

2021-2022

Fiduciary Calendar

Dates, deadlines, and other important plan information

As a plan fiduciary, you have a lot to keep track of. This simple calendar puts many of the common tasks and deadlines at a glance for easy reference.

As always, contact your Fidelity representative for more information and details.



2021 Q3

SEPTEMBER

09/30/2021

Distribute the Summary Annual Report (SAR)

For plans not relying on an extension (Form 5558), this is the deadline to provide the SAR to all beneficiaries, alternate payees, and plan participants--including terminated participants who are receiving or are entitled to receive benefits. You can find the SAR in PSW® and send it electronically or by paper. Sending electronically? Visit the Department of Labor website for electronic delivery requirements.

You can sign up for our 5500 Service, and we'll provide you with a sample report for your review and distribution.

**Non-calendar year plans refer to page 5*

2021 Q4 REMINDERS

Thinking about plan design changes for 2022?

Considering a match increase, profit sharing, or nonelective contribution rates? Changing to a Safe Harbor Plan? Remember that any amendments must be made in advance of the effective date and often within the same plan year.

If you're using Fidelity's pre-approved plan documents,

TIP: *For the best experience, give us a 60-day advance notice of the desired effective date, so that we can coordinate with other projects and ready the operational configurations and amendments reviews.*

Distribution of safe harbor participant notice

If you have a safe harbor plan, then an annual safe harbor participant notice must be distributed to all eligible employees at least 30 days but no more than 90 days before the beginning of each plan year.

Yet the SECURE Act eliminates the requirement to distribute the initial and annual safe harbor notice for certain safe harbor nonelective contribution plans. However, the notice is still required if the safe harbor contribution plan formula:

- Is a matching contribution, or
- Includes a discretionary matching contribution and the employer's nonelective contribution is used to help the plan pass the actual contribution percentage nondiscrimination test.

Does your plan meet the new requirements to eliminate the safe harbor notice? Consider whether you want to discontinue distributing the notice to eligible employees.

Nonqualified plan distribution processing

If your plan is scheduled to pay distributions on January 1, 2022, and you use our Check and Tax Service, then we'll temporarily adjust the default setup so they are processed and dated January 3. Immediately after the first weekend in the new year, the plan's previous setup will be reinstated.

OCTOBER

10/1/21

Required minimum distributions (RMDs)

Deadline to submit new plan additions to the RMD/Autogen Service. In order to be included in Autogen cycle for the current year, the plan must be live, with all indicative data and balance data loaded—and correct—before this date.

Any plans going live after this date will be set up for RMD service in Q1 of the following year and included in the next Autogen cycle in the fall of the following year.

10/1/21

Qualified/nonqualified plan documents

If you have discretionary amendments, don't forget to adopt them by the end of the plan year in which they're effective for your qualified and/or nonqualified plan(s). If you're using Fidelity's preapproved plan documents (formerly known as a volume submitter plan), then you will separately receive more information in 2022 about any mandatory amendments due to any recent legislative and regulatory changes (if any).

10/15/21

Form 5500

Deadline to submit Form 5500 for plans that have an extension to file certain employee returns (Form 5558). If your filing deadline falls on the weekend, then file Form 5500 on the next business day.

**Non-calendar year plans refer to page 5*

NOVEMBER

11/2/21*

Voluntary requests for required minimum distributions (RMDs)

For voluntary requests, submit manual processing requests for RMDs by this date to ensure that they get processed by year-end.

**May not be applicable for all plans*

11/8/21

Start date for required minimum distributions (RMDs)

The 2021 cycle begins on approximately 11/08/2021 and runs through 12/16/2021.

11/12/21

De minimis distribution requests

Have pending de minimis distribution requests? Help us get them processed in the current year by submitting them by this date. If you have a terminated participant and you distribute their vested account balance of less than \$1,000—or if your plan has an automatic IRA rollover provision for balances between \$1,000 and \$5,000—then the plan participant must receive the Special Tax Notice.

11/24/21

Authorization for processing plan corrections

Submit authorization for plan corrections (such as loan repayments, early payments, or overpayment distribution errors) by this date to ensure they get processed by year-end (12/29/2021).

DECEMBER

12/1/21

Loan default requests

Deadline to submit loan default requests to Fidelity.

