

2021 Retirement Plan CHEAT SHEET

IMPORTANT 401(k) DATES

March 15th

ADP/ACP¹ Testing Deadline to avoid excise taxes unless EACA² for full year

July 31st

Form 5500 Filing Deadline (without extension)

Oct 15th

Form 5500 Filing Deadline (with extension)

Dec 1st

Deadline: Sending annual 401(k) and safe harbor match notice

CONTRIBUTION LIMITS for employees

401(k)

\$19,500

Catch Up

for employees age 50 or older

\$6,500

HCE

Highly Compensated Employees (in the prior year)

\$130,000

As a fiduciary, you wear A LOT of hats. It can be difficult to keep all the dates and deadlines straight. Use this helpful guide to highlight a few of the top compliance deadlines and most-asked-about contributions limits.

CONTACT US WITH ANY QUESTIONS.

*The deadlines in this piece are for plans with calendar-year plan years.

¹ Actual Deferral & Actual Contribution Percentage

² Eligible Automatic Contribution Arrangements



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LET'S CONNECT:   

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