

PLAN REPORTING CALENDAR: ALL PLANS
2011 FILING DUE DATES FOR CALENDAR YEAR PLANS
3RD QUARTER

This calendar is for all types of plans, with specific reference to the types of plans affected

This calendar is not intended to be an exhaustive listing of every due date under the Code or ERISA, but rather reflects some of the most common due dates

(1) DUE DATE	(2) DOCUMENT	(3) FORM	(4) WHO FILES	(5) FURNISHED TO
Before August 15, 2011 (for calendar year plans) for Form 5500; sufficiently before the normal due date for Form 5330 for the IRS to consider and act on it	Application for extension of time to file Form 5500, 5500-EZ, 5500-SF, or 5330	5558	Administrator, employer or agent; filed for DB, MP, PS, stock bonus, annuity, multiemployer, CB, Keogh (H.R. 10), employer- or union-sponsored IRA, welfare, nonqualified, and electing church plans	IRS
8/15/11	Annual return/report for 2010 plan year	5500 for all large and small (less than 100 participants) plans, except for one-participant plans (see Form 5500-EZ and Form 5500-SF below)	Plan administrator of or employer maintaining DB, MP, PS, stock bonus, annuity, multiemployer, CB, Keogh (H.R. 10), employer- or union-sponsored IRA, welfare, nonqualified, or electing church plan	EBSA, electronically either online through EFAST2's web-based filing system or through an EFAST2-approved vendor; copy to any participant and beneficiary within 30 days of written request
8/15/11	Annual return/report for 2010 plan year	5500-EZ, generally for one-participant plan (that is, a plan that covers only a sole owner (or a sole owner and spouse) of a trade or business, whether or not incorporated, or a plan that covers only partners (or partners and their spouses))	Plan administrator or employer maintaining the plan, except for a business that is a member of an affiliated service group, a controlled group of corporations, or a group of businesses under common control, or a business that leases employees, in which case Form 5500 must be filed	IRS
8/15/11	Short form annual return/report for 2010 plan year	5500-SF	Plan administrator or employer maintaining certain small (i.e., generally fewer than 100 participants at the beginning of 2010 plan year) pension and welfare benefit plan, and certain one-participant plans; ESOPs, DFEs, and multiemployer plans are not eligible plans	EBSA electronically either online through EFAST2's web-based filing system, or through an EFAST2-approved vendor
8/15/11	Insurance information	5500, Schedule A	Administrator of the following large and small (fewer than 100 participants) plans if any benefits	EBSA, electronically either online through EFAST2's web-based filing

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			are provided by an insurance company, insurance service or other similar organization: DB, MP, PS, stock bonus, annuity, multiemployer, CB, Keogh (H.R. 10), welfare, nonqualified, and electing church plans	system or through an EFAST2-approved vendor with Form 5500; copy to participant or beneficiary within 30 days of written request
8/15/11	Service provider information	5500, Schedule C	Administrator of following large plans if service provider was paid \$5,000 or more in direct or indirect compensation and/or an accountant or actuary was terminated: DB, MP, PS, stock bonus, multiemployer, collectively bargained (with only one employer-contributor), Keogh (H.R. 10), welfare, nonqualified, and electing church plans	EBSA, electronically either online through EFAST2's web-based filing system or through an EFAST2-approved vendor with Form 5500; copy to participant or beneficiary within 30 days of written request
8/15/11	Direct filing information/participating plan information	5500, Schedule D	Administrators of large and small pension and welfare plans that participated or invested in one or more common/collective trusts (CCTs), pooled separate accounts (PSAs), master trust investment accounts (MTIAs), and 103-12 Investment Entities (103-12 IEs) at any time during the plan year, and a CCT, PSA, MTIA, 103-12, or group insurance arrangement (GIA) as a direct filing entity (DFE)	EBSA, electronically either online through EFAST2's web-based filing system or through an EFAST2-approved vendor with Form 5500 (Note: filings for DFEs must occur no later than 9 ½ months after the close of the plan year—no extensions permitted); copy to participant or beneficiary within 30 days of written request
8/15/11	Financial transaction schedules	5500, Schedule G (The actual use of Schedule G now is mandatory, when applicable)	Administrator of large pension and welfare plans and Direct Filing Entities (DFE) if, on Schedule H, lines 4b, 4c, or 4d are answered “yes”	EBSA, electronically either online through EFAST2's web-based filing system or through an EFAST2-approved vendor with Form 5500; copy to participant or beneficiary within 30 days of written request
8/15/11	Financial information for large plans and DFEs	5500, Schedule H	Administrator for large pension and welfare plans (100 or more participants) and Direct Filing Entities (DFEs), except insured, unfunded, or combination unfunded/insured welfare plans and certain fully insured pension plans. If Schedule I was filed for the 2009 plan year and the plan covered fewer than 121 participants as of the beginning of the 2010 plan year, Schedule I may be completed instead of Schedule H	EBSA, electronically either online through EFAST2's web-based filing system or through an EFAST2-approved vendor with Form 5500; copy to any participant or beneficiary within 30 days of written request
8/15/11	Financial information for small plans	5500, Schedule I	Administrator of small pension and welfare plans (fewer than 100 participants), except for insured,	EBSA, electronically either online through EFAST2's web-based filing

