

2023–2024

Fiduciary Calendar

Dates, deadlines, and other important plan information

As a plan fiduciary, you have a lot to keep track of. This simple calendar puts many of the common tasks and deadlines at a glance for easy reference.

For FLEX and 3.16 Plan Sponsors, see the [Fiduciary Guide](#) for additional details.

As always, contact your Fidelity representative for more information and details.



2023

Q3

SEPTEMBER

9/29/23

Required Minimum Distributions (RMDs) service

This is the deadline to submit new plan additions to the RMD/Autogen service. The plan must be live, with all indicative data and balance data loaded and correct before this date, in order to be included in the Autogen cycle for the current year. Any plans going live after this date will be set up for RMD service in Q1 of the following year and included in the next Autogen cycle in the fall of the following year.

9/30/23

Distribute the Summary Annual Report (SAR)

For plans not relying on an extension (Form 5558), this is the deadline to provide the SAR to all beneficiaries, alternate payees, and plan participants, including terminated participants who are receiving or are entitled to receive benefits. You can find the SAR in PSW and send it electronically or by paper. Sending electronically? Visit the Department of Labor (DOL) website for electronic delivery requirements. You can sign up for our 5500 Service, and we'll provide you with a sample report for your review and distribution.

Non-calendar year plans should refer to page 6.

2023

Q4 REMINDERS

Thinking about changing your plan design?

Considering a match increase, profit sharing, or nonelective contribution rates? Changing to a safe harbor plan? Thinking about changing your plan design? If you're considering changing your plan design, please remember that many amendments must be made in advance of the effective date and often within the same plan year. If you're using Fidelity's preapproved plan documents, for the best experience, contact your Service Team 60 days in advance of the effective date or as soon as possible. This time allows for coordination with other projects and operational configuration, as well as time for proper review of the amendments.

Distribution of the safe harbor participant notice

If you have a safe harbor plan, the annual safe harbor participant notice must be distributed to all eligible employees at least 30 days, but no more than 90 days, before the beginning of each plan year.

The SECURE Act eliminates the requirement to distribute the initial and annual notice to eligible employees for certain safe harbor nonelective contribution plans. However, the notice is still required if the safe harbor contribution plan formula:

- is a matching contribution, or
- includes discretionary matching contribution and the employer nonelective contribution is used to help the plan pass the actual contribution percentage nondiscrimination test.

Does your plan meet the new requirements to eliminate the safe harbor notice? Consider whether you want to discontinue distributing the notice to eligible employees.

Nonqualified plan distribution processing

If your plan is scheduled to pay distributions on 1/1/24, and you use our Check and Tax Service, then we'll temporarily adjust the default setup so that they are processed and dated 1/2/24. Immediately after the first weekend in the new year, the plan's previous setup will be reinstated.

Fidelity does not provide legal or tax advice. The information herein is general and educational in nature and should not be considered legal or tax advice. Tax laws and regulations are complex and subject to change, which can materially impact investment results. Fidelity cannot guarantee that the information herein is accurate, complete, or timely. Fidelity makes no warranties with regard to such information or results obtained by its use, and disclaims any liability arising out of your use of, or any tax position taken in reliance on, such information. Consult an attorney or tax professional regarding your specific situation.

OCTOBER

10/1/23

Reminder about qualified/nonqualified plan documents

If you have any discretionary amendments, don't forget to adopt them by the end of the plan year in which they are effective for your qualified and/or nonqualified plan(s). If you are using Fidelity's preapproved plan documents (Fidelity's Preapproved Plan), you'll separately receive more information in 2024 about mandatory amendments, if any, due to any recent legislative and regulatory changes.

10/15/23

Form 5500

Deadline to submit Form 5500 for plans that have an extension to file certain employee returns (Form 5558). If your filing deadline falls on the weekend, it's okay to file Form 5500 on the next business day.

Non-calendar year plans should refer to page 6.

REMINDER ABOUT PSW SERVICE REQUESTS

When you open a PSW service request, choosing the type of request you're submitting and attaching the necessary Excel template helps us assist you more quickly.

NOVEMBER

11/2/23*

Manual requests for Required Minimum Distributions (RMDs) for plans that utilize the Fidelity Automated service

Submit manual processing requests for RMDs by this date to ensure that they get processed by year-end.

**May not be applicable to all plans*

11/8/23

Start date for Required Minimum Distributions (RMDs) for plans that utilize the Fidelity Automated service

The 2023 RMD cycle will begin on or around 11/8/23 and runs through 12/4/23.

11/10/23

De minimis distribution requests

If you have any pending de minimis distribution requests, help us get them processed in the current year by submitting them by this date. If you have a terminated participant and you distribute their vested account balance of less than \$1,000 or your plan has an automatic IRA rollover provision for balances between \$1,000 and \$5,000, the plan participant will need to receive the Special Tax Notice.

