



Notice Requirements for ERISA Plans

Quarterly Statements:

Distribution/Timing Requirements - For any participant directed 401(k) and ERISA 403(b) Plans

Benefit and Fee Statement

Benefit Statement must be delivered within 45 days after the end of each plan year quarter to every eligible participant or beneficiary. This statement is provided by the plan record keeper.

Annual Notices - Safe Harbor, Summary Annual Report must be provided for participant directed plans as well as pooled investment plans:

Safe Harbor Notice

For any Safe Harbor plan this notice must be provided to all eligible employees within a "reasonable time" before the start of each new plan year. This is generally considered to be at least 30, but no more than 90 days in advance.

Summary Annual Report

All plans must distribute to all eligible employees and any terminated employee with a balance within two months after the Form 5500 deadline, including any extension.

Annual Fee Statement

For any participant directed 401(k) and ERISA 403(b) plans

Notice must be provided once every 14 month period, regardless of fiscal or calendar year end.

Generally, 30 but no more than 90 days advanced notice is required should any changes be made affecting investments or fee/expenses.

Auto-Enrollment Notice

ACA, EACA or QACA Plans - This notice must be provided 30 days in advance of each plan year.

QDIA Notice

Mostly affects plans subject to Auto-Enrollment - This notice must be provided to all participants 30 days in advance of each plan year.

Form 5500 Series

Form 5500 is due to be filed electronically through the Department of Labor's website before the last day of the seventh month after plan year end. Employers that file for an extension (Form 5558) receive an additional 2.5 months to file.

Form 945

Reporting of taxes withheld from a qualified plan must be paid electronically via EFTPS by January 31 and the Form 945 be filed no later than February 10 following the end of each calendar year.

Form 1099

For a qualified plan making distributions in any taxable year. Must be received by the participant by January 31 following close of the calendar year in which the distribution is made.

Form 8955- SSA

Form 8955-SSA is due to be filed electronically through the Social Security Administrations website before the last day of the seventh month after plan year end. Employers that file for an extension (Form 5558) receive an additional 2.5 months to file.