

# Benefit Plans Plus

## Calendar Plan Year Requirements

### 2009 Plan Year

#### Each Pay Period

- Employers who sponsor a plan with less than 100 participants should deposit salary deferral contribution within seven business days of receipt or withholding.

#### January 31

- Return completed census and administration questionnaire to Benefit Plans Plus.

#### March 16

- Filing of corporate tax return and contribution deadline– employer contributions must be deposited by this date for deductibility purposes if a corporate extension is not going to be filed.
- Corrective Distributions for failed 2008 ADP/ACP tests must be distributed by this date in order to avoid penalty.

#### April 15

- Corrective distribution for 2008 excess 401(k) contributions must be distributed by this date in order to avoid double taxation.
- Filing of individual and/or partnership tax returns and contribution deadline for deductibility for unincorporated entities.

#### July 31

- Due date for filing Form 5500 (or Form 5558 request for extension of 5500 filing.)

#### September 15

- Extended deadline for filing of corporate tax return (and contribution deadline for deductibility).
- Minimum funding deadline for defined benefit plans.

#### October 15

- Extended deadline for Form 5500 filing.
- Extended deadline for filing of individual or partnership tax return (and final contribution deductibility of unincorporated entities).

#### December 2

- **2009** Supplemental Safe Harbor Notice – if the plan issued a “maybe” notice by December 1, 2008 then a supplemental notice will need to be given to all active plan participants as to whether or not a safe harbor contribution will be made for 2009.
- **2010** Safe Harbor Notice - if the plan will give or is considering giving a safe harbor contribution for 2010 then a notice must be given to all active plan participants.

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