11/27/23

Authorization for processing plan corrections

Submit authorization for plan corrections by this date to ensure that they get processed by year-end (12/29/23). Common plan correction examples include loan repayments, early payments, or overpayment distribution errors.

DECEMBER

12/1/23

Loan default requests

Deadline to submit loan default requests to Fidelity.

12/5/23

Participant forfeitures

Review your terminated participant non-vested account balances to determine whether they should be forfeited by this date. We can work with you to establish a recurring forfeiture process throughout the year to make sure these forfeitures are all processed on time.

12/8/23*

Reminder final payroll funding for calendar year-end

Fidelity Year-End Data Collection forms must be submitted by this date if you'd like our help planning for your year-end final payroll contribution for 2023. We'd love to help make your job a little easier. All you have to do is review the form and provide the necessary information to us by 12/8/23.

We'll ask you to confirm the date you plan to fund the final contribution file for 2023. This date is set at the plan level. If your plan is divisional, each division will need to finish their 2023 contributions before sending any contributions for the new year.

**May not be applicable for all plans*

12/11/23

Nonqualified plan distribution requests

This is the deadline to send us your nonqualified plan distribution requests. We can't process any nonqualified plan distributions until we get direction from you, so it's important to submit them by this date. If you're not using Fidelity's automated service, you can open a PSW service request to submit them.

Please review your plan's 2023 distributions to make sure all required distributions during the year are paid. There could be serious tax and penalty implications if distributions are made in the wrong year or are processed in the wrong year, so double-check that your plan's 2023 distributions to make sure they've all been properly paid.

12/15/23

Distribute the Summary Annual Report

For plans relying on an extension (Form 5558), this is the deadline to provide the Summary Annual Report (SAR) to all beneficiaries, alternate payees, and plan participants, including terminated participants who are receiving or are entitled to receive benefits. You can find the SAR in PSW and send it electronically or by paper. If you're sending the report electronically, please visit the Department of Labor website for electronic delivery requirements. You can sign up for our 5500 Service, and we'll provide you with a sample report for your review and distribution.

Non-calendar year plans should refer to page 6.

12/21/23–12/28/23

Exchanges from Fidelity BrokerageLink® accounts

Exchanges from Fidelity BrokerageLink accounts must be submitted by these dates if they're intended to fund cash withdrawals.

- 12/21/23 – Exchanges involving sale of stocks
- 12/26/23 – Exchanges involving mutual funds
- 12/28/23 – Cash from core holdings

12/26/23

Share-accounted and real-time stock fund distributions

Deadline to submit distributions that include share accounted or real-time (cash or in-kind) stock funds.

12/29/23

Distributions involving unitized stock

The deadline to submit cash or in-kind distributions that include unitized stock shares must be done before market close on this date.

TIP: Submit these distributions to us through a PSW® service request.

12/29/23

Reminder to review Class Year Accounting contributions

Please review your contributions during year-end payroll to make sure they're applied to the correct class year. If you have Class Year Accounting (CYA) nonqualified plans, review your contributions during year-end payroll to make sure they're applied to the correct class year before you upload the files. We need to monitor 2023 and 2024 bonus or profit-sharing contributions to make sure we account for them in the appropriate years, so it's a huge help if you can submit them on different files and on different days.

2024

Q1 REMINDERS

Form 5500

A qualified defined contribution retirement plan will need to be independently audited before filing Form 5500 if its participant count reached 121 at the beginning of the plan year or if it's a start-up plan with more than 100 participants. If you need to complete the audit, be sure to factor in enough time to choose and hire an independent auditor plus a minimum of six months to complete the process.

Nonqualified supplemental wage withholding

Send us data on any supplemental wage payments for which we're not the disbursement agent. We'll help ensure that the supplemental wage payment total for the year is not more than \$1 million. If it is, any payments made after the \$1 million limit has been reached will have federal taxes withheld at 37% for the rest of the year.

Review participant information

Review the participant data we have on file to make sure everything is correct.

Best practice for employee contributions and loan repayments

Employee contributions and loan repayments become plan assets as soon as they can be separated from the employer's assets administratively and no later than 15 business days after the month in which they were deducted from the employee's paycheck. The 15th business day rule is not a safe harbor. The DOL emphasizes that the real deadline is the earliest date on which contributions can be segregated, and they may look to prior payrolls to determine what is possible.

BrokerageLink® securities

To comply with the terms of the trust and/or service agreement, please notify us of any security that constitutes an "employer security" or any other plan-imposed "Ineligible Security," so that they can be restricted from purchase within Fidelity BrokerageLink®.