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			unfunded, or combination unfunded/insured welfare plans and certain fully insured pension plans. If Schedule I was filed for the 2009 plan year and the plan covered fewer than 121 participants as of the beginning of the 2010 plan year, Schedule I may be completed instead of Schedule H	system or through an EFAST2-approved vendor with Form 5500; copy to any participant or beneficiary within 30 days of written request
8/15/11	Multiemployer DB plan and certain MP plan actuarial information	5500, Schedule MB	Employer or plan administrator of multiemployer DB plan subject to minimum funding standards and MP plans (including target benefit plans) that are currently amortizing a funding waiver; may include annuity, collectively bargained, and electing church plans; also certain MP plans filing Form 5500-SF, completing entire schedule, if applicable (however, for Form 5500-EZ (and for one-participant plans that can file Form 5500-EZ, but instead file Form 5500-SF), the schedule is not filed, but instead is retained with plan records)	EBSA, electronically either online through EFAST2's web-based filing system or through an EFAST2-approved vendor with Form 5500 or Form 5500-SF; copy to participant or beneficiary within 30 days of written request
8/15/11	Retirement plan information	5500, Schedule R	Administrator of large and small pension plans, both qualified and nonqualified, unless (1) the sole funding vehicle for providing benefits is a tax-deferred annuity arrangement under Code Sec. 403(b)(1), a custodial account for regulated investment company stock under Code Sec. 403(b)(7), and/or individual retirement accounts for annuities under Code Sec. 408, or (2) the plan is not a DB plan or otherwise subject to the minimum funding standards of Code Sec. 412 or ERISA Sec. 302; no plan benefits in a form other than cash, annuity contracts issued by an insurance company, life insurance contracts, marketable securities, or plan loan offset amounts were distributed during the plan year; no benefits reportable on Form 1099-R were distributed during the plan year by payors other than the plan sponsor or plan administrator; and, unless the plan is a PS, ESOP, or stock bonus plan, no plan benefits of living or deceased participants were distributed during the plan year in the form of a single-sum distribution	EBSA, electronically either online through EFAST2's web-based filing system or through an EFAST2-approved vendor with Form 5500; copy to any participant or beneficiary within 30 days of written request
8/15/11	Actuarial information	5500, Schedule SB	Plan sponsor or administrator of single-employer DB plan (including multiple employer DB plan)	EBSA, electronically either online through EFAST2's web-based filing

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			subject to minimum funding standards; may include annuity, collectively bargained, Keogh (H.R. 10), nonqualified, and electing church plans; also plans filing Form 5500-SF, completing entire schedule, if applicable (however, for Form 5500-EZ (and for one-participant plans that can file Form 5500-EZ, but instead file Form 5500-SF), the schedule is not filed, but instead is retained with plan records)	system or through an EFAST2-approved vendor with Form 5500 or Form 5500-SF; copy to participant or beneficiary within 30 days of written request
8/15/11	Opinion of independent qualified public accountant	None prescribed, but an opinion as required by ERISA Sec. 103 and the regulations thereunder	Administrator of large pension and welfare plans including the following plans: DB, MP, PS, stock bonus, annuity, multiemployer, CB, Keogh (H.R. 10), welfare (other than a plan that is unfunded, fully insured, or both), nonqualified, and electing church plans; and group insurance arrangements (GIAs) and investment entities filing under 29 CFR §2520.103-12 (103-12 IEs)	EBSA, electronically either online through EFAST2's web-based filing system or through an EFAST2-approved vendor with Form 5500; not required for Form 5500-EZ filers
8/15/11	Notice of change in name of plan	5500 or 5500-SF at specified line item	Plan administrator	EBSA
8/15/11	Notice of change in name, EIN, or plan number of plan sponsor	5500 at specified line item	Plan administrator	EBSA
8/15/11	Notice of plan termination	5500, Schedule H (for large plans) and Schedule I (for small plans), at specified line item	Plan administrator	EBSA
Floating Dates				
At any time	Election of nonwithholding on periodic or nonperiodic pension or annuity payments (<i>Note:</i> Recipients of eligible rollover distributions do not have the option of claiming exemption from withholding. Tax will be withheld from an eligible rollover distribution at a flat 20% rate, unless the recipient of such distribution elects to have more than 20% withheld on Form W-4P. However, no tax will be withheld if the	W-4P (line 1)	Recipient of periodic or nonperiodic payments from the following plans: DB, MP, PS, stock bonus, annuity, multiemployer, CB, Keogh (H.R. 10), IRA, certain nonqualified plans (unless distributions are Form W-2 wages), government (including Code Sec. 457 plans) and church plans	Payer of periodic or nonperiodic pension or annuity payments

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	eligible rollover distribution is directly rolled over to an IRA or another qualified plan.)			
At any time	Withholding certificate for claiming specified number of withholding allowances (and any extra amount) to change amount of tax withheld on periodic pension or annuity payments (<i>Note:</i> Recipients of eligible rollover distributions do not have this option. The rate is a flat 20% rate, unless the recipient elects to have more than 20% withheld on Form W-4P. However, no tax will be withheld if the eligible rollover distribution is directly rolled over to an IRA or another qualified plan.)	W-4P (lines 2 and 3)	Recipient not electing exemption from withholding on periodic payments from the following plans: DB, MP, PS, stock bonus, annuity, multiemployer, CB, Keogh (H.R. 10), IRA, certain nonqualified plans (unless distributions are Form W-2 wages), government (including Code Sec. 457 plans) and church plans	Payer of periodic pension or annuity payments
At any time	Revocation of previously filed exemption from withholding on periodic or nonperiodic pension or annuity payments (<i>Note:</i> Recipients of eligible rollover distributions do not have the option of claiming an exemption from withholding; the rate is a 20% flat rate unless the recipient elects to have more than 20% withheld on Form W-4P. However, no tax will be withheld if such distribution is directly rolled over to an IRA or another qualified plan.)	W-4P (line 1 or lines 2 and 3, as per instructions to W-4P)	Recipient of periodic or nonperiodic pension or annuity payments from the following plans: DB, MP, PS, stock bonus, annuity, multiemployer, CB, Keogh (H.R. 10), IRA, certain nonqualified plans (unless distributions are Form W-2 wages), government (including Code Sec. 457 plans) and church plans	Payer of periodic or nonperiodic pension or annuity payments
within 90 days after becoming a participant or beneficiary, or, if later, within 120 days after the plan becomes subject to the reporting and disclosure requirements, and effective to the DOL only upon request	Summary plan description (SPD) and statement of ERISA rights	None prescribed	Administrator of DB, MP, PS, stock bonus, annuity, multiemployer, CB, Keogh (H.R. 10), employer- or union-sponsored IRA, welfare, nonqualified (other than unfunded excess benefit plans) and electing church plans	Each participant or beneficiary
within 210 days after the end of the appropriate plan year— generally, every 5 years if there are plan amendments but, if no plan amendments, every 10 years, and to the DOL only upon request	Updated summary plan description	None prescribed	Administrator of DB, MP, PS, stock bonus, annuity, multiemployer, CB, Keogh (H.R. 10), employer- or union-sponsored IRA, welfare, nonqualified (other than unfunded excess benefit plans) and electing church plans	Participants and beneficiaries

