

# COMPLIANCE CALENDAR

| Deadline  | Sample Date for 1/1 Anniversary Plans | Explanation of Compliance Deadline   |
|---|---------------------------------------|--|
| Prior to plan year-end  | December                              | Receive 2010 Data Collection Information   |
| Plan year-end   | 12/31                                 | 2009 ADP/ACP refunds due to avoid plan disqualification  |
| 12/31   | 12/31                                 | 2010 Required Minimum Distribution (RMD) due for participants who attained age 70 1/2 and retired (or own more than 5% of the company) <i>before</i> 2010                      |
| 1/31  | 1/31                                  | Deadline for us to send Form 1099-R to participants who received distributions in 2010   |
| 2/10  | 2/10                                  | General Employer Questions, Key Employee, Census, Highly Compensated Employee, Compensation, and Information for Form 5500 Annual Report due to us                             |
| 2 1/2 months after plan year-end  | 3/15                                  | Top-heavy minimum contribution due if your fiscal year and plan year coincide, and no federal extension has been filed   |
| 2 1/2 months after plan year-end  | 3/15                                  | 2010 ADP/ACP refund deadline to avoid 10% employer excise tax  |
| 15 months after plan year-end   | 3/31                                  | Form 5330 due to IRS to pay 10% excise tax for any ADP/ACP refunds made more than 2 1/2 months after the end of your 2009 plan year  |
| 4/1   | 4/1                                   | 2010 RMD due for participants who attained age 70 1/2 and retired (or own more than 5% of the company) <i>during</i> 2010  |
| 4/15  | 4/15                                  | Refund of 2010 excess deferrals due  |
| 6 months after plan year-end  | 6/30                                  | 2010 ADP/ACP refund deadline to avoid 10% employer excise tax for Eligible Automatic Contribution Arrangement (EACA) plans. (Provided EACA applies to all eligible employees.) |
| Last day of 7th month after plan year-end   | 7/31                                  | Form 5500 Annual Report due to Employee Benefits Security Administration unless an extension has been filed  |
| 6 months after federal tax filing deadline  | 9/15                                  | Top-heavy minimum contribution due if your fiscal year and plan year coincide, and no federal extension has been filed   |
| 6 months after federal tax filing deadline  | 9/15                                  | Form 5500 Annual Report due to Employee Benefits Security Administration if corporate or federal income tax filing extension has been filed                                    |
| 2 months after your 5500 filing deadline  | 9/30                                  | Make Summary Annual Report available to all plan participants (active and inactive), and to any beneficiary receiving benefits under the plan                                  |
| 2 1/2 months after original 5500 deadline   | 10/15                                 | Form 5500 Annual Report due to Employee Benefits Security Administration if Form 5558 extension has been filed   |
| 11/1  | 11/1                                  | Deadline to distribute annual notice to participants of SIMPLE 401(k) plans  |
| When determining your employer contribution for plan year-end, remember to discuss 404(a) deduction limits with your tax advisor. |                                       |  |
| Prior to plan year-end  | December                              | Receive 2011 Data Collection Information   |
| Prior year-end  | 12/31                                 | 2010 ADP/ACP refunds due to avoid plan disqualification  |
| 12/31   | 12/31                                 | 2011 required minimum distribution (RMD) due for participants who attained age 70 1/2 and retired (or own more than 5% of the company) <i>before</i> 2011                      |