

# R.J.L. PENSION SERVICES, INC.

**Month of year-end  
(within 1<sup>st</sup> week in January)**

Data Requests sent to Plan Sponsors (employers).

**1 month after year-end  
(by January 31<sup>st</sup>)**

First request for census due to RJL.

Forms W-2 and 1099-R due to Employees. Form 945 due to IRS

**February 28**

Forms 1096 & 1099-R are due to IRS.

**30 business days prior  
to contribution deadline**

Census Data due to RJL to calculate the Employer Contribution  
(if not submitted by the 1/31 initial requested date).

**2 ½ months after year-end  
(by March 15<sup>th</sup>)**

Excess contributions due to ADP/ACP (Nondiscrimination Testing  
Failure) must be refunded by this date to avoid 10% excise tax.

Initial Corporate tax return and contribution deadline unless tax  
advisor/accountant files for an extension of time for the tax return.

**2 ½ months after year-end  
(by April 15<sup>th</sup>)**

Excess deferral (deferrals in excess of the annual IRS 402(g)  
dollar limit) must be refunded to the participant to avoid penalties.

**5 months after year-end  
(by May 31<sup>st</sup>)**

Last request for census or additional plan information as  
previously communicated due to RJL in order to avoid Form 5500  
extension filing fee (\$150) and the initial rush fee (\$250).

**7 months after year-end  
(by July 31<sup>st</sup>)**

Form 5500 series deadline and must be filed electronically with DOL  
unless extended (RJL may file this Form 5500 extension, if necessary).

**45 days prior to extended  
Form 5500 filing deadline  
(by August 31<sup>st</sup>)**

Final deadline receipt of all information by RJL in order to  
avoid rush fee surcharge and insure the extended 5500 filing  
deadline is met. Payment of rush fee (\$500) with 5500 extension filing  
fee (\$150) should accompany data sent to RJL after this date.

**8 ½ months after year-end  
(by September 15<sup>th</sup>)**

Final corporate/company tax return and contribution deadline  
with an extension of time prepared by your CPA; final contribution  
confirmation due to RJL; final contribution due date for most employers  
with an extension to file their corporate tax return.

**9½ months after year-end  
(October 15<sup>th</sup>)**

Extended IRS Form 5500 series filing deadline: Forms filed after this  
date incur an IRS penalty of \$250 per day, \$150,000 maximum plus  
interest. The DOL penalty is up to \$2,670 per day, no maximum.

Force-Out packages should be sent to terminated participants with  
account balances. Results of the certified mail with return receipt should  
be communicated and submitted to RJL for processing by early December.

**Within 1 year after year-end  
(by December 31<sup>st</sup>)**

Required Minimum Distributions (RMD's): apply to terminated employees  
who have attained age 70.5/72/73; owners (including "family members")  
who have attained age 70.5/72/73 (even if still working for the company).

Force-Out results from packages sent to terminated participants in  
October should be submitted to RJL by 12/10 for processing.

Final date for 401(k) plans to refund contributions,  
(with excise tax penalty), "fail-safe"/corrective and QNECs for the year.

**Employer's Annual Notices:**

Employer distributes the 404(a)(5) Participant Fee Disclosure Notice at  
least annually to participants.\*

**Not more than 90 days &  
Not less than 30 days before  
plan year begins**

Employer distributes safe harbor, QACA, & QDIA Notices to participants.\*

*\*Penalties may apply if notices above are not distributed timely.*