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not later than 210 days after the end of the plan year in which the change is adopted, and to the DOL only upon request	Summary of material modifications (SMMs) or changes in information made during 2010 and not included in a timely summary plan description	None prescribed	Administrator of the following plans: DB, MP, PS, stock bonus, annuity, multiemployer, CB, Keogh (H.R. 10), employer- or union-sponsored IRA, welfare, nonqualified, and electing church plans	Participants and beneficiaries
no earlier than 6 months before and no later than the first payment	First-time notice of election not to have withholding apply to periodic payments (<i>Note:</i> There is a mandatory 20% withholding on periodic payments that are (1) payable over less than 10 years or the participant's life or life expectancy (or the joint lives or life expectancies of the participant and designated beneficiary) and (2) are not directly transferred to another qualified plan or IRA. Participants may not elect out of this withholding. Mandatory withholding does not apply to nonqualified plans or IRAs.)	None prescribed	Payer of periodic annuity, pension, retirement pay, or IRA payments under the following plans; DB, MP, PS, stock bonus, annuity, multiemployer, CB, Keogh (H.R. 10), IRA, government (including Code Sec. 457 plans) and church plans	Recipient of periodic annuity, pension, or retirement pay
when first payment is made	Short notice of election for periodic payments (<i>Note:</i> There is a mandatory 20% withholding on periodic payments that are (1) payable over less than 10 years or the participant's life or life expectancy (or the joint lives or life expectancies of the participant and designated beneficiary) and (2) are not directly transferred to another qualified plan or IRA. Participants may not elect out of this withholding. Mandatory withholding does not apply to nonqualified plans or IRAs.)	None prescribed	Payer of periodic annuity, pension, retirement pay, or IRA payments who furnished full withholding notice prior to making first payment	Recipient of periodic annuity, pension, retirement pay, or IRA payments

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approximately the same time each calendar year after the notice that is provided with the first payment	Annual notice of election not to have withholding apply to periodic payments or revocation of such election (<i>Note:</i> There is a mandatory 20% withholding on periodic payments that are (1) payable over less than 10 years or the participant's life or life expectancy (or the joint lives or life expectancies of the participant and designated beneficiary) and (2) are not directly transferred to another qualified plan or IRA. Participants may not elect out of this withholding. Mandatory withholding does not apply to nonqualified plans or IRAs.)	None prescribed	Payer of periodic annuity, pension, retirement pay, or IRA payments under the following plans: DB, MP, PS, stock bonus, annuity, multiemployer, CB, Keogh (H.R. 10), IRA, government (including Code Sec. 457 plans) and church plans	Recipient of periodic annuity, pension, retirement pay or IRA payments
no less than 30 days and no more than 180 days before the date of the distribution	Written notice to eligible rollover distribution recipients explaining the rollover rules, tax treatment of distributions, direct rollover option and mandatory 20% income tax withholding rules. (<i>Note:</i> There is a mandatory 20% withholding on eligible rollover distributions that are not directly transferred to another qualified plan or IRA. Recipients may not elect out of this withholding.)	None prescribed; see IRS model notice at ¶17,143H-5 and discussion at ¶8018	Payer of eligible rollover distribution from the following plans: DB, MP, PS stock bonus, annuity, multiemployer, CB, Keogh (H.R. 10), government and church plans	Recipient of eligible rollover distribution
no less than 30 days and no more than 180 days before date of distribution	Written notice of participant's right to defer an immediate cash-out distribution and of the consequences of failing to defer the distribution when the participant's nonforfeitable accrued benefit is over \$5,000	None prescribed	Administrators of retirement, 403(b), governmental, 457, or nonelecting church plans	Plan participant
no less than 30 days and no more than 180 days before the date of distribution in rollover notices (that include the plan's automatic rollover provisions)	Written notice that mandatory distributions between \$1,001 and \$5,000 may be rolled over automatically, without cost, to IRAs when participants do not elect to take distributions in cash or have the amounts transferred to qualified plans or different IRAs	None prescribed	Administrators of retirement, 403(b), governmental, 457 that provide that a nonforfeitable accrued benefit whose present value does not exceed \$5,000 will be immediately distributed to a participant	Recipient of eligible rollover distribution;;
within 90 days after her or she becomes a participant or beneficiary in SPDs (that	Written notice that mandatory distributions between \$1,001 and	None prescribed	Administrators of retirement, 403(b), governmental, 457 that provide that a	New participants or beneficiaries

