

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

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<b>Month of year-end (by December 31<sup>st</sup>)</b>	Data Requests sent to Plan Sponsors (employers).
<b>1 month after year-end (by January 31<sup>st</sup>)</b>	First request for census due to RJL. Forms W-2 and 1099-R due to Employees.
<b>February 28</b>	Forms 1096 & 1099-R's due to IRS.
<b>30 business days prior to contribution deadline</b>	Census Data due to RJL to calculate the Employer Contribution (if not submitted by the 1/31 initial requested date).
<b>2 ½ months after year-end (by March 15<sup>th</sup>)</b>	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.
<b>2 ½ months after year-end (by April 15<sup>th</sup>)</b>	Excess deferral (deferrals in excess of the annual IRS 402(g) dollar limit) must be refunded to the participant to avoid penalties.
<b>5 months after year-end (by May 31<sup>st</sup>)</b>	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).
<b>7 months after year-end (by July 31<sup>st</sup>)</b>	Form 5500 series deadline and must be filed electronically with DOL unless extended (RJL will file this extension, if necessary).
<b>45 days prior to extended Form 5500 filing deadline (by August 31<sup>st</sup>)</b>	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.
<b>8 ½ months after year-end (by September 15<sup>th</sup>)</b>	Final corporate/company tax return and contribution deadline with an extension of time; final contribution confirmation due to RJL; final contribution due date for ALL retirement plans.
<b>9½ months after year-end (October 15<sup>th</sup>)</b>	Extended IRS Form 5500 series filing deadline: Forms filed after this date incur an IRS penalty of \$25 per day, \$15,000 maximum. The DOL penalty is up to \$1,100 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.
<b>Within 1 year after year-end (by December 31<sup>st</sup>)</b>	Required Minimum Distributions (RMD's): apply to terminated employees who have attained age 70.5; owners (including family members) who have attained age 70.5 (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 make refund contributions (with excise tax penalty) or "fail-safe"/corrective contributions for the plan year (QNEC) to avoid possible plan disqualification and severe tax penalties.