



IMPORTANT INFORMATION FOR THE 401K EASY PLAN SPONSOR

At the beginning of each new plan year we provide critical information to help you, the 401k plan sponsor, in the operation of your company's 401k.

IMPORTANT DATES (please mark your calendar)

- January 31st** IRS Form 1099R needs to be provided for all persons who took taxable distributions from their 401k accounts this year. We strongly recommend using an online tax form website (please see page 4 of this document) to prepare and mail the 1099R to persons requiring this form. In addition, online third-party websites will prepare and file the Form 1096 with the IRS.
- February 28th** (or March 31st if filing online) Form 1096 must be received by the IRS. If you use an online tax form website Form 1096 will automatically be filed with the IRS on your behalf.
- March 15th** Corrections for prior year's 401k compliance tests must be made.
- July 31st** IRS Form 5500 and 5500-SF are due. Filing of these forms must be done online, at a special website setup by the Department of Labor. Please see pages 3 & 4 of this document for filing instructions.
- July 31st** Form 5558 must be filed with the IRS by this date to request an automatic ten week extension for filing a late Form 5500 or 5500-SF.
- September 30th** Summary Annual Report (SAR) must be posted in the workplace. The SAR is a summary of the information submitted in Form 5500 or 5500-SF for the 401k. Please go to <http://401kfedforms.com> for instructions and blank SAR forms for your use.

USEFUL WEBSITES

- **401k Census** (www.401kcensus.com) 401k Census "blind samples" investment and contribution data from many thousands of individual 401k investor accounts, analyses the data, and posts the results in this free public website for the benefit of 401k investors.
- **401k Fed Forms** (www.401kfedforms.com) Hire us to prepare your annual IRS 5500-SF for only \$495. Alternatively, we provide step-by-step instructions for completing Forms 5500 and 5500-SF, Summary Annual Report instructions, and blank forms.
- **410k Cross-Testing and New Comparability** (<http://401k-network.com/cross-testing/>) In cross-testing of a 401k, the company's contributions to plan participants are converted mathematically to projected benefits at retirement. These projected benefits are then tested against each other to ensure that the plan does not discriminate. Cross-testing involves a number of complex calculations and increases the cost of 401k administration. Contact Us for specifics.
- **401k Fee Disclosure** (www.401kfundslookup.com) This website is provided to partially satisfy the 401k service provider fee and 401k investments fee disclosure requirements under ERISA, to promote better understanding of the impact fees have on your 401k.

FILING IRS FORM 1099-R TO REPORT TAXABLE DISTRIBUTIONS FROM A 401K

IRS Form 1099-R is used to report taxable distributions from 401k retirement plans. A completed Form 1099-R must be provided to each person who has taken a taxable distribution from the 401k. The 1099-R must be provided to the individual no later than January 31st. In addition, an IRS Form 1096 must be completed and filed with the IRS no later than February 28 if filing using a paper form, or March 31st if filing using an online service.

The following are three examples of low-cost online form filing services that allow you to quickly and easily prepare and file the Form 1099-R and the Form 1096. These services will also mail copies of the forms to each individual who received a taxable distribution from the 401k.

www.Filetaxes.com

www.efilemyforms.com

www.speedefiler.com