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include the plan's automatic rollover provisions), or if later, within 120 days after the plan becomes subject to reporting and disclosure requirements	\$5,000 may be rolled over automatically, without cost, to IRAs when participants do not elect to take distributions in cash or have the amounts transferred to qualified plans or different IRAs		nonforfeitable accrued benefit whose present value does not exceed \$5,000 will be immediately distributed to a participant	
in updated SPDs (that include the plan's automatic rollover provisions) within 210 days after the end of the appropriate plan year—generally, every 5 years if there are plan amendments and every 10 years if there are no plan amendments, and in SMMs (that include the plan's automatic rollover provisions) not later than 210 days after the end of the plan year in which a change is adopted	Written notice that mandatory distributions between \$1,001 and \$5,000 may be rolled over automatically, without cost, to IRAs when participants do not elect to take distributions in cash or have the amounts transferred to qualified plans or different IRAs	None prescribed	Administrators of retirement, 403(b), governmental, 457 that provide that a nonforfeitable accrued benefit whose present value does not exceed \$5,000 will be immediately distributed to a participant	Participants or beneficiaries
not later than the earlier of the date of establishment or purchase of the account or annuity	Disclosure statement pertaining to establishment of IRA and automatic rollover of benefits between \$1,001 and \$5,000 by plan administrator after participant fails to elect to receive a cash distribution or to have the benefits directly rolled over to an eligible retirement plan, such statement providing revocation period	None prescribed	Trustee or issuer of IRA	Participant
no earlier than 6 months before distribution but recipient must be given reasonable time between notice and payment. The “reasonable time” requirement is satisfied if the notice is included in the basic claim for benefits application	Notice of election not to have withholding apply to nonperiodic payments (<i>Note:</i> This only applies to distributions that are not eligible rollover distributions. As described above, there is a mandatory 20% withholding on eligible rollover distributions that are not directly transferred to another qualified plan or IRA. Recipients may not elect out of this withholding.)	None prescribed; IRS sample notice at IRS Reg. Sec. 35.3405-1T, D-25 at ¶13,567	Payer of distribution (other than an eligible rollover distribution) from the following plans: DB, MP, PS, stock bonus, annuity, multiemployer, CB, Keogh (H.R. 10), IRA, nonqualified, government (including Code Sec. 457 plans) and church plans	Recipient of total distribution or withdrawal
Quarterly, the last day of the month that follows the end of the quarter	Report of income tax amounts withheld from nonqualified plan payments that are treated as wages and reported on Form W-2	941 (line 2)	Employer	IRS
No later than the due date of the return	Request for extension of time to file	8809	Payer of total distributions or periodic or	IRS

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	Forms W-2, 1042-S, 1099-R, 3921, 3922, 5498, 5498-SA (paper forms or electronically)		installment payments under the following plans: DB, MP, PS, annuity, multiemployer, collectively bargained, Keogh (H.R. 10), IRA, Roth IRA, nonqualified (but only if the distribution is from a commercial annuity or to a deceased employee's beneficiary; otherwise, report nonqualified plan distributions on Form W-2, not Form 1099-R), government and church plans, SEPs and SIMPLEs; employers; trustee or custodian of HSA or Archer MSA	
(1) at least once each calendar quarter when the participant or beneficiary has the right to direct the investment of assets in his or her account; (2) at least once each calendar year when the participant or beneficiary has an account but does not have the right to direct the investment of his or her account assets; (alternatively, a statement may be provided that enables the participants or beneficiaries to determine their nonforfeitable vested benefits); and (3) on written request to a plan beneficiary not described in (1) or (2) above (but not more than once during any twelve-month period); automatically to terminated and break-in-service employees	Personal benefit statement of accrued and vested benefits	None prescribed	Administrator of individual account plan (except one-participant retirement plan)	Each participant and beneficiary
at least once every three years; and to each participant or beneficiary upon written request (but not more than once during any twelve-month period); alternatively, the notice requirements for the employed participants with nonforfeitable accrued benefits are met if at least once each year they are provided a notice of the availability of the pension benefit statements and the ways to obtain the statements; automatically to terminated and break-in-service employees	Personal benefit statement of accrued and vested benefits	None prescribed	Administrator of DB plan (except one-participant retirement plan)	Each participant with nonforfeitable accrued benefits and who is employed by an employer maintaining the plan at the time the statement is to be furnished
within a reasonable time, but no later than 90 days after receipt of claim; a claimant must be given at least 60 days to appeal a claim denial; if denial is appealed, the	Notice of benefit determination	None prescribed	Administrator of employee benefit plans generally (see below for requirements for group health plans)	Claimants (participants and beneficiaries)

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named fiduciary must furnish decision on review				
no later than 72 hours after receipt of claim; a claimant must be given at least 180 days to appeal a claim denial; specific appeals rules apply according to the type of claim and levels of appeal (see ERISA Reg. §2560.503-1)	Notice of benefit determination	None prescribed	Administrator of group health plan	Claimants of urgent care claims
no later than 15 days after receipt of claim; claimants of post-service claims no later than 30 days after receipt of claim; a claimant must be given at least 180 days to appeal a claim denial; specific appeals rules apply according to the type of claim and levels of appeal (see ERISA Reg. §2560.503-1)				Claimants of pre-service claims
On or before the last day of the end of the short period required to make the change	Application to change plan and/or trust year (for plans that do not qualify for automatic approval)	5308	Employer (administrator, if a multiple employer plan) sponsoring the following plans: DB, MP, annuity, multiemployer, CB and Keogh (H.R. 10); employers sponsoring profit sharing, stock bonus, government and non-electing church plans need only file Form 5308 to change trust year (not plan year)	IRS
Before August 15, 2011 (for calendar year plans) for Form 5500; sufficiently before the normal due date for Form 5330 for the IRS to consider and act on it	Application for extension of time to file Form 5500, 5500-EZ, 5500-SF, or 5330	5558	Administrator, employer or agent; filed for DB, MP, PS, stock bonus, annuity, multiemployer, CB, Keogh (H.R. 10), employer- or union-sponsored IRA, welfare, nonqualified, and electing church plans	IRS
by the last day of the 7th month after the end of the disqualified person's tax year; by the 15th day of the 5th month following the close of the entity manager's tax year in which the tax-exempt entity becomes a party to the transaction	Return for payment of initial excise taxes for prohibited transaction and prohibited tax shelter transaction	5330	Disqualified person who participated in prohibited transaction in regard to following plans: DB, MP, PS, stock bonus, annuity, multiemployer, CB, Keogh (H.R. 10), employer- or union-sponsored IRA, and electing church plans; and any plan entity manager of tax-exempt entity who approves entity as party to, or otherwise causes entity to be party to, prohibited tax-shelter transaction and knows or has reason to know transaction is prohibited tax shelter transaction	IRS
by the later of: (1) the last day of the 7th month after the end of the employer's tax	Return for payment of excise taxes for underfunding or for failure to meet	5330	Employer who failed to meet minimum funding standards or liquidity requirement of a DB or	IRS

