

2021 Retirement Plan CHEAT SHEET

ANNUAL TIMELINE

January 2nd week

PlanPerfect emails out Annual Data Request. This includes:

- Census request: dates of birth/hire/termination for all employees including hours
- W2's
- Partnership K1's
- Is corporate entity or partnership going on extension?

March

S-Corp, C-Corps, Partnerships
If NOT on extension, then contribution is due March 15th

April

Sole Proprietor
If NOT on extension, then contribution is due April 15th

September

S-Corp, C-Corps, Partnerships
If ON extension, then contribution is due Sept 15th

October

Sole Proprietor
If ON extension, then contribution is due October 15th

IMPORTANT DATES & DEADLINES

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

Profit Sharing

\$58,000

\$64,500 (50+)

As a fiduciary, you wear A LOT of hats. It can be difficult to keep all the dates and deadlines straight. **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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