



Lafayette Life Retirement Services Annual Administration | Key Plan Year Dates

PRIOR TO PLAN YEAR END	
30–90 Days Prior	<ul style="list-style-type: none"> Participant notices for Safe Harbor, Qualified Default Investment Alternative (QDIA) and Automatic Contribution Arrangement.
Within 1 Month	<ul style="list-style-type: none"> Lafayette Life sends Annual Valuation Data Sheet, Census Request and Invoice to plan's primary contact.
AFTER PLAN YEAR END	
1 Month After	<ul style="list-style-type: none"> Completed Annual Valuation Data Sheet, Census and Invoice are due to Lafayette Life. Lafayette Life begins follow-up e-mails to plans' primary contacts if Annual Valuation Data Sheet, Census and Invoice have not been returned.
2 Months After	<ul style="list-style-type: none"> Lafayette Life begins follow-up phone calls to plans' primary contacts if Annual Valuation Data Sheet, Census and Invoice have not been returned.
2½ Months After	<ul style="list-style-type: none"> Deadline for processing corrective distributions from failed ADP/ACP¹ Tests from plan without 10% additional tax.
4 Months After	<ul style="list-style-type: none"> 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.
6 Months After	<ul style="list-style-type: none"> 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. 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.
7 Months After	<ul style="list-style-type: none"> IRS Form 5500 is due. The Annual Valuation Data Sheet, Census, Invoice Payment and Plan Funding are required to complete Form 5500. For PBGC²-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).
9 Months After	<ul style="list-style-type: none"> Deadline for distributing Summary Annual Report (SAR) to participant if Form 5500 was filed without extension. AFTAP³ Certification Deadline for Defined Benefit Plans.
9½ Months After	<ul style="list-style-type: none"> Deadline for filing Form 5500 (with extension): 10/15. Deadline for PBGC² filing and premiums for current year (if required).
11½ Months After	<ul style="list-style-type: none"> Extended deadline for distributing Summary Annual Report (SAR) to participant if the 5500 was filed with extension.
12 Months After	<ul style="list-style-type: none"> Deadline for processing corrective contributions with 10% excise tax. Deadline for correcting a failed ADP/ACP¹ test with a Qualified Nonelective Contribution (QNEC).

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Retirement Services
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Lafayette Life Retirement Services Annual Administration | Other Key Dates

1099R DUE DATES	
DUE DATE	REQUIREMENT
11/15	• 1099R request form is sent to all clients that have previously requested Lafayette Life 1099R services.
12/15	• Follow-up is sent to all clients that have previously requested Lafayette Life 1099R services and have not returned request form.
01/31	• Deadline for sending Form 1099R to participants who received distributions during the previous year.
02/28	• Deadline for filing Form 1099R with IRS to report distributions made in previous year. (Deadline for electronic filing is 03/31).
03/31	• Deadline for filing electronic Form 1099R to report distributions in previous year.
402(G) EXCESS DUE DATES	
04/15	• Deadline for processing corrective distributions from 402(g) ⁴ 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.

- 1 **ADP/ACP Test** refers to the Average Deferral Percentage and Average Contribution Percentage.
- 2 **PBGC** stands for Pension Benefit Guaranty Corp. This is a quasi-governmental entity that requires insurance premiums to be paid for certain pension plans.

- 3 **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.
- 4 **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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The Lafayette Life Insurance Company, Cincinnati, OH, operates in D.C. and all states except New York.

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**Lafayette Life
Insurance Company**

A member of Western & Southern Financial Group

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

Retirement Services
www.llic.com • 800.555.6048

DESIGN

ADMINISTRATION

FUNDING