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year, or (2) 8 ½ months after the last day of the plan year that ends with or within the filer's tax year	liquidity requirement		defined contribution (MP) plan	
no later than the last day of the 7th month after the end of the employer's tax year	Return for payment of excise taxes for nondeductible employer contributions	5330	Employer who made nondeductible contributions to the following plans: DB, MP, profit sharing, stock bonus, annuity, multiemployer, CB, Keogh and church (unless employer has always been tax-exempt) plans and SEPs	IRS
no later than the last day of the month following the month in which the reversion occurs	Return for payment of 20% or 50% excise tax on employer plan assets reversion (see discussion at ¶5525)	5330	Employer maintaining DB, MP, PS, stock bonus, annuity, multiemployer, CB, or Keogh (H.R. 10) plan	IRS
within 9 months after the end of the plan year, or 2 months after the due date for filing Form 5500 with an extension	Summary annual report (SAR) for 2010	For Form 5500 filers, fill-in-the-blank format prescribed by ERISA Reg. Sec. 2520.104 b-10(d)(3)	Administrator of the following plans: MP, PS, stock bonus, annuity, multiemployer, CB, Keogh (H.R. 10), employer- or union-sponsored IRA, welfare, nonqualified and electing church plans	Participants and beneficiaries receiving benefits under the plan (other than beneficiaries under a welfare plan)
no less than 30 days before the transaction	Notice of merger or consolidation, or spinoff or transfer of assets or liabilities to another plan	5310-A; also reported on 5500, Schedule H (for large plans) and Schedule I (for small plans), at specified line item	Sponsor or administrator of following plans: DB, MP, profit sharing, stock bonus, 401(k), annuity, collectively bargained, (but see below for multiemployer plan subject to ERISA, Title IV), Keogh (H.R. 10), nonqualified, government and electing church plans	IRS
at least 120 days before effective date of merger or transfer	Notice of merger or transfer between multiemployer plans	None prescribed	Plan sponsor of multiemployer plan subject to ERISA, Title IV	PBGC
on or before notification date for the testing year (i.e., the later of: (a) October 15 of the year following the testing year, or (b) the 15th day of the 10th month after the close of the plan year of the plan of the employer that begins earliest in the testing year)	Notice of qualified separate lines of business (QSLOBs)	5310-A	Employer maintaining the following single-employer plans: DB, defined contribution, and annuity	IRS
on or before the 105th day after the close of the filer's fiscal (or calendar year if controlled group members have different fiscal years); if required plan actuarial information is unavailable at the above deadline, filer must submit the actuarial information within 15 days after the deadline for filing Form 5500 for plan	Annual financial and actuarial reports	None prescribed	Generally, contributing sponsor and each member of contributing sponsor's controlled group that maintains single-employer and multiemployer DB plan if funding target attainment percentage at the end of preceding plan year is less than 80%, conditions for imposition of lien for plan have been met, or minimum funding waivers in excess of \$1,000,000 have been granted for plan and any	PBGC (PBGC) online at PBGC's website

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year ending within filer's fiscal (or calendar) year, provided certain requirements are met			portion is still outstanding	
at least 60 but not more than 90 days before proposed termination date	Notice of intent to terminate	None prescribed	Administrator of single-employer plan terminating in a standard or distress termination	Participant, beneficiary of deceased participant, alternate payee, any employee organization representing (or that formerly represented) employees, any person designated in writing to receive notice,
no later than 10 days after the due date for the required payment	Notice of failure to make required contributions	PBGC Form 200	Contributing sponsor and/or parent of controlled group of single-employer DB plan	PBGC
generally within 30 days after a plan administrator or contributing sponsor knows or has reason to know that a reportable event has occurred	Post-event notice of reportable events	PBGC Form 10	Generally, administrator and each contributing sponsor of single-employer DB plan	PBGC
generally no later than 30 days before the effective date of the reportable event	Advance notice of reportable events	PBGC Form 10-Advance	Each contributing sponsor of single-employer DB plan	PBGC
at least 60 and no more than 90 days before proposed termination date, and not before notice of intent to terminate is issued to all other affected parties	Notice of intent to terminate	PBGC Form 600	Administrator (or administrator's authorized representative) of single-employer DB plan terminating in distress termination	PBGC
no later than 180 days after the proposed termination date	Standard termination notice (and enrolled actuary certification)	PBGC Form 500 (and Schedule EA-S)	Administrator (or administrator's authorized representative) of single-employer DB plan terminating in a standard termination	PBGC
no later than 120 days after the proposed termination date	Distress termination notice (and enrolled actuary certification)	PBGC Form 601 (and Schedule EA-D)	Administrator (or administrator's authorized representative) of single-employer DB plan terminating in a distress termination	PBGC
generally no later than 15 days after receipt of a written request for information from any of the above parties, or the provision of new information to the PBGC	Disclosure of plan termination information provided to PBGC	None prescribed	Administrator of single-employer DB plan terminating in a distress termination or that is being involuntarily terminated	Participant, beneficiary of a deceased participant, alternate payee, employee organization that represents participants, and the PBGC
no later than 15 days after receipt of a written request for information from any of the above parties	Provision of copy of administrative record, including trusteeship decision record, for involuntary termination of single-employer DB plan	None prescribed	PBGC	Participant, beneficiary of a deceased participant, alternate payee, employee organization that represents participants

