

# 2007 Employee Benefit Plan Compliance Calendar

It takes a tremendous amount of work to ensure your employee benefit plans are in compliance. All this work can be deemed irrelevant if certain filing deadlines are not met. This compliance calendar - primarily based upon a calendar year end plan - should assist you in monitoring your plan's compliance with filing deadlines.

January	February	March	April
<p><b>January 31, 2007</b> - Form 1099Rs due to participants who received distributions during 2006.</p> <p><b>January 31, 2007</b> - Form 945 due to the IRS to report income taxes withheld on participant distributions.</p> <p><i>Note: Many third-party administrators require participant data by January 31 to perform plan compliance testing such as the ADP/ACP and Top Heavy tests.</i></p>	<p><b>February 28, 2007</b> - Form 1099Rs due to the IRS.</p>	<p><b>March 15, 2007</b> - Corrective distributions of excess contributions and earnings to effected participants if the plan has failed either the ADP or ACP tests.</p> <p><b>March 15, 2007</b> - Application of Waiver for Minimum Funding Standard for DB plans (due the 15th day of the 3rd month following the plan's year end for which such waiver is requested).</p> <p><b>March 15, 2007</b> - Employer contributions need to be remitted to plans sponsored by C-Corps and S-Corps (unless employer tax return is extended).</p>	<p><b>April 2, 2007</b> - Minimum required distributions due to participants - terminated and 5% owners - who obtained age 70 ½ during the year ended December 31, 2006. (April 1 is a Sunday.)</p> <p><b>April 16, 2007</b> - Employer contributions need to be remitted to plans sponsored by Partnerships and Sole Proprietorships (unless employer tax return is extended).</p> <p><i>Note: April 15, 2007 is a Sunday therefore: April 16, 2007 - Form 1040s due to the IRS for individual taxpayers.</i></p> <p><i>Note: Seven states in the Northeast U.S. have until April 17, 2007 due to Massachusetts holiday.</i></p>
May	June	July	August
	<p><b>June 29, 2007</b> - 11K filings due for plans sponsored by publically traded companies.</p>	<p><b>July 31, 2007</b> - Report excise taxes related to employee benefit plans to the IRS.</p> <p><b>July 31, 2007</b> - Form 5500 due to the IRS for calendar year end plans. A 2 ½ month automatic extension is available by filing Form 5558.</p>	
September	October	November	December
	<p><b>October 15, 2007</b> - Extended due date of Form 5500.</p>		<p><b>December 31, 2007</b> - All deferred compensation documents need to be in compliance with the new Section 409A rules.</p>

### Various Due Dates:

- Employee deferrals into 401(k) plans need to be deposited into the plan as soon as can be segregated from the plan sponsor's assets.
- Summary Annual Report required to be distributed to participants 2 months after the filing of Form 5500.
- PBGC Form 1 - Annual Premium Payment, PBGC Schedule A, and PBGC Form 1-EZ due by the 15th day of the 9th full month in which the plan year began.
- Notice of failure to meet minimum funding standards for Defined Benefit Plans due within 60 days of missed payment or denial of waiver.

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