

# 401(k) Plan Administration Cycle

The 401(k) Profit Sharing Plan you established for your 2018 Tax Year is a qualified retirement plan approved by the IRS. Dedicated Defined Benefit Services (Dedicated DB) will work with you throughout the year to keep your plan in compliance with the IRS code and to support you in meeting your contribution and retirement savings goals. Your plan is administered on an annual cycle.

## Annual Administration for 2018 Tax Year

What Dedicated DB Does	What You Do
<b>January - February 2019</b> <ul style="list-style-type: none"> <li>Contacts you to verify your year-end 2018 information</li> </ul>	<b>No Later than 15 days after the end of your plan year</b> <ul style="list-style-type: none"> <li>For Corporations: Deposit salary deferrals to your Trust investment account</li> </ul>
<b>January – April 2019</b> <ul style="list-style-type: none"> <li>Calculates your final 2018 contribution amount</li> <li>Notifies you of final contribution amount and requests confirmation when the contribution has been made</li> </ul>	<b>Corporations: No Later than March 15, 2019 Sole Props. &amp; Partners: No Later than April 15, 2019</b> <ul style="list-style-type: none"> <li>Deposit your full contribution to the Trust custodial account</li> <li>Notify Dedicated DB of your deposit</li> </ul> <b>OR FILE EXTENSION</b>
<b>No later than July 31, 2019</b> <ul style="list-style-type: none"> <li>When full contribution is deposited by client, Dedicated DB:               <ul style="list-style-type: none"> <li>» Completes signature-ready IRS Form 5500</li> </ul> </li> <li>For clients who have not made their full contribution, Dedicated DB               <ul style="list-style-type: none"> <li>» Submits IRS Form 5558 to IRS (there is a fee for filing an extension of the IRS Form 5500)</li> </ul> </li> </ul>	<b>Sign and file IRS Form 5500 No later than July 31, 2019</b> <p>* If full contribution is made, sign and file IRS Form 5500</p>
<b>April – September 15, 2019 For clients who filed for a Tax Extension</b> <ul style="list-style-type: none"> <li>Calculates final 2018 contribution amount</li> <li>Notifies clients of final contribution amount and request confirmation when contribution has been made</li> <li>Completes signature-ready IRS Form 5500</li> </ul>	<b>No later than September 15, 2019 for all plans on EXTENSION</b> <ul style="list-style-type: none"> <li>Last date contributions should be deposited to meet the IRS tax filing deadline without IRS penalty</li> <li>Notify Dedicated DB of your deposit</li> </ul>
<b>NO LATER THAN OCTOBER 1, 2019</b> <ul style="list-style-type: none"> <li>Completes IRS Forms for all remaining clients</li> </ul>	<b>NO LATER THAN OCTOBER 15, 2019</b> <ul style="list-style-type: none"> <li>Last date to send Form 5500 to IRS</li> </ul>
<b>November – December 2019</b> <ul style="list-style-type: none"> <li>Calculates estimates of 2019 contributions upon request</li> <li>Calculates Required Minimum Distributions (RMD) for clients over age 70.5</li> </ul>	

Questions? Call 800-982-6961