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generally no later than 30 days after final distribution of plan assets is completed	Missing participant information	Schedule MP	Administrator of single-employer DB plan terminating in a standard or distress termination (will apply to terminating multiemployer DB plans, and may be utilized by terminating qualified pension plans not subject to the PBGC's (PBGC's) termination insurance program (i.e., defined contribution plans, DB plans with no more than 25 active participants that are maintained by professional service employers, the portion of DB plans that provide benefits based on participants' separate accounts, and plans that at no time after the enactment of ERISA provided for employer contributions), for distributions made after the PBGC issues final regulations)	PBGC
no later than 30 days after final distribution of plan assets is completed	Post-distribution certification	PBGC Form 501	Administrator of single-employer DB plan terminating in a standard termination	PBGC
no later than 30 days after distribution of plan assets is completed	Post-distribution certification	PBGC Form 602	Administrator of single-employer DB plan terminating in a distress termination	PBGC
on the 30th day of each of three consecutive 12-month periods; the first 12-month period begins with the first calendar month following the calendar month in which the plan's termination date falls	Termination premium declaration	PBGC Form T	Generally, each contributing sponsor and member of any contributing sponsor's controlled group on the day before the termination date (which is after 2005) of a single-employer DB plan terminating in a distress termination or an involuntary termination	PBGC
at least 45 days before the effective date of the plan amendment (for multiemployer plans, small plans, and amendments in connection with an acquisition or disposition, at least 15 days before the effective date of the plan amendment)	Notice of significant reduction in the rate of future benefit accruals, including reductions in certain early retirement benefits or retirement-type subsidies	None prescribed	Administrator of DB or MP plans	Participants, alternate payees under QDROs, employee organizations representing participants, contributing employers (for multiemployer plans)
no less than 30 days and no more than 180 days before the annuity starting date	Explanation of participant's right to choose between a qualified J & S annuity and other forms of distributions, and terms and conditions of qualified optional survivor annuity	None prescribed	Administrator of DB and MP plans	Participants
before the latest of the following periods: (1) the period beginning with the first day of the plan year preceding the plan year in which the participant reaches age 32 and	Explanation for participant concerning a qualified preretirement survivor annuity	None prescribed	Administrator of DB and MP plans	Participants

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<p>ending with the end of the plan year preceding the plan year in which the participant reaches age 35; (2) a reasonable period of time after the end of the subsidization of a survivor benefit with respect to a participant by the plan; (3) a reasonable period of time after an individual becomes a plan participant; (4) a reasonable period of time after the survivor benefit provisions of the Code become applicable to a participant; (5) a reasonable period of time after separation from service in the case of a participant who separates from service before age 35</p>				
<p>by due date for income tax return or information return</p>	<p>Statement attached to income tax returns for taxable year in which taxpayer participated, directly or indirectly, in reportable transactions that have characteristics common to tax shelters, such as transactions in which taxpayers claim deductions for contributions to a qualified CODA or matching contributions made to a defined contribution plan where contributions are attributable to compensation earned by plan participants after the end of the taxable year or transactions in which certain trust arrangements are involved that are purported to qualify as multiple employer welfare benefit funds exempt from the limits of Code Sec. 419 and Code Sec. 419A</p>	<p>8886</p>	<p>Taxpayers that are corporations, individuals, trusts, partnerships, and S corporations</p>	<p>IRS</p>
<p>at least 30 days, but not more than 60 days, in advance of the last date on which the participants and beneficiaries could exercise their affected rights immediately before the commencement of any blackout period</p>	<p>Notice of blackout period during which participants' and beneficiaries' rights to direct or diversify investments in their accounts or to obtain a loan or receive a distribution under the plan would be temporarily suspended, limited, or restricted for more than 3 consecutive business days</p>	<p>None prescribed</p>	<p>Administrators of individual account plans, except one-participant retirement plans</p>	<p>All affected participants and beneficiaries</p>
<p>at least 30 days, but not more than 60 days, in advance of the last date on which the participants and beneficiaries could</p>	<p>Notice of blackout period during which participants' and beneficiaries' rights to direct or diversify investments in their</p>	<p>None prescribed</p>	<p>Administrators of individual account plans, except for one-participant retirement plans</p>	<p>Issuer of any employer securities held by the plan that is subject to the blackout period</p>

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exercise their affected rights immediately before the commencement of any blackout period	accounts or to obtain a loan or receive a distribution under the plan would be temporarily suspended, limited, or restricted for more than 3 consecutive business days			
at least 30 days, but not more than 60 days prior to effective date of change	Blackout notice concerning a qualified change in investment options, containing comparison of existing and new investment options and description of default investments that will be made absent contrary instructions from participants or beneficiaries	None prescribed	Administrators of individual account plans, except one-participant retirement plans	All affected participants and beneficiaries
generally no later than 120 days after end of plan year relating to annual funding notice; small plans should provide notice upon filing of annual Form 5500	Annual funding notice disclosing identifying information about plan, number of participants, plan's funding policy and asset allocation of investments, any plan amendments, PBGC's guarantee of benefits, where to obtain a copy of plan's annual report, and other information about plan funding and assets, among other things	None prescribed	Administrators of single-employer and multiemployer DB plans to which Title IV of ERISA applies	Participants, beneficiaries, labor organizations representing participants and beneficiaries, and PBGC
on or before the due date for filing Form 5500 for the plan year	Certification that a restricted amendment provides for an increase in annual contributions that will exceed the increase in annual charges to the funding standard account attributable to the amendment	None prescribed	Enrolled actuary for underfunded single-employer DB plan maintained by commercial passenger airlines, which meet specified requirements	IRS
no later than the earlier of: (1) either 90 days from the date on which the covered employee or spouse first becomes covered under the plan, or if later, the date on which the plan first becomes subject to the continuation coverage requirements, or (2) the first date on which the administrator is required to furnish an election notice to the employee, spouse, or dependent, beginning with the date on which the covered employee or spouse first becomes covered under the plan	General notice of rights to continued group health coverage	None prescribed	Plan administrator of group health plan, except for plans maintained by churches, federal government, and employers that have fewer than 20 employees during the preceding year	Covered employees and spouses
within 30 days after an employee's death, termination of employment or reduction	Notice of qualifying event (see Col. (5)) relating to continued group health	None prescribed	Employer maintaining group health plan subject to continued group health coverage rules	Plan administrator

