



Compliance calendar for qualified retirement plans

WHAT WE EACH NEED TO DO—AND WHEN

As your plan provider, we have a series of responsibilities throughout the year. And as the plan sponsor, you do as well. To help ensure your calendar year plan addresses these annual compliance requirements, please review the following checklist.

Your plan name:

Your Sentry contact:

Compliance event	Timing rule	Example dates for calendar year plan	Who is responsible for completing?	Completed?
1. Actual deferral percentage (ADP) and actual contribution percentage (ACP) refunds	<p>To avoid 10% excise tax, the deadline to distribute refunds is:</p> <ul style="list-style-type: none">• 2 ½ months after plan year end• 6 months for plans with eligible automatic contribution arrangements (EACAs) that apply to all eligible employees <p>Process all refunds within 12 months from plan year end to avoid additional penalties.</p>	<p>March 15 for most plans</p> <p>June 30 for most plans with EACAs</p>	<p>We calculate and distribute refunds based on the information you provide. You need to provide timely and accurate information to us by your plan year end.</p>	
2. Required minimum distributions (RMDs) for first year due (see row 13 for second and later year due dates)	<p>RMDs are required from:</p> <ul style="list-style-type: none">• Participants who turned 73 in 2023 and terminated employment on or before December 31, 2023• More than 5% owners—including certain family members due to stock attribution—who turned 73 in 2023	<p>April 1</p>	<p>We calculate and pay RMDs based on information you provide to us.</p>	



Compliance event	Timing rule	Example dates for calendar year plan	Who is responsible for completing?	Completed?
3. Summary plan description (SPD) or summary of material modifications (SMM) released for prior year amendments	<p>The plan administrator must furnish an updated SPD or SMM:</p> <ul style="list-style-type: none"> • The SMM is due 210 days after the end of the plan year the amendment was adopted • The SPD and subsequent SMMs must be finished no later than 210 days following the end of the plan year which occurs 5 years after the change was made • To new participants within 90 days of becoming eligible 	<p>July 29*</p> <p>*July 28, 2024 due to leap year</p>	We complete an SMM or revised SPD with each signed amendment.	
4. Form 5500 or Form 5500-SF due (without extension) and Form 8955-SSA due (annual registration statement identifying separated participants with deferred vested benefits)	<p>Deadline for filing the required annual report (Form 5500 or Form 5500-SF) is the last day of the 7th month following the plan year end. Form 8955-SSA and Form 5558 (request for extension of 5500) has the same due date.</p>	July 31	We prepare your plan's 5500 or 5500-SF form based on information you provide to us. You need to sign the form and submit to the DOL electronically or remit back to us for electronic filing. If you provide the appropriate authorization, we also file Form 8955-SSA electronically with the IRS for you.	
5. Deadline for distributing summary annual report (SAR) to participants and beneficiaries (without extension)	<p>Deadline for distributing the SAR is two months following the deadline for the Form 5500 or Form 5500-SF.</p>	September 30	We provide a SAR for you to distribute prior to the deadline.	
6. Extended deadline for Form 5500, Form 5500-SF, or Form 8955-SSA	<p>Extended deadline for filing the required annual report (Form 5500, Form 5500-SF, or Form 8955-SSA) is 9 ½ months following the plan year end with IRS extension (using Form 5558).</p>	October 15	We prepare your plan's 5500 or 5500-SF form based on information you provide to us. You need to sign the form and submit to the DOL electronically or remit back to us for electronic filing. If you provide the appropriate authorization, we also file Form 8955-SSA electronically with the IRS for you.	
7. Annual safe harbor notices	<p>Deadline for sending annual safe harbor notices is generally 30 days prior to next plan year.</p>	December 1	We provide a notice to you for distribution approximately 45 days prior to new plan year. You need to distribute prior to the deadline.	
8. Annual qualified default investment alternative (QDIA) notices	<p>Deadline for sending annual QDIA notices is generally 30 days prior to next plan year.</p>	December 1	We provide a notice to you for distribution approximately 45 days prior to new plan year. You need to distribute prior to the deadline.	
9. Annual automatic contribution arrangement (ACA) notices [ACA, EACA, or qualified automatic contribution arrangement (QACA)]	<p>Deadline for sending annual ACA, EACA, and QACA notices is generally 30 days prior to next plan year.</p>	December 1	We provide a notice to you for distribution approximately 45 days prior to new plan year. You need to distribute prior to the deadline.	



Compliance event	Timing rule	Example dates for calendar year plan	Who is responsible for completing?	Completed?
10. Extended deadline for distributing SAR to participants and beneficiaries	Deadline for distributing the SAR is two months following the deadline for Form 5500 or Form 5500-SF. If Form 5500 or Form 5500-SF is extended to 9 ½ months, then the SAR deadline is extended to 11 ½ months.	December 15	We provide a SAR for you to distribute prior to the deadline.	
11. Deadline for processing corrective distributions or contributing qualified nonelective contributions (QNECs) to fix ADP/ACP testing failure	Corrective distributions must be processed no later than 12 months following the end of the plan year to which the failure applies.	December 31	You're required to complete the end-of-year online annual review process. We complete the corrective refunds (or QNEC calculations) after you complete the online annual review process.	
12. Deadline to amend an existing 401(k) plan to a safe harbor match	Deadline to amend plan is prior to the start of the safe harbor plan year. Sending notices is generally required 30 days prior.	December 31	If you wish to amend to a safe harbor match, you need to submit an amendment request to us no later than 60 days prior to beginning of the new plan year. Some exceptions apply to a safe harbor nonelective. Contact your client service manager to discuss.	
13. RMDs due (second and subsequent years)	RMDs must be taken each year by December 31, although a plan participant's first RMD is generally not due until April 1 of the following year. Typically, this means there are two required distributions during the first year of RMDs—one before April 1 and one before December 31 of the same year.	December 31	We calculate and pay RMDs based on information you provide to us.	

Have a question? Your client service manager is just a phone call or email away. If you're not sure who that is, contact our 401(k) department at 800-473-6879; for NY residents, call 800-962-2922 or visit [sentry.com](https://www.sentry.com).

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