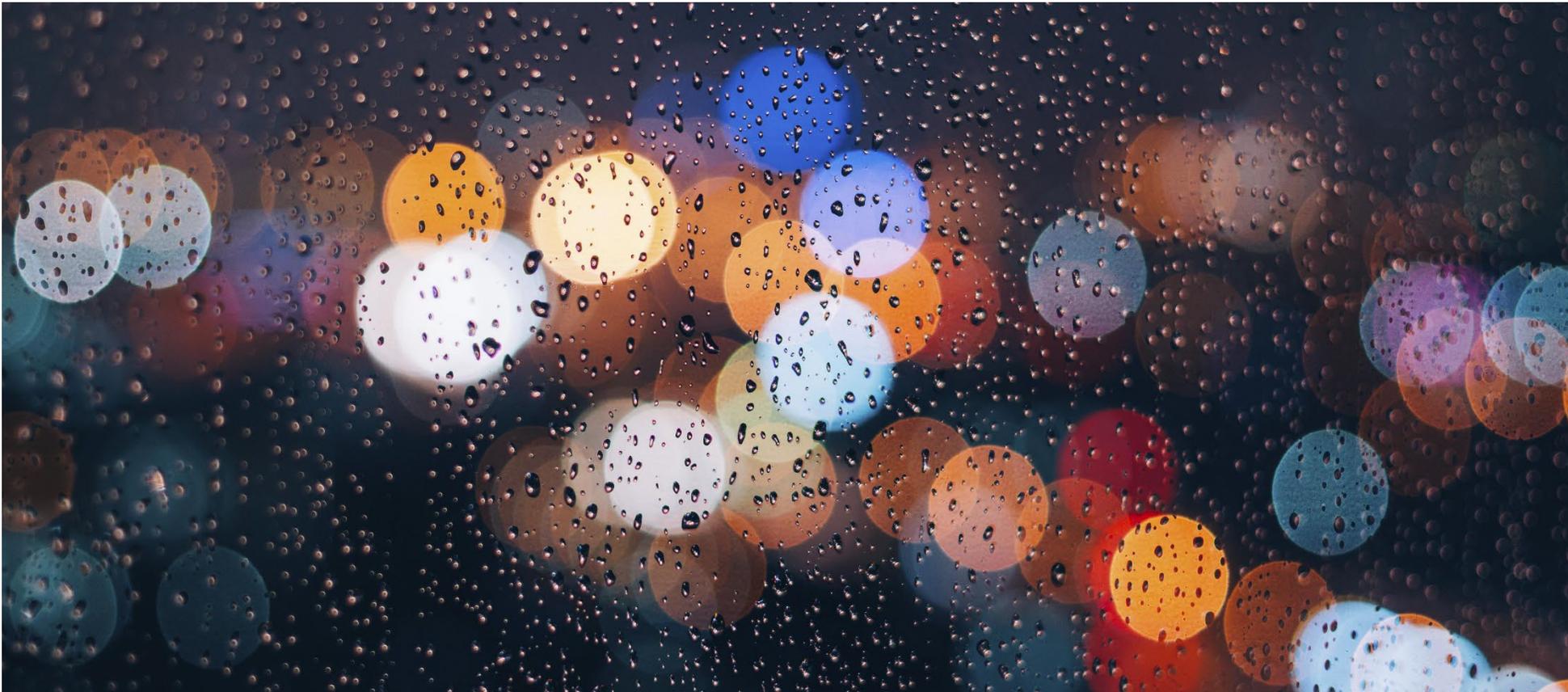




2023 Aon Compliance Calendar

Significant Retirement and Health & Welfare Plan Due Dates





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Significant Retirement and Health & Welfare Plan Due Dates

Aon is pleased to present its 2023 Compliance Calendar (Calendar) to help plan sponsors identify significant compensation and benefit due dates for retirement and health and welfare plans. This Compliance Calendar includes relevant dates involving plan disclosures, contribution and distribution requirements, and various plan-related regulatory filings.

This Calendar assumes a plan administered on a calendar year basis by an employer with a calendar fiscal year. In general, the information for pension plans applies to single employer plans; other plans, such as multiemployer plans (e.g., Taft-Hartley plans) or governmental plans, may be subject to different requirements, and are not included. Additionally, certain compliance dates related to group health plan coverage or retiree prescription drug coverage have been included where applicable.

The Calendar is intended to alert the reader to some of the more significant dates for 2023 and is not intended to identify all compliance obligations or due dates, such as those for plan amendments or summary plan description terms. Information and dates in the far-left column beginning on page 6 are for calendar plan years. Plans with non-calendar plan years are generally subject to different deadlines that can be determined from the detailed information provided in the third column from the left.

Shortly before this Calendar was slated for publication, the SECURE 2.0 Act of 2022 (“SECURE 2.0”) was signed into law on December 29, 2022 as part of the Consolidated Appropriations Act, 2023. While one SECURE 2.0 change (to increase the age for required minimum distributions from age 72 to age 73 and subsequently to age 75 in 2033) is noted, the implications of SECURE 2.0 on the compliance dates, in general, is outside the scope of this edition of the Calendar. SECURE 2.0 contains numerous and far-reaching provisions impacting virtually every type of retirement plan. Aon continues to evaluate SECURE 2.0 requirements and opportunities, including impacts on compliance due dates. Please contact your Aon consultant for further information regarding SECURE 2.0.

Overview of Key Benefit Due Dates for 2023

This portion of the Calendar provides a high-level summary of due dates, based on a January 1 through December 31 plan year.

Detailed Compensation and Benefit Due Dates for 2023

Details of the dates are provided in the Retirement and Health & Welfare sections of this document. The due date column serves as an alert of a filing or other deadline so that plan sponsors have the opportunity to confirm their individual due date(s) with their advisors. Therefore, the due date column indicates the general rule; however, if the required due date falls on a weekend or legal holiday, the Calendar lists, as the due date, the business day immediately preceding



the weekend or legal holiday (except when an outside limit applies to how far in advance disclosures can be provided). Further, the information contained in this Calendar is subject to change due to the ongoing release of additional or clarifying legislative or regulatory guidance by the Internal Revenue Service (IRS), Department of Labor (DOL), or other federal regulatory agencies throughout the year. The Calendar does not address state or local requirements. Aon is not a law firm, and the contents of this Calendar are not intended to replace or supersede the advice of legal counsel. This information provides only general guidance, and not all rules and requirements are reflected.

