

# Cash Balance Plan Administration Cycle

The Cash Balance Plan you established for your 2019 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 2019 Tax Year

What Dedicated DB Does	What You Do
<p><b>December 2019</b></p> <ul style="list-style-type: none"> <li>Contacts you to verify your year-end 2019 information</li> </ul>	<p><b>Corporations: No Later than February 15, 2020</b>  <b>Sole Props &amp; Partners: No Later than March 15, 2020</b></p> <ul style="list-style-type: none"> <li>Report to Dedicated DB any changes to your business in 2019 that might impact your plan objectives and contribution.</li> </ul>
<p><b>January – April 2020</b></p> <ul style="list-style-type: none"> <li>Calculates your final 2019 contribution amount</li> <li>Notifies you of final contribution amount and requests confirmation when the contribution has been made</li> </ul>	<p><b>Corporations: No Later than March 15, 2020</b>  <b>Sole Props &amp; Partners No Later than April 15, 2020</b></p> <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> <p><b>OR FILE EXTENSION</b></p>
<p><b>No later than July 31, 2020</b></p> <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 and Schedule SB</li> <li>» Obtains AFTAP Certification of plan from Actuary</li> <li>» Prepares and mails Annual Reports to clients</li> </ul> </li> <li>If full contribution has not been deposited by client, Dedicated DB: <ul style="list-style-type: none"> <li>» Files an extension with the IRS on client's behalf (IRS Form 5558). There is a fee associated with this filing.</li> </ul> </li> </ul>	<p><b>No later than July 31, 2020</b></p> <ul style="list-style-type: none"> <li>If full contribution is made, sign and file IRS Form 5500</li> </ul>
<p><b>April – September 15, 2020</b></p> <ul style="list-style-type: none"> <li>Calculates final 2019 contribution amount for businesses that filed for a tax extension</li> <li>Notifies clients who filed for a tax filing extension of final contribution amount and requests confirmation when contribution has been made</li> <li>Completes signature-ready IRS Form 5500</li> <li>Obtains AFTAP Certification of plan from Actuary</li> <li>Prepares and mails Annual Reports to clients</li> </ul>	<p><b>No later than September 15, 2020 for all plans on EXTENSION</b></p> <ul style="list-style-type: none"> <li>Last date to make contribution without IRS penalty for all plans</li> <li>Notify Dedicated DB of your deposit</li> </ul>
<p><b>NO LATER THAN OCTOBER 1, 2020</b></p> <ul style="list-style-type: none"> <li>Completes IRS Forms for all remaining clients</li> </ul>	<p><b>NO LATER THAN OCTOBER 15, 2020</b></p> <ul style="list-style-type: none"> <li>Last date to send Form 5500 to IRS</li> </ul>
<p><b>November – December 2020</b></p> <ul style="list-style-type: none"> <li>Consults with clients on business changes that might impact CB plan</li> <li>Calculates estimates of 2020 contributions upon request</li> <li>Calculates Required Minimum Distributions (RMD) for clients over age 70.5</li> </ul>	

Questions? Call 800-982-6961