test for EACA plans to avoid 10% excise tax penalty

JULY 15 – Minimum funding quarterly installment deadline for 2022 plan year for defined benefit plans with a funding shortfall in 2021

JULY 29 – Deadline for distribution of Summary of Material Modification for previous year amendments

JULY 31 – Deadline to adopt a pre-approved defined contribution plan restated for items on the 2017 Cumulative List (Post PPA)

AUGUST 1 – Deadline for filing Form 5500; or deadline for filing Form 5558 to request an extension of 2½ months**

AUGUST 1 – Deadline for filing Form 5330 to pay excise taxes on prohibited transactions in prior year*

SEPTEMBER 15 – Minimum funding payment deadline for 2021 plan year for defined benefit plans without a funding shortfall in 2021

SEPTEMBER 30 – Summary Annual Report due to participants (unless Form 5500 filing extended)

OCTOBER 17 – Minimum Funding quarterly installment deadline for 2022 plan year for defined benefit plans with a funding shortfall in 2021*

OCTOBER 17 – PBGC Normal Premium Due Date***

OCTOBER 17 – Deadline for filing Form 5500, if on extension per filing Form 5558 (see August 1)**

OCTOBER 17 – Deadline for (i) adopting a retroactive amendment to correct a 410(b) coverage or 401(a)(4) nondiscrimination failure for 2020 and (ii) filing Form 5310-A if establishing, modifying, or revoking qualified separate lines of business for 2021

DECEMBER 1 – Deadline to send out the following annual plan notices: 401(k) and (m) Safe Harbor Notices; Annual Qualified Default Investment Alternative (QDIA) Notice; Annual Automatic Contribution Arrangement Notices (EACA, ACA, QACA)

DECEMBER 1 – Deadline to elect safe harbor status for the current plan year with non-elective contributions (if the non-elective contribution is less than 4% of compensation)

[FDBR Note: Annual 404a-5 Participant Disclosures (for those plans that include it with the other plan notices for convenience purposes) – Legally required once in any 14-month period]

DECEMBER 15 – Deadline to send out SAR if 5500 on extension (see September 30)

DECEMBER 31 – Amendment Deadline: deadline to adopt discretionary amendments to the Plan (subject to certain exceptions, e.g., anti-cutbacks); deadline to remove safe harbor status for following year or convert existing defined contribution plan into a safe harbor plan; deadline to elect safe harbor status for the prior plan year with a non-elective contribution of 4% or more of compensation

DECEMBER 31 – 2022 RMD distributions due

DECEMBER 31 – Deadline to correct failed ADP/ACP with QNEC

[FDBR Note: December 30 is the last business day so plan accordingly.]

JANUARY

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30	31					

FEBRUARY

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MARCH

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APRIL

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MAY

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JUNE

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JULY

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AUGUST

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SEPTEMBER

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OCTOBER

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NOVEMBER

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DECEMBER

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18	19	20	21	22	23	24
25	26	27	28	29	30	31

* Note: IRS protocol states that filing deadlines which fall on a Saturday, Sunday or holiday are delayed to the next business day.
 ** Note: The DOL provides that filing due dates that fall on a Saturday, Sunday, or federal holiday are delayed to the next business day.
 ***Note: The PBGC provides that filing due dates that fall on a Saturday, Sunday, or federal holiday are delayed to the next business day.
 **** This is not legal advice. Deadlines are based on a 12/31 plan year and fiscal year of the plan sponsor****

- Defined benefit plans
- Defined contribution plans
- Both types of plans