Regulatory agencies may provide extensions in certain situations for employee benefit plans that have been impacted by recent natural disasters (e.g., announcements where the DOL and IRS provide specific guidance and relief for plan sponsors, fiduciaries, and other service providers whose plans or participants may have been affected by hurricanes and wildfires) to the extent that such relief is not presently covered by Section 331 of SECURE 2.0. Please reach out to your Aon consultant if your plans have been impacted by recent events where extensions (such as Form 5500 filings) may be permitted.

We hope that this Calendar serves as a useful reference tool. Please contact your Aon consultant if you have any questions, or if we can be of assistance with any plan compliance issues.



Overview of Key Benefit Due Dates for 2023

Retirement	
January	<ul style="list-style-type: none"> * 1/13 4Q contribution for DB plan for previous plan year 1/31 Form 1099-DIV to recipients 1/31 Form W-2 to employees and/or recipients 1/31 Form 1099-R to employees and/or recipients
February	<ul style="list-style-type: none"> 2/14 Quarterly pension benefit statements to participants and beneficiaries for last quarter of previous year 2/14 Quarterly statement of plan fees and expenses actually charged to individual plan accounts during last quarter of previous plan year 2/28 Form 1099-DIV filing with IRS (paper filings only) 2/28 Form 1099-R filing with IRS (paper filings only)
March	<ul style="list-style-type: none"> 3/15 Employer contributions for plans with 12/31 fiscal year-end (S Corps and partnerships) 3/15 Prior year excess ADP/ACP amounts returned to highly compensated employees to avoid penalty tax 3/15 Forms 1042-S and 1042 filings with IRS; Form 1042 furnished to recipients 3/15 Application for waiver of minimum funding standards 3/31 Form 1099-DIV for electronic filings 3/31 Form 1099-R for electronic filings * 3/31 Initial RMD from retirement plan if RBD attained in prior year
April	<ul style="list-style-type: none"> * 4/14 1Q contribution for DB Plan for current plan year * 4/14 Excess deferrals over prior year § 402(g) dollar limit returned to participants * 4/14 Employer contributions for plans with 12/31 fiscal year-end (C Corps) * 4/14 PBGC Notice of Underfunding * 4/28 Prior year Annual Funding Notice * 4/28 Final comprehensive PBGC premium filing for prior year, for plans that filed an earlier estimated variable rate premium in comprehensive filing
May	<ul style="list-style-type: none"> 5/15 Quarterly pension benefit statements to participants and beneficiaries for 1Q of plan year 5/15 Quarterly statement of plan fees and expenses actually charged to individual plan accounts during 1Q of current plan year
July	<ul style="list-style-type: none"> * 7/14 2Q contribution for DB plan for current plan year * 7/28 Summary of Material Modifications provided to participants and beneficiaries for plan changes adopted in prior year 7/31 Form 5500 (Annual Return/Report of Employee Benefit Plan to the IRS) if no extension 7/31 Annual pension benefit statements to participants and beneficiaries in individual account plans subject to ERISA 7/31 Form 8955-SSA (Annual Registration Statement Identifying Separated Participants With Deferred Vested Benefits) if no extension 7/31 Form 5558 to the IRS
August	<ul style="list-style-type: none"> 8/14 Quarterly pension benefit statements to participants and beneficiaries for 2Q of current plan year 8/14 Quarterly statement of plan fees and expenses actually charged to individual plan accounts during 2Q of current plan year



Retirement	
September	9/15 Required minimum contribution for money purchase pension, target benefit, and DB plans for prior plan year 9/15 Prior year employer contributions for those sponsors that filed income tax extensions * 9/29 Summary Annual Report (SAR) to participants (if no extension of Form 5500 due date)
October	10/3 – 12/1 Annual QACA ADP/ACP Safe Harbor Notice (employee notice by plans using ADP and/or ACP safe harbor matching contributions) 10/3 – 12/1 Annual Notice of EACA (Code § 414(w)(4)) 10/3 – 12/1 Annual Notice of Automatic Contribution Arrangement (ACA) 10/3 – 12/1 Annual Non-QACA ADP/ACP Safe Harbor Notice (employee notice by plans using ADP and/or ACP safe harbor matching contributions) * 10/13 3Q contribution for DB plan for current plan year * 10/13 Prior year Annual Funding Notice (plans with 100 or fewer participants) * 10/13 Form 5500 and Form 8955-SSA if the corporate sponsor's tax return is automatically extended to 10/15 * 10/13 Form 5500 and Form 8955-SSA, if filed Form 5558 for automatic extension where no extension is filed for the corporate sponsor's tax return * 10/13 Comprehensive PBGC premium filing for current year
November	11/14 Quarterly pension benefit statements to participants and beneficiaries for 3Q of the current plan year 11/14 Quarterly statement of plan fees and expenses actually charged to individual plan accounts during 3Q of current plan year 11/15 Prior year SAR to participants (if Form 5500 due date is extended due to plan sponsor's tax return extension)
December	12/15 Prior year SAR to participants (if Form 5500 due date is extended due to Form 5558 filing) * 12/29 Annual pension benefit statement notice for DB plans * 12/29 Excess prior year ADP/ACP amounts returned to highly compensated employees to avoid plan disqualification; as applicable, elective deferrals refunded, and other contributions distributed or forfeited * 12/29 Required minimum distribution from retirement plan, if applicable

* This due date falls on a weekend or a legal holiday, including any legal holiday in the District of Columbia. As noted in the introduction to this Calendar, in an effort to facilitate timely compliance with delivery requirements, the Compliance Calendar reflects a suggested due date of the business day immediately preceding this weekend or holiday due date (except when an outside limit applies to how far in advance disclosures can be provided).