12/6/21

Participant forfeitures

Review your terminated participant non-vested account balances to determine whether they should be forfeited by this date.

TIP: We can work with you to establish a recurring forfeiture process throughout the year to ensure they're all processed on time.

12/9/21*

Final payroll funding for calendar year-end

Submit your Fidelity Year-End Data Collection forms by this date for help planning for your year-end final payroll contribution for 2021. Simply review the form and provide the necessary information to us by this date.

We'll ask you to confirm the date you plan to fund the final contribution file for 2021. This date is set at a plan level. If your plan is divisional, each division will need to finish its 2021 contributions before sending any contributions for the new year.

**May not be applicable for all plans*

12/10/21

Nonqualified plan distribution requests

Deadline to send us your nonqualified plan distribution requests. We're unable to process nonqualified plan distributions until we receive direction from you. Not using Fidelity's automated service? Submit them by opening a PSW® service request.

Please review your 2021 distributions to confirm all required distributions during the year are paid. Avoid serious tax and penalty implications by triple-checking that your plan's 2021 distributions have been properly paid.

12/15/21

Distribute the summary annual report

For plans relying on an extension (Form 5558), this is the deadline to provide the SAR to all beneficiaries, alternate payees, and plan participants, including terminated participants who are receiving or are entitled to receive benefits. You can find the SAR in PSW® and send it electronically or by paper. Sending electronically? Visit the Department of Labor (DOL) website for electronic delivery requirements.

You can sign up for our 5500 Service and we'll provide you with a sample report for your review and distribution.

**Non-calendar year plans refer to page 5*

12/27/21–12/30/21

Exchanges from Fidelity BrokerageLink® accounts

Exchanges from BrokerageLink accounts must be submitted by these dates if they're intended to fund cash withdrawals.

- 12/27/21 – Exchanges involving sale of stocks
- 12/29/21 – Exchanges involving mutual funds
- 12/30/21 – Cash from core holdings

12/28/21

Share-accounted and real-time stock fund distributions

Deadlines to submit distributions, including Roth 401(k) plans, to Fidelity for share-accounted or real-time (cash or in-kind) stock funds.

12/30/21

Review class year accounting (CYA) contributions

If you have CYA nonqualified plans, review your contributions during year-end payroll to help ensure they're applied to the correct class year.

TIP: Submit them on different files and on different days to help us ensure they're accounted for in the appropriate years.

12/31/21

Health savings account (HSA) tax reporting

Fidelity will mail the 1099-SA and 5498-SA forms as required.

Distributions involving unitized stock

Deadline to submit cash or in-kind distributions of unitized stock shares from plans that don't offer a share-accounted fund. It must be done before markets close on this date.

TIP: Submit these distributions to us through a PSW® service request.

TIPS FOR SUBMITTING SERVICE REQUESTS

When you open a WebStation® service request, don't forget to select the request type and attach the necessary Excel template.

Q1 REMINDERS

Form 5500

A qualified defined contribution retirement plan will need to be independently audited before filing Form 5500 if its participant count reached 121 at the beginning of the plan year or if it's a startup plan with more than 100 participants. If you need to complete the audit, be sure to factor in enough time to choose and hire an independent auditor plus a minimum of six months to complete the process.

Nonqualified supplemental wage withholding

Send us data on any supplemental wage payments in which we're not the disbursement agent. We'll help ensure that the supplemental wage payment total for the year is not more than \$1 million. If it is, any payments made after the \$1 million limit will have federal taxes withheld at 37% for the rest of the year.

Review participant information

Review the participant data we have on file to make sure everything is correct.

Best practice for employee contributions and loan repayments

Employee contributions and loan repayments become plan assets as soon as they can be separated from the employer's assets administratively and no later than 15 business days after the month in which they were deducted from the employee's paycheck. The 15th business day rule is not a safe harbor. The DOL emphasizes that the real deadline is the earliest date on which contributions can be segregated, and they may look to prior payrolls to determine what is possible.

BrokerageLink securities

To comply with the terms of the trust and/or service agreement, please notify us of any security that constitutes an "employer security" or any other plan-imposed "ineligible security" so they can be restricted from purchase within BrokerageLink.