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in hours, Medicare eligibility or bankruptcy proceeding of an employer	coverage			
within 60 days after divorce, legal separation, or a child ceasing to be a dependent. The 60-day period begins to run from the latest of (1) the date of the qualifying event, (2) the date on which there is a loss of coverage, or (3) the date on which the qualified beneficiary is informed, through the plan's SPD or the general COBRA notice, of his or her obligation to provide notice and the procedures for providing such notice	Notice of qualifying event (see Col. (5)) relating to continued health coverage	None prescribed	Covered employee or qualified beneficiary	Plan administrator
not later than 14 days after receipt of the notice of qualifying event	Notice of right to elect continuation coverage	None prescribed	Qualified beneficiary	Plan administrator
not later than 24 months after the date of cessation of coverage	Certificate of creditable coverage	None prescribed	Group health plan and each health insurance issuer offering health insurance coverage under the plan	Employees and dependents who voluntarily or involuntarily lose coverage or upon request when coverage ceases, when coverage under COBRA continuation provisions ceases, and upon request,
the notice must be provided by the earliest date following a request for enrollment that the plan or issuer can provide the notice	General notice of preexisting condition exclusion	None prescribed	Group health plan or health insurance issuer if plan contains a preexisting condition exclusion	Participants and covered dependents as part of any written application materials distributed by the plan or issuer for enrollment. If such materials are not distributed,
by the earliest date following a determination of creditable coverage that the plan or issuer can provide the notice	Individual notice of period of preexisting condition exclusion	None prescribed	Group health plan or health insurance issuer	Participants and covered dependents, upon whom a preexisting condition exclusion is imposed,
at or before the time a participant is initially offered the opportunity to enroll in a group health plan	Notice of special enrollment rights	None prescribed	Group health plan	Participants
no later than 30 days after the sponsor determines that the plan is or may become insolvent (notice to participants and beneficiaries in pay status can be delivered concurrently with the first benefit payment made more than 30 days after the determination of insolvency)	Notice of insolvency	None prescribed	Sponsor of multiemployer DB plan in reorganization	PBGC, employers required to contribute to plan, employee organizations representing plan participants, and participants and beneficiaries)

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no later than 60 days before the beginning of the insolvency year, except that if the insolvency determination is made fewer than 120 days before the beginning of the insolvency year, the notices should be furnished within 60 days after the date of the determination (the notice does not have to be delivered to contributing employers, employee organizations representing plan participants, and participants and beneficiaries not in pay status for an insolvency year immediately following the plan year in which a notice of insolvency was required to be delivered if the notice was in fact delivered)	Notice of insolvency benefit level	None prescribed	Sponsor of multiemployer DB plan in reorganization	PBGC, participants and beneficiaries who are in pay status or are reasonably expected to enter pay status during the insolvency year
no later than 30 days before the first date on which the participants or beneficiaries become eligible to divest employer securities	Notice of right to divest investments in employer securities and of the importance of investment diversification	None prescribed	Administrators of 401(k) plans and other participant-directed defined contribution plans and individual account plans that hold publicly traded employer securities (except certain ESOP plans and one-participant retirement plans)	Participants (for employer contributions other than elective deferrals, participants must have completed 3 years of service), alternate payees, or beneficiaries of participants
before the initial provision of investment advice, and during the provision of advisory services, at least annually, at a time reasonably contemporaneous to any material change to provided information, or upon request	Notice of information relating to the provision of investment advice about securities or other property offered as an investment option	None prescribed	Fiduciary adviser	Participants and beneficiaries of 401(k) plans and other defined contribution plans who direct the investments in their plan accounts,
within a reasonable time before each plan year (under EBSA final regulations), (1) at least 30 days before the date of plan eligibility, or at least 30 days before the first investment in a qualified default investment alternative, or (2) on or before the date of plan eligibility, provided participant has opportunity to make withdrawals authorized under Code Sec. 414(w); at least 30 days before each subsequent plan year; and initial advance or annual notice may be distributed with SPD or other materials provided to participants and beneficiaries	Notice of participants' rights and obligations concerning how contributions and earnings will be invested and information about default investment procedures	None prescribed	Fiduciary of individual account plan that permits participants to exercise control over the investment of the assets in their accounts	Participants or beneficiaries