Overview of Key Benefit Due Dates for 2023

Health & Welfare	
January	1/1 Participant Self-Service Price Comparison Tool 1/31 Form W-2 to employees and/or recipients
February	2/28 Form 1095-B, Form 1095-C to IRS using Form 1094-B, or Form 1094-C (filed on paper)
March	3/1 Form M-1 (Annual Report for Multiple Employer Welfare Arrangements (MEWA) and Certain Entities Claiming Exceptions (ECEs) to Employee Benefits Security Administration (EBSA)) 3/2 Creditable/Non-Creditable Annual Disclosure to Centers for Medicare and Medicaid Services (CMS) 3/2 Form 1095-B or Form 1095-C to participants 3/31 Medicare Part D Retiree Drug Subsidy Reconciliation 3/31 Forms 1095-B and 1095-C to IRS using Form 1094-B or 1094-C (if filed electronically)
June	6/1 Annual Prescription Drug Spending Reporting (RxDC)
July	* 7/28 Summary of Material Modifications provided to participants and beneficiaries for plan changes adopted in prior year 7/31 Comparative Effectiveness Research Fee (PCORI) 7/31 Form 5500 (Annual Return/Report of Employee Benefit Plan to the IRS) if no extension 7/31 Form 5558 to the IRS 7/31 Issuer submission of MLR report to CMS
September	* 9/29 MLR rebate payments to group policyholder and notices to participants for previous calendar year * 9/29 Summary Annual Report (SAR) to participants (if no extension of Form 5500 due date)
October	10/3 Medicare Part D Retiree Drug Subsidy Application, Retiree List, and Attestation for next year's calendar year plan * Prior to 10/13 Medicare Part D Creditable/Non-Creditable Coverage Notice * 10/13 Form 5500 if the corporate sponsor's tax return is automatically extended to 10/15 * 10/13 Form 5500, if filed Form 5558 for automatic extension where no extension is filed for the corporate sponsor's tax return
November	11/15 SAR to participants (if Form 5500 due date is extended due to plan sponsor's tax return extension)
December	12/15 SAR to participants (if Form 5500 due date is extended due to Form 5558 filing) * 12/29 Women's Health and Cancer Rights Act Notice * 12/29 EEOC Wellness Notice (if applicable) * 12/29 Children's Health Insurance Program (CHIP) Notice * 12/29 Patient Protection Provider Choice Notice (if applicable)

* This due date falls on a weekend or a legal holiday, including any legal holiday in the District of Columbia. As noted in the introduction to this Calendar, in an effort to facilitate timely compliance with delivery requirements, the Compliance Calendar reflects a suggested due date of the business day immediately preceding this weekend or holiday due date (except when an outside limit applies to how far in advance disclosures can be provided).



Detailed Compensation and Benefit Due Dates for 2023 (Retirement)

Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans Affected
Annually	Notice of Qualified Default Investment Alternative (QDIA)	Initial notice at least 30 days before the date of plan eligibility, at least 30 days before the first investment in QDIA, or no later than the date of plan eligibility if the participant may make a permissible withdrawal within 90 days without penalty Notes: <ul style="list-style-type: none"> • Thereafter, annual notice must be provided within a reasonable period of time of at least 30 days in advance of each subsequent plan year • The QDIA Notice is often combined with the QACA Notice or the EACA Notice, as described later in this calendar 	ERISA individual account plans that permit participants to direct their investments (<i>e.g.</i> , a 401(k) plan), assuming the plan sponsor wishes to have certain fiduciary relief
Annually	Disclosure of plan-related information, including fees and expenses that may be charged to individual plan accounts. Must include a comparative chart with specific information relating to plan investment options	DOL regulations require the disclosure to be furnished to a new participant or beneficiary on or before the date that such participant or beneficiary can first direct his or her investments under the plan, and “at least annually thereafter”—those regulations also define the quoted phrase to mean at least once in any 14-month period Plan sponsors have flexibility from year to year in determining the exact date for this disclosure, but may want to set a regular disclosure date as part of their compliance calendar (considering the date of disclosure used in the preceding year)	ERISA individual account plans that permit participants to direct their investments (<i>e.g.</i> , a 401(k) plan)
Annually	Lifetime income illustrations disclosures included as part of pension benefit statements	The SECURE Act amended ERISA to require every defined contribution plan provide certain lifetime income illustrations at least annually Plan sponsors have flexibility from year to year in determining the exact date for this disclosure, but may want to set a regular disclosure date as part of their compliance calendar (considering the date of disclosure used in the preceding year)	ERISA individual account plans that permit participants to direct their investments (<i>e.g.</i> , a 401(k) plan)
No later than 90 days after Form 5500 filing ¹	Posting of identification, basic plan information, and actuarial information to plan sponsor’s intranet	ERISA requires the DOL to post identification, basic plan information, and actuarial information on its own website within 90 days of receiving the Form 5500 filing; therefore, it may be reasonable for the employer to post this information to an intranet within 90 days of the Form 5500 filing date	Defined benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements) covering participants for whom the plan sponsor maintains an intranet for purposes of communicating with the employees and not the public



Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans Affected
1/13/2023 ³	4 th quarter contribution for defined benefit plan for the 2022 plan year	15 days after end of the applicable quarter	Qualified defined benefit pension plans subject to accelerated quarterly contribution schedule
1/31/2023	Form 1099-DIV (Dividends and Distributions) to recipients (Also see 2/28/2023 and 3/31/2023 due dates)	Statements for the calendar year should generally be provided to recipients by January 31 of the following year Note: Statements may be issued earlier in some situations, as provided by the regulations	Any payer (trustee, etc.) who provided any person with a dividend or distribution on stock of \$10 or more. Payments of Internal Revenue Code (Code) § 404(k) dividends directly from the corporation to plan participants or beneficiaries are reported on Form 1099-DIV 404(k) dividends that are paid to the ESOP and then distributed from the plan to the participant or beneficiary are reported on Form 1099-R
1/31/2023	2022 Form W-2 (Wage and Tax Statement) to employees/recipients 2022 Form 1099-R (Distributions from Pensions, Annuities, Retirement or Profit Sharing Plans, IRAs, or Insurance Contracts) to employees/recipients (Also see 2/28/2023 and 3/31/2023 due dates)	Statements for the calendar year should generally be provided to employees and/or recipients by January 31 of the following year	Employees, qualified retirement plans, section 403(b) plans, insurance contracts, etc. Eligible rollover distributions and direct rollovers should be reported on Form 1099-R
2/14/2023 ²	Quarterly pension benefit statements to participants and beneficiaries for the last quarter of 2022 plan year	On or before the 45 th day following the end of the calendar quarter	ERISA individual account plans that permit participants to direct their investments (<i>e.g.</i> , a 401(k) plan)
2/14/2023	Quarterly statement of plan fees and expenses actually charged to individual plan accounts during last quarter of 2022 plan year	A statement of the total fees and expenses actually deducted from the individual account of a plan participant (or beneficiary), if any, must be furnished to such participant (or beneficiary) on a quarterly basis These statements may be provided together with the quarterly pension benefit statements, each of which is due on or before the 45 th day following the end of the respective calendar quarter	ERISA individual account plans that permit participants to direct their investments (<i>e.g.</i> , a 401(k) plan)



Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans Affected
<p>2/28/2023 <i>Paper filing</i></p>	<p>2022 Form 1099-DIV (Dividends and Distributions) filing with IRS</p> <p>(Also see 1/31/2023 and 3/31/2023 due dates for electronic filings)</p>	<p>Form 1099-DIV should generally be filed with IRS no later than February 28</p> <p>Note: An extension may be available by filing Form 8809 (Application for Extension of Time To File Information Returns)</p>	<p>Any payer (trustee, etc.) who provided any person with a dividend or distribution on stock of \$10 or more. Payments of Code § 404(k) dividends directly from the corporation to plan participants or beneficiaries are reported on Form 1099-DIV</p> <p>404(k) dividends that are paid to the ESOP and then distributed from the plan to the participant or beneficiary are reported on Form 1099-R</p>
<p>2/28/2023 <i>Paper filing</i></p>	<p>2022 Form 1099-R (Distributions from Pensions, Annuities, Retirement Plans, IRAs, or Insurance Contracts) to IRS</p> <p>(Also see 1/31/2023 and 3/31/2023 due dates for electronic filings)</p>	<p>Form 1099-R should generally be filed with the IRS no later than February 28</p> <p>Note: An extension may be available by filing Form 8809 (Application for Extension of Time To File Information Returns)</p>	<p>Employees, retirement plans, dependent care plans, life insurance contracts, compensation plans, etc. Eligible rollover distributions and direct rollovers should be reported on Form 1099-R</p>
<p>3/15/2023</p>	<p>2022 employer contributions for plans with December 31 fiscal year-end in order to take tax deduction (assuming the plan sponsor does not file an income tax extension)</p>	<p>Payment must be made not later than the time prescribed by law for filing the income tax return for such fiscal year</p> <p>For S corporations and partnerships whose fiscal year is the calendar year, the income tax return is due by March 15 of the following year</p>	<p>Qualified retirement plans</p>
<p>3/15/2023</p>	<p>Excess 2022 ADP/ACP amounts returned to highly compensated employees to avoid penalty tax; as applicable, elective deferrals refunded, and other contributions distributed or forfeited</p>	<p>2½ months after end of plan year</p> <p>Note: Deadline is extended to 6 months after end of the plan year for a plan that includes all eligible employees in an eligible automatic contribution arrangement (EACA)</p>	<p>401(k) plans (ADP Excess)</p> <p>401(k) and 403(b) plans (ACP Excess)</p>



Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans Affected
3/15/2023	Form 1042-S (Foreign Person's U.S. Source Income Subject to Withholding); and Form 1042 (Annual Withholding Tax Return for U.S. Source Income of Foreign Persons)	March 15 following close of prior calendar year Forms 1042-S and 1042 filed with the IRS to report certain retirement plan distributions made to nonresident aliens and income tax withheld from distributions made to nonresident aliens Form 1042-S: <ul style="list-style-type: none"> • Furnished to recipient of the income • An extension may be available by filing Form 8809 (Application for Extension of Time To File Information Returns) Form 1042: <ul style="list-style-type: none"> • An extension may be available by filing Form 7004 (Application for Automatic Extension of Time To File Certain Business Income Tax, Information, and Other Returns) • Form 7004 does not extend the time for payment of tax 	Retirement plans
3/15/2023	Application for waiver of minimum funding standard for defined benefit and money purchase pension plans	Due no later than the 15 th day of the 3 rd month after the close of the plan year for which the waiver is requested	Qualified defined benefit plans and money purchase pension plans
3/31/2023 <i>Electronic filings</i>	Form 1099-DIV (Dividends and Distributions) (Also see 1/31/2023 and 2/28/2023 due dates)	Electronic statements are generally due to be filed with the IRS by March 31 Statements for the calendar year should be provided to recipients by January 31 of the following year (see 1/31/2023 due date) Notes: <ul style="list-style-type: none"> • All distributions from an ESOP that are Code § 404(k) dividends must be reported on Form 1099-R • Eligible rollover distributions and direct rollovers should be reported on Form 1099-R • An extension may be available by filing Form 8809 (Application for Extension of Time To File Information Returns) 	Any payer (trustee, etc.) who provided a person with a dividend or distribution on stock of \$10 or more Payments of Code § 404(k) dividends directly from the corporation to plan participants or beneficiaries are reported on Form 1099-DIV



Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans Affected
<p>3/31/2023</p> <p><i>Electronic filings</i></p>	<p>2022 Form 1099-R (Distributions from Pensions, Annuities, Retirement Plans, IRAs, or Insurance Contracts) to the IRS (if filed electronically)</p> <p>(Also see 1/31/2023 and 2/28/2023 due dates)</p>	<p>Form 1099-R are generally due to be filed with the IRS by March 31 if filed electronically</p> <p>Note: An extension may be available by filing Form 8809 (Application for Extension of Time To File Information Returns)</p>	<p>Employees, retirement plans, dependent care plans, life insurance contracts, compensation plans, etc.</p>
<p>3/31/2023³</p>	<p>Initial required minimum benefit distribution from retirement plan if the participant attained RMD Age in 2022 (or terminated employment in 2022, after having attained RMD Age previously)</p> <p>The SECURE Act of 2019 increased a Participant's "RMD Age" from age 70½ to age 72</p> <p>The SECURE 2.0 Act of 2022 further increases the "RMD Age" to age 73 effective for distributions required to be made after 12/31/2022, with respect to individuals who attain age 72 after such date</p> <p>In 2033 the "RMD Age" is scheduled to increase to age 75</p>	<p>April 1 of calendar year, following the calendar year in which an individual attains RMD Age or terminates employment, if later (unless the individual qualifies as a "5 percent owner")</p>	<p>Qualified retirement plans, 457(b) plans, and 403(b) plans</p>
<p>4/14/2023³</p>	<p>1st quarter contribution for defined benefit plan for the 2023 plan year</p>	<p>15 days after end of the applicable quarter</p>	<p>Qualified defined benefit pension plans subject to accelerated quarterly contribution schedule</p>
<p>4/14/2023³</p>	<p>Excess deferrals over 2022 Code § 402(g) dollar limit returned to participants</p>	<p>April 15 following close of employee's taxable year</p>	<p>401(k) plans, 403(b) plans, simplified employee pension plans, and simple retirement accounts</p>
<p>4/14/2023³</p>	<p>2022 employer contributions for plans with December 31 fiscal year-end in order to take tax deduction (with no plan sponsor tax extension)</p>	<p>Payment must be made not later than the time prescribed by law for filing the income tax return for such fiscal year</p> <p>For C corporations whose fiscal year is the calendar year, the income tax return is due by April 15 of the following year</p>	<p>Qualified retirement plans</p>



Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans Affected
4/14/2023 ³	PBGC Notice of Underfunding (Regarding ERISA § 4010 filing with PBGC for sponsors with unfunded liabilities)	105 th day after end of “information year” (generally, fiscal year) Exemption may apply if: (1) Unfunded liability of all plans is \$15 million or less, disregarding interest rate stabilization; (2) Controlled group has fewer than 500 total plan participants; or (3) Reporting would be solely due to a missed contribution or funding waiver, and the missed contribution or funding waiver has been reported to the PBGC prior to the § 4010 filing due date	Pension plans subject to Title IV of ERISA (Plan Termination Insurance) that generally have a funding target attainment percentage (FTAP) that is less than 80%, disregarding the interest rate stabilization enacted in the Moving Ahead for Progress in the 21 st Century Act (MAP-21) and subsequent legislation
4/28/2023 ³	2022 Annual Funding Notice to participants, beneficiaries, labor organizations representing participants, and the PBGC	Plans generally must furnish funding notices no later than 120 days after the close of each plan year Small plans, covering fewer than 100 participants, counting all defined benefit plans in a controlled group, must provide the notice by the earlier of the date the Form 5500 is filed and the due date of the Form 5500 including extensions	Qualified defined benefit pension plans subject to Title IV of ERISA (Plan Termination Insurance)
4/28/2023 ³	Final comprehensive PBGC premium for 2022 for plans that filed an earlier estimated variable rate premium in the 10/15/2022 comprehensive filing	Last day of 16 th full month after end of the plan year preceding the premium payment year	Pension plans subject to Title IV of ERISA (Plan Termination Insurance)
5/15/2023	Quarterly pension benefit statements to participants and beneficiaries for 1 st quarter of 2023 plan year	On or before 45 th day following the end of the calendar quarter	ERISA individual account plans that permit participants to direct their investments (<i>e.g.</i> , a 401(k) plan)
5/15/2023	Quarterly statement of plan fees and expenses actually charged to individual plan accounts during 1 st quarter of the 2023 plan year	To the extent that fees or expenses are charged to individual accounts, a statement must be furnished on a quarterly basis In many cases, these statements are provided together with the quarterly benefit statements, each of which is due on or before the 45 th day following the end of the calendar quarter	ERISA individual account plans that permit participants to direct their investments (<i>e.g.</i> , a 401(k) plan)
7/14/2023 ³	2 nd quarter contribution for defined benefit plan for the 2023 plan year	15 days after end of the applicable quarter	Qualified defined benefit pension plans subject to accelerated quarterly contribution schedule



Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans Affected
7/28/2023 ³	Summary of Material Modifications provided to participants and beneficiaries for plan changes adopted in 2022	210 days after end of plan year in which change adopted, unless included in timely updated summary plan description (SPD)	Benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements)
7/31/2023	2022 Form 5500 (Annual Return/Report of Employee Benefit Plan to the IRS) if no extension (Also see 7/31/2023 Form 5558 due date if extension is needed)	Last day of 7 th month after end of plan year	Benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements)
7/31/2023	Annual pension benefit statement to participants and beneficiaries in individual account plans subject to ERISA	The statement is required to be furnished annually Per FAB 2007-03, the statement must be provided by the date the Form 5500 is filed, but no later than the due date of Form 5500 for the plan year, including extensions	Individual account defined contribution retirement plans that do not permit participants to direct investments. (The required quarterly statements meet this requirement for individual account defined contribution retirement plans that permit participants to direct investments)
7/31/2023	2022 Form 8955-SSA (Annual Registration Statement Identifying Separated Participants With Deferred Vested Benefits) if no extension is needed (Also see 7/31/2023 Form 5558 due date if extension is needed)	Last day of 7 th month after end of plan year Used to report information regarding separated participants with deferred vested benefits	Plans subject to the vesting standards of ERISA § 203
7/31/2023 <i>For Form 5500 or Form 8955-SSA due date extension</i>	Form 5558 (Application for Extension of Time to File Certain Employee Plan Returns) to the IRS (Also see 10/13/2023 ³ Forms 5500 and 8955-SSA due dates)	Used to apply for extension of time to file Forms 5500, 5330, or 8955-SSA On or before due date for filing Forms 5500, 5330, or 8955-SSA. The due date varies for extending the Form 5330 due date, depending on the nature of the excise tax due Be sure to file Form 5558 in sufficient time for the IRS to consider and act on it before the Form 5330 normal due date	In the case of Form 5500, benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements) In the case of Form 8955-SSA, plans subject to the vesting standards of ERISA § 203 In the case of Form 5330, employee benefit plans subject to certain excise taxes



Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans Affected
8/14/2023	Quarterly pension benefit statements to participants and beneficiaries for 2 nd quarter of 2023 plan year	On or before 45 th day following the end of the calendar quarter	ERISA individual account plans that permit participants to direct their investments (<i>e.g.</i> , a 401(k) plan)
8/14/2023	Quarterly statement of plan fees and expenses actually charged to individual plan accounts during 2 nd quarter of the 2023 plan year	To the extent that fees or expenses are charged to individual accounts, a statement must be furnished on a quarterly basis In many cases, these statements are provided together with the quarterly benefit statements, each of which is due on or before the 45 th day following the end of the calendar quarter	ERISA individual account plans that permit participants to direct their investments (<i>e.g.</i> , a 401(k) plan)
9/15/2023	Required minimum contribution for money purchase pension, target benefit, and defined benefit plans for the 2022 plan year	8½ months after end of plan year, for minimum funding requirement (also see quarterly contributions for underfunded defined benefit plans)	Qualified retirement plans subject to Code § 430 or 412 funding requirements
9/15/2023	2022 employer contributions for those corporate sponsors that filed an income tax extension	The due date for contributions to be deductible is the corporate plan sponsor's tax return due date for the fiscal year in which the plan year ends, including extensions For S corporations and partnerships whose fiscal year is the calendar year, the income tax return is due by September 15 of the following year	Qualified retirement plans
9/29/2023 ³	2022 Summary Annual Report (SAR) to participants (if no extension of Form 5500 due date) (Also see 11/15/2023 and 12/15/2023 due dates if filing Form 5500 with an extension)	Due to participants 9 months after end of plan year	Benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements), excluding defined benefit plans, which are instead required to provide the Annual Funding Notice to participants



Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans Affected
10/3/2023–12/1/2023	<p>Annual Notice of Qualified Automatic Contribution Arrangement (QACA) (employee notice by plans using ADP and/or ACP “safe harbor matching contributions”)</p> <p>The annual advance notice requirement does not apply for plan years beginning after 12/31/2019 to QACA plans using “safe harbor nonelective contributions”</p>	<p>Generally, no earlier than 90 days, but no later than 30 days preceding each plan year relying on the “safe harbor”</p> <p>Notes:</p> <ul style="list-style-type: none"> Initial notice must be provided to newly eligible employees no later than 1st automatic deferral Per Treas. Reg. § 1.401(k)-3(k)(4)(iii), a plan cannot “make the default election effective any later than the earlier of (A) the pay date for the second payroll period that begins after the date the notice is provided; and (B) the first pay date that occurs at least 30 days after the notice is provided” 	401(k) plans and 403(b) plans that rely on QACA “safe harbor matching contributions” to satisfy ADP and/or ACP testing
10/3/2023–12/1/2023	Annual Notice of Eligible Automatic Contribution Arrangement (EACA)/Code § 414(w)(4)	<p>Generally, no earlier than 90 days, but no later than 30 days preceding each plan year to which the EACA applies</p> <p>Notes:</p> <ul style="list-style-type: none"> Initial notice must be provided to newly eligible employees no later than 1st individual deferral An EACA notice must include an explanation of the permissive withdrawal, which permits a participant to withdraw deferrals during the 90-day period following the individual’s first deferral 	401(k) plans and 403(b) plans covered by ERISA that choose to use an EACA
10/3/2023–12/1/2023	Annual Notice of Automatic Contribution Arrangement (ACA)	<p>Generally, no earlier than 90 days, but no later than 30 days preceding each plan year to which the ACA applies</p> <p>A default election begins to apply with respect to an eligible employee no earlier than a reasonable period of time after receipt of a notice describing the automatic contribution arrangement</p> <p>Note: Initial notice must be provided to newly eligible employees no later than the first individual deferral</p>	401(k) and 403(b) plans with automatic enrollment that are not EACAs or QACAs



Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans Affected
10/3/2023–12/1/2023	<p>Annual Safe Harbor Notice (Non-QACA) (employee notice by plans using ADP and/or ACP “safe harbor matching contributions”)</p> <p>The advance safe harbor notice requirement does not apply for plan years beginning after 12/31/2019 to plans using “safe harbor nonelective contributions” and either performing ACP testing of matching contributions or not providing matching contributions; nevertheless, the Annual Notice of Automatic Contribution Arrangement described above may still apply</p>	<p>Generally, no earlier than 90 days, but no later than 30 days preceding each plan year</p> <p>The default election cannot be effective any later than the earlier of the pay date for the second payroll period that begins after the date the notice is provided and the first pay date that occurs at least 30 days after the notice is provided</p>	ADP/ACP safe harbor 401(k) and ACP safe harbor 403(b) plans that rely on “safe harbor matching contributions” to satisfy ADP and/or ACP testing or rely on “safe harbor nonelective contributions” and provide matching contributions that are not ACP tested
10/13/2023 ³	3 rd quarter contribution for defined benefit plan for the 2023 plan year	15 days after end of the applicable quarter	Qualified defined benefit pension plans subject to accelerated quarterly contribution schedule
10/13/2023 ³	2022 Annual Funding Notice (for a plan with 100 or fewer participants) to participants, beneficiaries, labor organizations representing participants, and the PBGC	Generally, due within 120 days following the close of the plan year (see 4/28/2023 entry due date above); for small plans covering 100 or fewer participants (counting all defined benefit plans in a controlled group), the due date for the notice is the earlier of the date the Form 5500 is filed and the due date of the Form 5500 (including extensions)	Qualified defined benefit pension plans subject to Title IV of ERISA (Plan Termination Insurance)
10/13/2023 ³	<p>2022 Form 5500 (Annual Return/Report of Employee Benefit Plan to the IRS); and</p> <p>Form 8955-SSA (Annual Registration Statement Identifying Separated Participants With Deferred Vested Benefits) last date, including all extensions</p>	<p>Automatic 6-month extension of corporate plan sponsor’s tax return from original filing due date (4/15/2023) (if certain conditions are met, Form 5558 need not be submitted)</p> <p>If no corporate tax return extension, then Form 5558 must be filed for an automatic extension no later than the 15th day of the 3rd month after the original filing date for Form 5500 (see Form 5500 and 5558 entries above)</p>	<p>In the case of Form 5500, benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements)</p> <p>In the case of Form 8955-SSA, plans subject to the vesting standards of ERISA § 203</p>
10/13/2023 ³	Comprehensive PBGC premium filing including PBGC flat rate premium payment for 2023 and estimate of variable rate premium for 2023 for all plans, regardless of size	15 th day of 10 th full month after end of the plan year preceding the premium payment year	Pension plans subject to Title IV of ERISA (Plan Termination Insurance), regardless of size



Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans Affected
11/14/2023	Quarterly pension benefit statements to participants and beneficiaries for 3 rd quarter of the 2023 plan year	On or before 45 th day following the end of the calendar quarter	ERISA individual account plans that permit participants to direct their investments (<i>e.g.</i> , a 401(k) plan)
11/14/2023	Quarterly statement of plan fees and expenses actually charged to individual plan accounts during 3 rd quarter of the 2023 plan year	To the extent that fees or expenses are charged to individual accounts, a statement must be furnished on a quarterly basis. In many cases, these statements are provided together with the quarterly benefit statements, each of which is due on or before the 45 th day following the end of the calendar quarter	ERISA individual account plans that permit participants to direct their investments (<i>e.g.</i> , a 401(k) plan)
11/15/2023	2022 SAR to participants (if Form 5500 due date is extended due to plan sponsor's tax return extension) (Also see 12/15/2023 due date if filing Form 5500 with an extension)	2 months after Form 5500 due date, as extended	Benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements), excluding defined benefit plans that are instead required to provide the Annual Funding Notice to participants
12/15/2023	2022 SAR to participants (if Form 5500 due date is extended due to Form 5558 filing)	2 months after Form 5500 due date, as extended	Benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements), excluding defined benefit plans that are instead required to provide the Annual Funding Notice to participants
12/29/2023 ³	Annual pension benefit statement notices to participants and beneficiaries in defined benefit plans subject to ERISA	A plan must provide a benefit statement every 3 years or an annual notice of the ability to request a benefit statement once in any 12-month period	Qualified defined benefit plans
12/29/2023 ³	Excess 2022 ADP/ACP amounts returned to highly compensated employees to avoid plan disqualification; as applicable, elective deferrals refunded, and other contributions distributed or forfeited	Before end of plan year after plan year for which contribution is made	401(k) plans and 403(b) plans with employee after-tax contributions or employer matching contributions
12/29/2023 ³	Required minimum distribution from retirement plan, if applicable (Also see 3/31/2023 ³ initial required minimum benefit distribution)	Before end of calendar year for the year following the calendar year in which an individual attains RMD Age or terminates employment, whichever is later (and for all following calendar years for which a minimum distribution is required to be paid), except as permitted for the initial required minimum distribution	Qualified retirement plans, 457(b) plans, and 403(b) plans



