401(K) PLAN ANNUAL ADMINISTRATION TAX CHECKLIST & CALENDAR

CRI TPA Services understands that although retirement plans are an essential part of any organization, business owners often have many other responsibilities. Our services, like 401(k) administration, are designed to customize a plan for your organization's needs, thus reducing unnecessary burdens on your business.

This chart is a simple summary checklist of the major items needing to be accomplished each year, and which party is responsible for each. While we handle as much of the responsibility as we are able to, there are some items that will fall to the organization for completion. Your CRI TPA Services professional is ready to support you as you and your organization navigate your 401(k) plan.

TASK	DEADLINE	HOW CAN CRI TPA SERVICES HELP?	WHAT IS YOUR RESPONSIBILITY?
Calendar Year Plan: Before January 1			
Provide Notices to Participant (Safe Harbor, QDIA, Fee Disclosure)	December 1	We prepare the Safe Harbor and QDIA Notice. Fee disclosure can be downloaded from recordkeeper	Distribute all notices to participants
Calendar Year Plan: After January 1			
Complete annual census and questionnaire	Quarter 1	In early January, we provide you with a census template and questionnaire	Complete the census and questionnaire, and promptly return to CRI TPA Services
Distribute any ADP/ACP test failures to avoid 10% excise tax	March 15	We complete these tests and calculate any required refunds	Sign off on recordkeeper paperwork
Fund 2019 Employer Contributions for S Corporations and Partnerships (NO company tax return extension)	March 15	We work with you on the contribution amounts for the plan year	Fund the deposit prior to the deadline
Distribute first year RMDs for participants that attained age 72 in the prior year	April 1	We calculate the RMD amounts and provide paperwork to the participant	Sign off on recordkeeper paperwork
Fund 2019 Employer Contributions for C Corporations and Sole Proprietors (NO company tax return extension)	April 15	We work with you on the contribution amounts for the plan year	Fund the deposit prior to the deadline

CRI CARR RIGGS & INGRAM
TPA Services
A DIVISION OF CARR, RIGGS & INGRAM CAPITAL, LLC

401(K) PLAN ANNUAL ADMINISTRATION TAX CHECKLIST & CALENDAR

Distribute Excess Deferrals (402g)	April 15	We calculate any plan level excess deferrals	Sign off on recordkeeper paperwork
File Form 5500 (or file extension)	July 31	We prepare the Form 5500 and/or extension	Sign Form 5500
Fund 2019 Employer Contributions for S Corporations and Partnerships (with company tax return extension)	September 15	We work with you on the contribution amounts for the plan year	Fund the deposit prior to the deadline
Fund 2019 Employer Contributions for C Corporations and Sole Proprietors (NO company tax return extension)	October 15	We work with you on the contribution amounts for the plan year	Fund the deposit prior to the deadline
File Form 5500 (if extension filed by July 31)	October 15	We prepare the Form 5500 and/or extension	Sign Form 5500
Distribute any ADP/ACP test failures not timely corrected —subject to 10% excise tax	December 31	We complete these tests and calculate any required refunds	Sign off on recordkeeper paperwork
Distribute current year RMDs for participants that attained age 72	December 31	We calculate the RMD amounts and provide paperwork to the participant	Sign off on recordkeeper paperwork