It's important to review Ineligible Securities on a regular basis and to notify us of any changes to ensure that they're restricted from purchase. Certain securities within BrokerageLink® are deemed ineligible for purchase, including plan-imposed CUSIP or investment-type restrictions. Newly issued employer securities, changes or additions to existing securities due to mergers and acquisitions, or fund lineup changes are all items for review consideration. The person or group that oversees your investments (including employer securities) will typically complete this review. You can notify us of any changes or additions to Ineligible Securities through a PSW service request.

2023 and 2024 contributions

We need you to monitor and fund 2023 and 2024 contributions separately to make sure we account for them in the correct tax year, so it's a huge help if you can submit them on different files. Another way you can help us account for contributions in the correct tax year is by letting your Fidelity representative know about any contribution files being sent that contain deferrals related to compensation paid in 2023.

JANUARY

1/2/24

Health Savings Account (HSA) tax reporting

Fidelity will mail the 1099-SA as required.

1/31/24

IRS forms

We'll mail the 1099-R, 945, W-2, 1099-NEC, and 1099-MISC forms to you by 1/31/24.

FEBRUARY

2/1/24

Required Minimum Distributions (RMDs)

Check to see if you have RMD distributions before they're due on 4/1/24.

2/15/24

ADP/ACP Return of Excess (ROE) contributions

If you DON'T use Fidelity's Nondiscrimination Testing Service and if your plan fails ADP/ACP testing, we'll need your authorization to process corrective distributions by this date so that we can complete processing by the ROE deadline (3/15/24). If you don't use our Nondiscrimination Testing Service (NDT), you can submit your authorization with a PSW service request along with the following information for each participant:

- Name
- Social Security number (SSN)
- Type of excess
- Amount of excess
- Contribution sources

Non-calendar year plans should refer to page 6.

MARCH

3/1/24

ADP/ACP Return of Excess (ROE) contributions

If you use Fidelity's Nondiscrimination Testing Service and your plan fails Average Deferral Percentage (ADP) or Average Contribution Percentage (ACP) testing, please submit ROE service requests by this date. ROE service requests can be submitted in the Compliance section of PSW.

Corrections for failed ADP/ACP testing failures need to be processed within 2½ months after the close of the plan year.

3/15/24

Failed ADP/ACP test distributions

If your plan failed ADP/ACP testing, corrective distributions need to be issued by this date in order to prevent a 10% excise tax on the failure amount.

Non-calendar year plans should refer to page 6.

3/29/24

Temporary Fidelity Identification Number (TFIN) review

Run and review the TFIN report found in PSW Enhanced Reporting. Fidelity issues TFINs to allow a participant to be established in your plan until the participant obtains a valid taxpayer identification number (e.g., SSN, ITIN). TFINs begin with "998" and are restricted to prevent any participant disbursement activity until the correct identification number has been provided.

3/31/24

E-filing IRS Form 1099-R

For plans using Fidelity Check and Tax Service, we'll electronically file your 1099-R form by 3/31/24.

E-filing IRS W-2 and 1099-MISC forms

For plans using Fidelity Check and Tax Service, we'll electronically file W-2, 1099-NEC, and 1099-MISC forms for your nonqualified plan on this date.

Plan year-end reporting packages

We will post plan year-end packages to PSW by this date.

2024



APRIL/MAY

4/1/24

402(g) Return of Excess (ROE) distributions

Please submit authorization to process 402(g) ROE distributions through a PSW service request by this date.

4/15/24

HSA contributions

This is the deadline to provide your employee or employer 2023 HSA contributions so that we can process them by the IRS tax deadline of 4/15/24.

You can send both 2023 and 2024 contributions at that time, either on the same file or on separate HP/19H contribution files. There's no limit to the number of files you can send. The record's tax year will dictate whether the contribution is credited for 2023 or 2024. However, 2024 contributions cannot be processed or funded until 1/2/24 (the first business day of 2024).

5/31/24

Health Savings Account (HSA) tax reporting

Fidelity will mail the 5498-SA forms as required.

JUNE

6/15/24

ADP/ACP Return of Excess (ROE) contributions for certain EACA plans

If you do NOT use Fidelity's Nondiscrimination Testing Service, and if your plan failed ADP/ACP testing, authorization to process corrective distributions is due by this date for us to complete processing by June 30, 2024. You can submit your authorization with a PSW service request, along with a copy of the ADP/ACP Required Distribution Report. We'll also need the following information for each participant:

- Name
- Social Security number (SSN)
- Type of excess
- Amount of excess
- Contribution sources

6/30/24

ADP/ACP Return of Excess (ROE) contributions for certain EACA plans

If you use Fidelity's Nondiscrimination Service and if your plan fails ADP/ACP testing, authorization to process corrective distributions is due by this date so that we can complete processing by 6/30/24. You can submit your authorization with a PSW service request, along with a copy of the ADP/ACP Required Distribution Report. We'll also need the following information for each participant:

- Name
- Social Security number (SSN)
- Type of excess
- Amount of excess
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2024



REMINDERS

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To comply with the terms of the trust and/or service agreement, please notify us of any security that constitutes an "employer security" or any other plan-imposed "Ineligible Security," so that they can be restricted from purchase within Fidelity BrokerageLink®.