Detailed Compensation and Benefit Due Dates for 2023 (Health & Welfare)

Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans Affected
Within 14 days of new employees' start date	Notice Informing Employees of Health Coverage Options (Availability of Exchange)	Model notice is available	All employers subject to the Fair Labor Standards Act
At or before initial offer of enrollment	Notice of Special Enrollment Rights	Generally provided at the time of annual and mid-year enrollments	Most group health plans
With enrollment materials	Summary of Benefits and Coverage	Required with plan enrollment materials and 60 days prior to revision	Most fully insured and self-funded group health plans
With any summary of benefits provided to participants and beneficiaries	Grandfathered Plan Notice	Generally provided at the time of annual and mid-year enrollments	Group health plans in existence as of 3/23/2010 that have only had minimal changes since that date
With any summary of wellness program affecting plan enrollment cost	Health Insurance Portability and Accountability Act (HIPAA) Wellness Notice (if applicable)	For health-contingent wellness programs, notice must be included in all materials that describe terms of the wellness program regarding incentive/surcharge, often in enrollment materials and SPDs	Group health plans incorporating wellness programs with incentives
Upon enrollment and within 60 days of revision	HIPAA Privacy Notice or Reminder	Required to be provided at the time of enrollment Reminder of availability of Notice is generally provided at the time of annual and mid-year enrollments (required to be provided every 3 years)	Self-funded group health plans and fully insured plans if employer receives more than summary information
Within 90 days of enrollment	Consolidated Omnibus Budget Reconciliation Act (COBRA) Notice	Initial notice generally provided at the time of annual and mid-year enrollments	Group health plans of employers that normally employ 20 or more employees
Every 90 days	Provider Directory Updates	Directories of plan and insurer network providers must be posted on a public website, with information that is verified at least every 90 days and updated as necessary	Group health plans and health insurance issuers
Monthly	Machine-Readable Files of Plan Rates	Plans are required to update publicly disclosed machine-readable files for in-network and out-of-network rates and clearly note date of last update	Non-grandfathered group health plans
No later than 1/1/2023	Participant Self-Service Price Comparison Tool	Plan must post and maintain on plan, insurer, or vendor website a self-service tool allowing participants to estimate costs of 500 healthcare services and items	Group health plans and health insurance issuers



Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans Affected
1/31/2023	2022 Form W-2 (Wage and Tax Statement) to employees and/or recipients	<p>Statements for the calendar year should generally be provided to employees and/or recipients by January 31 of the following year</p> <p>Employers who were required to file 250 or more Forms W-2 for the previous tax year must report the cost of group health plan coverage provided to employees on Forms W-2</p> <p>An automatic 30-day extension is available under 2022 final IRS regulations</p>	Employees, dependent care plans, life insurance contracts, group health plans, etc.
2/28/2023 For paper filings	<p>2022 Form 1095-B (Health Coverage); or</p> <p>2022 Form 1095-C (Employer-Provided Health Insurance Offer and Coverage) to IRS using Form 1094-B (Transmittal of Health Coverage Information Returns); or</p> <p>2022 Form 1094-C (Transmittal of Employer-Provided Health Insurance Offer and Coverage Information Returns)</p>	<p>If fewer than 250 information forms are required, filing may be made on paper</p> <p>Forms 1094-B, 1094-C, 1095-B, and 1095-C, as applicable, should be filed with the IRS no later than the last day of February</p> <p>Notes:</p> <ul style="list-style-type: none"> • An automatic 30-day extension is available under the 2022 final IRS regulations • Forms may be furnished to participants by posting website notice in accordance with regulation 	Employers, group health plans, and health insurance issuers
3/1/2023	Form M-1 (Annual Report for Multiple Employer Welfare Arrangements (MEWA) and Certain Entities Claiming Exceptions (ECEs) to Employee Benefits Security Administration (EBSA))	<p>March 1 following close of prior calendar year</p> <p>Note: Filers generally granted an automatic 60-day extension until May 1, if requested</p>	Certain MEWAs and entities claiming exception from MEWA status
3/2/2023	Creditable/Non-Creditable Annual Disclosure to Centers for Medicare and Medicaid Services (CMS)	60 days after the beginning of the plan year	All employers that offer prescription drug coverage



Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans Affected
3/2/2023	2022 Form 1095-B (Health Coverage); or 2022 Form 1095-C (Employer-Provided Health Insurance Offer and Coverage)	<p>Statements for the calendar year should be provided to employees and/or recipients by January 31 of the following year, subject to a permanent, automatic 30-day extension under final 2022 IRS regulations</p> <p>Furnishing Forms 1095-B and 1095-C to individuals who are part-time or non-employees may be by website posting if notice provisions are fulfilled</p> <p>Note: States with individual mandates and employer reporting requirements may not have adopted or formalized this 30-day extension</p>	Employers, group health plans, and health insurance issuers
3/31/2023 2021 calendar year plans	Medicare Part D Retiree Drug Subsidy Reconciliation	<p>Due no later than 15 months after the end of the plan year if plan sponsor seeks the 28% Retiree Drug Subsidy</p> <p>Notes:</p> <ul style="list-style-type: none"> • Significant data review is required well in advance of reconciliation • Subsidy is forfeited if the plan is not timely reconciled 	Employers that offer retiree prescription drug coverage and choose to apply for the 28% Retiree Drug Subsidy. An employer will forfeit its 28% Retiree Drug Subsidy if the plan is not timely reconciled
3/31/2023 For electronic filings	2022 Form 1095-B (Health Coverage); or 2022 Form 1095-C (Employer-Provided Health Insurance Offer and Coverage) to IRS using Form 1094-B (Transmittal of Health Coverage Information Returns); or 2022 Form 1094-C (Transmittal of Employer-Provided Health Insurance Offer and Coverage Information Returns)	<p>If 250 or more information forms are required, filing must be made electronically</p> <p>Forms 1094-B, 1094-C, 1095-B, and 1095-C, as applicable should be filed with the IRS by April 1 if filed electronically</p> <p>Note: An automatic 30-day extension is available by filing Form 8809 (Application for Extension of Time to File Information Returns)</p>	Employers, group health plans, and health insurance issuers
6/1/2023	Annual Prescription Drug Spending Reporting (RxDC)	<p>Plans must submit information to CMS files reporting total healthcare and prescription drug spending annually before June 1 for the prior calendar year</p> <p>Fully-insured plans may enter into written agreements to shift responsibility onto insurance carriers, while self-funded plans remain responsible for the submission even if services are contracted to third parties</p>	Non-grandfathered group health plans (but not FSAs, HRAs, HSAs, plans offering only “excepted benefits,” retiree only plans, or Medicare Part-D plans)



Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans Affected
7/28/2023 ³	Summary of Material Modifications provided to participants and beneficiaries for plan changes adopted in 2022	210 days after end of plan year in which change adopted, unless included in timely updated SPD 60 days after a material reduction in group health plan covered services or benefits adopted; or 90 days if employee communications that would report such reduction are provided at regular intervals	Benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements)
7/31/2023 Annual fee	Comparative Effectiveness Research (Patient-Centered Outcomes Research Institute (PCORI)) Fees \$2.79 for plan years ending on and after 10/1/2021 and before 10/1/2022 \$3.00 for plan years ending on and after 10/1/2022 and before 10/1/2023	PCORI fee multiplied by average number of covered lives is reported and paid once per year on IRS Form 720 by July 31 following the end of the plan year ending in the prior calendar year	Imposed on issuer of insurance policy or plan sponsor of self-insured health plan
7/31/2023	2022 Form 5500 (Annual Return/Report of Employee Benefit Plan to the IRS) if no extension (Also see 7/31/2023 Form 5558 due date if extension is needed)	Last day of 7th month after end of plan year	Benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements)
7/31/2023 For Form 5500 due date extension	Form 5558 (Application for Extension of Time to File Certain Employee Plan Returns) to the IRS (Also see 10/13/2023 ³ Form 5500 due date)	Used to apply for extension of time to file Form 5500 On or before due date for filing Form 5500	Benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements)
7/31/2023	Issuer submission of Medical Loss Ratio (MLR) report to CMS	If applicable, issuer must file report of MLR with CMS by July 31 of the year following the MLR reporting year (calendar year)	Fully insured group health plans
9/29/2023 ³	Medical Loss Ratio (MLR) rebate payments to group policyholder and notices to participants for previous calendar year	If applicable, notice of an MLR rebate must be provided by issuers to group policyholders and all subscribers of group policies that receive an MLR rebate Notice and rebate must be provided by September 30 of the year following the MLR reporting year (calendar year)	Fully insured group health plans



Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans Affected
9/29/2023 ³	2022 Summary Annual Report (SAR) to participants (if no extension of Form 5500 due date) (Also see 11/15/2023 and 12/15/2023 due dates if filing Form 5500 with an extension)	Due to participants 9 months after end of plan year	Benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements)
10/3/2023 for 2024 calendar-year plan years ⁴	Medicare Part D Retiree Drug Subsidy Application, Retiree List, and Attestation	Due 90 days before the beginning of the plan year	Employers that offer retiree prescription drug coverage and choose to apply for the 28% Retiree Drug Subsidy
Prior to 10/13/2023 ³	Medicare Part D Creditable/ Non-Creditable Coverage Notice	Annual mailing; notices also required at various other times	All employers with Medicare Part D-eligible participants enrolled in an employer prescription drug plan
10/13/2023 ³	2022 Form 5500 (Annual Return/Report of Employee Benefit Plan to the IRS)	Automatic 6-month extension of corporate plan sponsor's tax return from original filing due date (4/15/2023) (if certain conditions are met, Form 5558 need not be submitted) If no corporate tax return extension, then Form 5558 must be filed for an automatic extension no later than the 15th day of the 3rd month after the original filing date for Form 5500 (see Form 5500 and 5558 entries above)	In the case of Form 5500, benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements)
11/15/2023	2022 SAR to participants (if Form 5500 due date is extended due to plan sponsor's tax return extension) (Also see 12/15/2023 due date if filing Form 5500 with an extension)	2 months after Form 5500 due date, as extended	Benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements)
12/15/2023	2022 SAR to participants (if Form 5500 due date is extended due to Form 5558 filing)	2 months after Form 5500 due date, as extended	Benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements)
Annual notice by 12/29/2023 ³	Women's Health and Cancer Rights Act Notice	Annual mailing; notice also required upon enrollment	Employers that offer group health plan benefits that cover medical and surgical benefits with respect to mastectomy



Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans Affected
Annual notice by 12/29/2023 ³	EEOC Wellness Notice (if applicable)	Notice must be provided in connection with offering a wellness program to employees	Employers that provide incentives for participants to undergo a medical examination or respond to disability-related inquiries
Annual notice by 12/29/2023 ³	Children's Health Insurance Program (CHIP) Notice	Annual mailing; can be provided with enrollment materials or SPD	Employers providing medical benefits to employees in a state that provides premium assistance through Medicaid or a state child health plan for the purchase of group health plan coverage
Annual notice by 12/29/2023 ³	Patient Protection Provider Choice Notice (if applicable)	Provide with any description of benefits (usually with enrollment materials) and include in SPD	Non-grandfathered group health plans that require or allow designation of a primary care provider for an adult, child, or for obstetric or gynecological care

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- ¹ The Pension Protection Act of 2006 (PPA) added a provision to ERISA Section 104 requiring that identification and basic plan information and actuarial information that are included in the annual report be displayed on an intranet website, if any, maintained by the plan sponsor.
- ² Section 508(a) of PPA amended ERISA Section 105 by establishing an affirmative obligation on the part of plan administrators to automatically furnish pension benefits statements to participants and beneficiaries at least once each quarter, in the case of individual account plans that permit participants to direct their investments. For more information, see [DOL Field Assistance Bulletin No. 2006-03](#). Individual account plans must provide Pension Benefit Statements at least once each calendar year to a participant or beneficiary who does not have a right to direct the investment of assets in that account.
- ³ This due date falls on a weekend or a legal holiday, including any legal holiday in the District of Columbia. As noted in the introduction to this Calendar, in an effort to facilitate timely compliance with delivery requirements, the Compliance Calendar reflects a suggested due date of the business day immediately preceding this weekend or holiday due date. Generally, for IRS form filing dates (and not dates involving contributions or the timing of participant notices), the due date is extended to the next business day. For all other forms, required disclosures, contributions, or distributions, please file or provide on or before the above referenced due date; no extension applies when an outside limit states how early a disclosure can be provided, such as for the annual notices for automatic contribution arrangements. Also, please be aware that regulatory agencies may issue additional updates to due dates throughout the year.
- ⁴ The due date may be extended to November 2, 2023 for plans that properly request an extension.



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About Aon

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