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within a reasonable time before each plan year (i.e., at least 30 days and no more than 90 days before the beginning of each plan year, or in the case of an employee who becomes eligible after the 90th day before the beginning of the plan year, no more than 90 days before the employee becomes eligible and no later than the date the employee becomes eligible)	Notice of employee's rights and obligations under a design-based safe harbor for satisfying the ADP and ACP tests	None prescribed	Sponsor of 401(k) plan that has a contribution safe harbor	Eligible employees
within a reasonable time before each plan year (i.e., at least 30 days and no more than 90 days before the beginning of each plan year, or in the case of an employee who becomes eligible after the 90th day before the beginning of the plan year, generally no more than 90 days before the employee becomes eligible and no later than the date the employee becomes eligible)	Notice of employee's rights and obligations under a qualified automatic contribution arrangement (alternative safe harbor for satisfying the ADP and ACP tests) or under an eligible automatic contribution arrangement	None prescribed	Sponsor and administrator of 401(k) plans that have qualified automatic enrollment arrangements, or of 401(k), 403(b), or 457(b) plans, SARSEPs, or SIMPLE plans that have eligible automatic contribution arrangements	Eligible employees
immediately before eligible employees' annual or initial 60-day election period (i.e., 60-day period immediately preceding the beginning of the calendar year, or 60-day period that includes either the date an employee becomes eligible or the day before that date)	Notice of employee's rights and obligations concerning an automatic contribution arrangement	None prescribed	Small employer maintaining SIMPLE IRA that has automatic contribution arrangement	Eligible employees
within a reasonable time before each plan year	Notice of employee's rights and obligations concerning an automatic contribution arrangement	None prescribed	Administrator of DB/K plan of which the 401(k) portion has an automatic enrollment and contribution arrangement	Eligible employees
before the transfer (the rules regarding collectively bargained transfers will not apply to transfers made after 12/31/13)	Notice of designating a transfer of excess pension assets to a retiree health benefits account as a collectively bargained transfer	None prescribed	Employer maintaining DB plans (other than multiemployer plans)	Each employee organization that is a party to the collective bargaining agreement
following the 60-day grace period after the due date	Notice of failure to make installment or other payment required to meet the minimum funding standard	None prescribed	Employer of single-employer DB plan that fails to make the required payment before the 60 th day following the due date for the payment	Each participant, beneficiary, or alternate payee
promptly on receipt of the order; and within a reasonable period after receipt of the order, the determination of the status of the DRO	Notice of receipt of domestic relations order (DRO) and procedures for determination of qualified status of order; also notice of determination	None prescribed	Administrators of qualified DB and defined contribution plans in which employees participate (also 403(b) plans)	Participant and each alternate payee

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within 2 months after end of month that administrator winds up affairs of plan and distributes benefits	Special terminal report for abandoned individual account plan	Most recent Form 5500 available as of the date qualified termination administrator winds up affairs of plan and distributes benefits	Qualified termination administrator	EBSA, Lawrence, KS
no later than 2 months after end of month that administrator winds up affairs of plan and distributes benefits	Final notice for abandoned individual account plan	None prescribed	Qualified termination administrator	Office of Enforcement, EBSA
within 30 days of plan becoming subject to limits on unpredictable contingent event benefits and accelerated benefit distributions	Notice of plan becoming subject to limits on benefits and distributions	None prescribed	Administrator of single-employer DB plan	Participants and beneficiaries (except those in pay status who would not be eligible for lump-sum payment regardless of imposition of funding-based restriction)
within 30 days after the plan becomes subject to a restriction of unpredictable contingent event benefits and accelerated benefits; for plans with limits on benefit accruals, the valuation date for the plan year in which the adjusted funding target attainment percentage for the plan is less than 60% (or if earlier, the date the percentage is deemed to be less than 60% under ERISA Sec. 206(g)(7); and other times as may be determined by the Treasury Secretary	Notice of plan experiencing a severe funding shortfall and becoming subject to limits on shutdown benefits and other unpredictable contingent event benefits, accelerated benefit distributions, and/or benefit accruals	None prescribed	Administrator of single-employer DB plan	Participants and beneficiaries (except those in pay status who would not be eligible for lump-sum payment regardless of imposition of funding-based restriction)
in general reasonably in advance of the date the contract is entered into, extended, or renewed for initial disclosures, and in general for changes to initial arrangements as soon as practicable, but not later than 60 days from the date the service providers are informed of the changes; upon request by plan fiduciary or plan administrator for reporting and disclosure purposes in general not later than 30 days following receipt of a written request	Starting July 16, 2011, disclosure of direct and indirect compensation and fees paid to service providers	None prescribed	Covered service providers that enter into contracts or arrangements with plans and reasonably expect \$1,000 or more in compensation, direct or indirect, to be received from providing fiduciary or registered investment adviser services, certain recordkeeping or brokerage services, and other services (including accounting, auditing, actuarial, banking, consulting, investment advising, and third-party administration)	Plan fiduciaries of defined contribution and DB plans, except SEPs, SIMPLEs, and IRAs
not later than 30 days following the earlier of the service provider's refusal to furnish information or 90 days after the written request is made	Starting July 16, 2011, failure of covered service provider to disclose required compensation and fee information upon written request	None prescribed	Plan fiduciary	DOL—if the service provider fails to comply with the written request within 90 days of the request

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on or before the date they can first direct investments and at least annually thereafter, may be provided as part of the plan's SPD or pension benefit statement if these documents are furnished at the above frequencies; if there are changes to administrative plan information, at least 30 days, but not more than 90 days, before the effective date of the changes	Starting with plan years beginning on or after November 1, 2011, disclosure of investment-related information, administrative plan fees and expenses, and fees and expenses that may be charged against a participant or beneficiary individual account	None prescribed	Administrator of participant-directed individual account retirement plans, except SEPs or SIMPLE IRAs	Participants or beneficiaries
at least quarterly, may be included in quarterly benefit statements	Starting with plan years beginning on or after November 1, 2011, statement of administrative or individual plan fees and expenses that are actually charged against a participant's or beneficiary's individual account during the preceding quarter and a description of the services for which the charges were made	None prescribed	Administrator of participant-directed individual account retirement plans, except SEPs or SIMPLE IRAs	Participants or beneficiaries
on or before the date they can first direct investments and at least annually thereafter, may be provided as part of the plan's SPD or pension benefit statement if these documents are furnished at the above frequencies; if there are changes to administrative plan information, at least 30 days, but not more than 90 days, before the effective date of the changes; either on or before the date participants or beneficiaries can first direct investments and at least annually thereafter or upon request, prospectuses, financial reports, and statements of valuation and of assets held by an investment option	Starting with plan years beginning on or after November 1, 2011, disclosure of information in a chart or similar format of each designated investment alternative offered under the plan, including performance data, benchmark information, fee and expense information, plus an internet website address for access to specific additional investment information and a glossary of terms (or internet website address that provides access to a glossary of terms)	None prescribed	Administrator of participant-directed individual account retirement plans, except SEPs or SIMPLE IRAs	Participants or beneficiaries