It's important to review Ineligible Securities on a regular basis and to notify us of any changes to ensure they're restricted from purchase. Certain securities within BrokerageLink are deemed ineligible for purchase, including plan-imposed CUSIP or investment-type restrictions. Newly issued employer securities, changes or additions to existing securities due to mergers and acquisitions, or fund lineup changes are all items for review consideration. The person or group that oversees your investments (including employer securities) will typically complete this review.

TIP: Notify us of any changes or additions to Ineligible Securities through a PSW® service request.

JULY/SEPTEMBER

7/31/24

Form 5500

This applies to plans that DON'T have an extension to file certain employee returns (Form 5558). Double-check that you have PSW update access to the 5500 page, and then you'll be able to sign and file the form electronically through PSW. If your filing deadline falls on the weekend, it's okay to file Form 5500 on the next business day.

TIP: To sign and view electronically, verify that you have the appropriate PSW® access permissions for the 5500 pages.

Form 8955-SSA

This is the deadline to submit Form 8955-SSA for plans that did NOT file an extension (Form 5558) for their Form 5500.

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9/30/24

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▶ Thinking about changing your plan design?

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TIP: If you're using Fidelity's preapproved plan documents, for the best experience, give us 60-day advance notice of the desired effective date so that we can coordinate with other projects and ready the operational configurations and review of the amendments.

▶ Distribution of the safe harbor participant notice

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OCTOBER

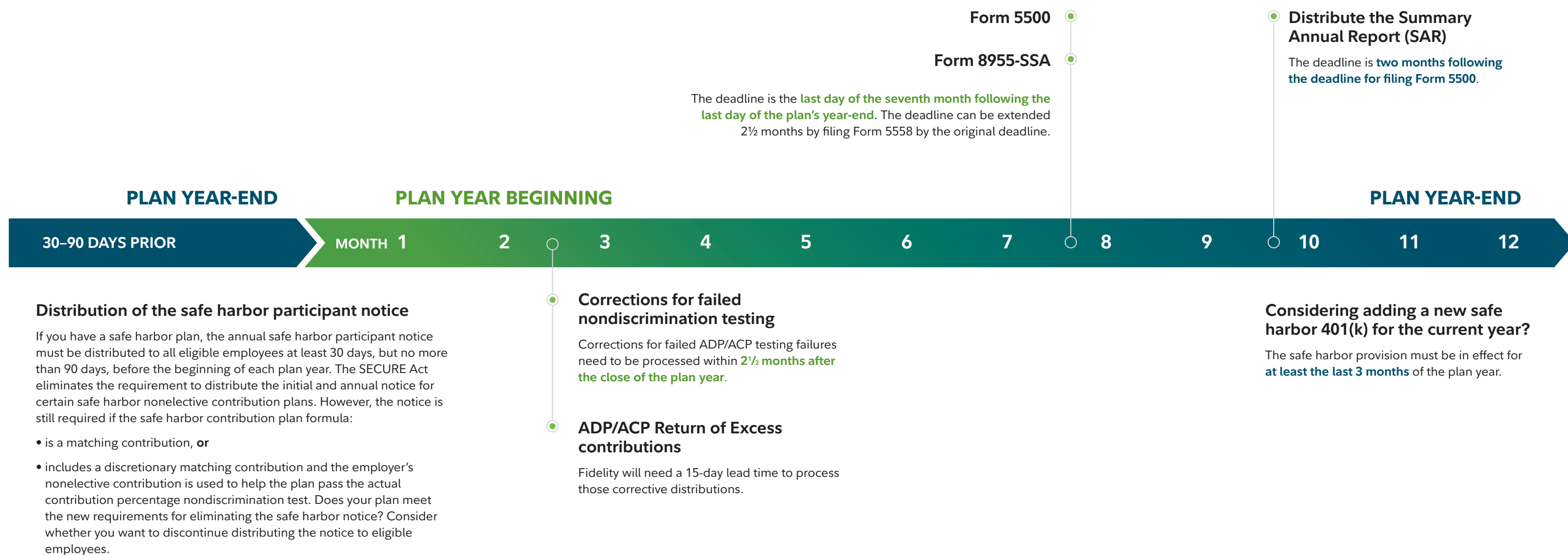
10/15/24

Form 5500

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Fiduciary Calendar

2023–2024 non-calendar year plans



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