

Retirement Plan Compliance Calendar

July – December 2009

Retirement plan sponsors are responsible for compliance with many reporting, disclosure and notice requirements. This Retirement Plan Compliance Calendar summarizes the major requirements that apply to calendar year Defined Benefit (“DB”) and Defined Contribution (“DC”) plans for the remainder of 2009. Please contact your USI Consulting Group representative if you have questions regarding these requirements and their application to your plan(s).

Month	Plan Type	Task	Requirement	Due Date	Status
July	DB/DC	Summary of Material Modifications to update SPDs for 2008 amendments	Summary of Material Modifications due to participants (due no later than 210 days after the end of the plan year in which the plan change is adopted). <i>July 28, 2009 due date because 2008 was a leap year.</i>	July 28	<input type="checkbox"/> Complete <input type="checkbox"/> N/A
	DB/DC	Form 5330 Form 5500 Form 5558	Submit excise taxes related to employee benefit plans to IRS Submit to IRS for plans with December 31 plan year-end (due seven months after plan year-end) Form 5558 Application for Extension of Time to File Certain Employee Plan Returns is due (used to apply for extensions of time to file Forms 5500 or 5330)	July 31	<input type="checkbox"/> Complete <input type="checkbox"/> N/A
September	DB/DC	Deposit employer contributions to plan’s trust	Required contribution for money purchase pension, target benefit and DB plans (8½ months after plan year-end) and prior year employer profit sharing and match contributions for those sponsors who filed a corporate tax extension	September 15	<input type="checkbox"/> Complete <input type="checkbox"/> N/A
	DB/DC	Summary Annual Report Annual Funding Notice	Provide to DC participants for plans with December 31 year-end Provide notice to participants in under-funded DB plans (covering fewer than 100 participants)	September 30 (nine months after year-end or two months after filing Form 5500) No later than two months after deadline for Form 5500	<input type="checkbox"/> Complete <input type="checkbox"/> N/A

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October	DB	Final AFTAP certification	Plan Actuary makes final certification for current plan year	October 1	<input type="checkbox"/> Complete <input type="checkbox"/> N/A
	DB	2009 PBGC Comprehensive Premium Filing Form	Annual PBGC Premium Payment	October 15 (due by the 15th day of the ninth full month following the month in which the plan year began)	<input type="checkbox"/> Complete <input type="checkbox"/> N/A
	DB/DC	Form 5310-A	Form 5310-A to give notice of Qualified Separate Lines of Business due to IRS (where applicable)	October 15 (due by the 15th day of the ninth full month following the month in which the plan year began)	<input type="checkbox"/> Complete <input type="checkbox"/> N/A
November	DC	401(k) Plan Safe Harbor Notice	Required notice to eligible employees Plan sponsors who want the ability to provide a Qualified Non-Elective Contribution ("QNEC") 3% employer contribution must issue a 401(k) Plan Safe Harbor Contingent Notice to eligible employees	November 15 (at least 30 days prior to the beginning of the plan year)	<input type="checkbox"/> Complete <input type="checkbox"/> N/A
	DC	Qualified Default Investment Alternative ("QDIA") Notice	Provided annually to all participants who have been defaulted into a QDIA	November 15 (at least 30 days prior to the beginning of the plan year)	<input type="checkbox"/> Complete <input type="checkbox"/> N/A
	DC	Annual Automatic Enrollment Notice	Provided annually to all eligible employees (can be combined with QDIA notice)	November 15 (at least 30 days prior to the beginning of the plan year)	<input type="checkbox"/> Complete <input type="checkbox"/> N/A
	DB	Annual Benefit Statement Notice	Notice provided to participants regarding availability and how to obtain	Annual benefit statement requirement considered met if notice is provided at least once per year	<input type="checkbox"/> Complete <input type="checkbox"/> N/A
December	DB/DC*	Age 70½ minimum required distributions	Due to participants who have begun receiving distributions (* <i>requirement suspended in 2009 for DC plans</i>)	December 31	<input type="checkbox"/> Complete <input type="checkbox"/> N/A
		Discretionary amendments	Adoption of amendments for any discretionary changes that became effective during the plan year	Must be formally adopted by the last day of the plan year	<input type="checkbox"/> Complete <input type="checkbox"/> N/A
		Interim amendments	Adoption of amendments as required by IRS to reflect provisions of the Pension Protection Act of 2006	Must be adopted by due date (including extensions) for filing plan sponsor's 2009 tax return	
	403(b)	Written plan document	Plan sponsors must adopt written plan documents to comply with final 403(b) regulations	Must be formally adopted by December 31	<input type="checkbox"/> Complete <input type="checkbox"/> N/A

This Update has been prepared for informational purposes only and is not designed to be a comprehensive analysis of any topic discussed herein and should not be relied upon as the only source of information. Additionally, this Update is not intended to represent advice or a recommendation specific to your plan.

Neither USI nor its affiliates and/or employees/agents/registered representatives offer legal or tax advice. Prior to acting on this information, we recommend that you seek independent advice specific to your situation from a qualified legal/tax professional.