



## Annual Administration | Key Plan Year Dates

### Lafayette Life Retirement Services

Prior To Plan Year End	
30–90 Days Prior	<ul style="list-style-type: none"> <li>Participant notices for Safe Harbor, Qualified Default Investment Alternative (QDIA) and Automatic Contribution Arrangement.</li> </ul>
Within 1 Month	<ul style="list-style-type: none"> <li>Lafayette Life sends Annual Valuation Data Sheet, Census Request and Invoice to plan's primary contact.</li> </ul>
After Plan Year End	
1 Month After	<ul style="list-style-type: none"> <li>Completed Annual Valuation Data Sheet, Census and Invoice are due to Lafayette Life.</li> <li>Lafayette Life begins follow-up e-mails to plans' primary contacts if Annual Valuation Data Sheet, Census and Invoice have not been returned.</li> </ul>
2 Months After	<ul style="list-style-type: none"> <li>Lafayette Life begins follow-up phone calls to plans' primary contacts if Annual Valuation Data Sheet, Census and Invoice have not been returned.</li> </ul>
2½ Months After	<ul style="list-style-type: none"> <li>Deadline for processing corrective distributions from failed ADP/ACP<sup>1</sup> Tests from plan without 10% additional tax.</li> </ul>
4 Months After	<ul style="list-style-type: none"> <li>Lafayette Life begins follow-up e-mails to plans' primary contacts, trustees and financial professionals if Annual Valuation Data Sheet, Census and Invoice have not been returned.</li> </ul>
6 Months After	<ul style="list-style-type: none"> <li>Lafayette Life begins filing extensions (Form 5558) to the IRS for Form 5500 if plan has not returned all information to complete the Form 5500 filing.</li> <li>The plan's primary contact and financial professional will receive a letter notifying them of the extension. This extends the filing to 9½ months after Plan Year End.</li> </ul>
7 Months After	<ul style="list-style-type: none"> <li>IRS Form 5500 is due. The Annual Valuation Data Sheet, Census, Invoice Payment and Plan Funding are required to complete Form 5500.</li> <li>For PBGC<sup>2</sup>-covered Defined Benefit Plans: Annual Funding Notice required to be distributed by the time Form 5500 filed (or by 10/15 if filing with extension).</li> </ul>
9 Months After	<ul style="list-style-type: none"> <li>Deadline for distributing Summary Annual Report (SAR) to participant if Form 5500 was filed without extension.</li> <li>AFTAP<sup>3</sup> Certification Deadline for Defined Benefit Plans.</li> </ul>
9½ Months After	<ul style="list-style-type: none"> <li>Deadline for filing Form 5500 (with extension): 10/15.</li> <li>Deadline for PBGC<sup>2</sup> filing and premiums for current year (if required).</li> </ul>
11½ Months After	<ul style="list-style-type: none"> <li>Extended deadline for distributing Summary Annual Report (SAR) to participant if the 5500 was filed with extension.</li> </ul>
12 Months After	<ul style="list-style-type: none"> <li>Deadline for processing corrective contributions with 10% excise tax.</li> <li>Deadline for correcting a failed ADP/ACP<sup>1</sup> test with a Qualified Nonelective Contribution (QNEC).</li> </ul>

# Annual Administration | Other Key Dates

## Lafayette Life Retirement Services

1099-R Due Dates	
Due Date	Requirement
11/15	› 1099-R request form is sent to all clients that have previously requested Lafayette Life 1099-R services.
12/15	› Follow-up is sent to all clients that have previously requested Lafayette Life 1099-R services and have not returned request form.
01/31	› Deadline for sending Form 1099-R to participants who received distributions during the previous year.
02/28	› Deadline for filing Form 1099-R with IRS to report distributions made in previous year. (Deadline for electronic filing is 03/31).
03/31	› Deadline for filing electronic Form 1099-R to report distributions in previous year.
402(G) Excess Due Dates	
04/15	› Deadline for processing corrective distributions from 402(g) <sup>4</sup> excesses.
Annual Funding Notice PBGC-Covered Defined Benefit Plans Only	
By 5500 Filing	› Annual Funding Notice required to be distributed by the time the plan's Form 5500 is filed.

- ADP/ACP Test** refers to the Average Deferral Percentage and Average Contribution Percentage.
- PBGC** stands for Pension Benefit Guaranty Corp. This is a quasi-governmental entity that requires insurance premiums to be paid for certain pension plans.
- AFTAP** stands for Adjusted Funding Target Attainment Percentage. This is required to be certified by an actuary annually and serves as an indicator of a Defined Benefit plans ability to pay plan benefits.
- 402(g)** refers to the limit set on the maximum 401(k) deferral an individual can contribute to all plans for a year.

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**Lafayette Life  
Insurance Company**

A member of Western & Southern Financial Group

The Lafayette Life Insurance Company  
400 Broadway  
Cincinnati, OH 45202-3341

**Retirement Services**  
www.llic.com · 800.555.6048

DESIGN

ADMINISTRATION

FUNDING