It's important to review ineligible securities regularly and to notify us of any changes to ensure they're restricted from purchase. Certain securities within BrokerageLink are deemed ineligible for purchase, including plan-imposed CUSIP or investment-type restrictions. Newly issued employer securities, changes, additions to existing securities due to mergers and acquisitions, or fund lineup changes, are all items for review consideration. The person or group that oversees your investments (including employer securities) will typically complete this review.

2021 and 2022 contributions

Monitor, fund, and submit 2021 and 2022 contributions separately (on different files) to help ensure they're accounted for in the correct tax year.

JANUARY

1/31/22

IRS forms

We'll mail the 1099-R, 945, W-2, and 1099-MISC forms for you by this date.

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TIP: Notify us of any changes or additions to ineligible securities through a PSW® service request.

FEBRUARY

2/1/22

Required minimum distributions (RMDs)

Check to see whether you have any RMDs before they're due on April 1.

2/15/22

ADP/ACP Return of Excess (ROE) contributions

If you do NOT use Fidelity's Nondiscrimination Testing Service, and your plan failed ADP/ACP testing, then provide authorization to process corrective distributions by this date so we can complete processing by the ROE deadline (3/15/22).

Don't use Fidelity's Nondiscrimination Testing Service? Submit your authorization with a PSW® service request along with the following information for each participant:

- Name
- Social Security number (SSN)
- Type of excess
- Amount of excess
- Contribution sources

**Non-calendar year plans refer to page 5*

TIP: You can also help account for contributions in the correct tax year by letting your Fidelity representative know of any files that contain deferrals related to compensation paid in 2021.

MARCH

3/1/2022

ADP/ACP testing correction deadline

**Non-calendar year plans refer to page 5*

3/15/22

Failed ADP/ACP test distributions

Avoid a 10% excise tax by issuing corrective distributions by this date if your plan failed ADP/ACP testing and doesn't have an Eligible Automatic Contribution Arrangement (EACA) that qualified for a 6-month correction window.

**Non-calendar year plans refer to page 5*

3/31/22

Plans using the Fidelity Check and Tax Service

For plans using Fidelity's Check and Tax Service, we'll electronically file your plan's 1099-R forms by this date.

E-filing IRS W-2 and 1099-MISC forms

For plans using Fidelity Check and Tax Service, we'll electronically file W-2 and 1099-MISC forms for your nonqualified plan on this date.

Plan year-end reporting packages

We will post plan year-end packages to PSW® by this date.

Temporary Fidelity Identification Number (TFIN) review

Run and review the TFIN report found in PSW® Enhanced Reporting. Fidelity issues TFINs to allow a participant to be established in your plan until they obtain a valid taxpayer identification number (i.e., SSN, ITIN, etc.). TFINs begin with 998 and are restricted to prevent any participant disbursement activity until the correct identification number has been provided.

2022



APRIL

4/1/22

402(g) Return of Excess distributions

Provide authorization to process 402(g) ROE distributions by submitting a PSW® service request by this date.

4/15/22

HSA contributions

Deadline to provide your employee or employer 2021 HSA contributions so we can process them by April 15, 2022 (the IRS tax deadline).

Send both 2021 and 2022 contributions either on the same file or separate HP/19H contribution files. There's no limit to the number of files you can send. The record's tax year will dictate whether the contribution is credited for 2021 or 2022. However, 2022 contributions can't be processed or funded until January 3, 2022 (the first business day of 2022).

HSA prior-year contributions

Deadline to process HSA contributions from the previous year. We can accept 2021 HSA contributions until April 15, 2022 (the IRS tax deadline).

JUNE

6/15/22

ADP/ACP Return of Excess contributions for EACA plans that qualified for a 6-month correction window

If you do NOT use Fidelity's Nondiscrimination Testing Service, and your plan failed ADP/ACP testing, then provide authorization to process corrective distributions by this date so we can complete processing by the ROE deadline (6/30/22).

Don't use Fidelity's Nondiscrimination Testing Service? Submit your authorization with a PSW® service request, along with the following information for each participant:

- Name
- Social Security number (SSN)
- Type of excess
- Amount of excess
- Contribution sources

6/30/22

Failed ADP/ACP test distributions for EACA plans that qualified for a 6-month correction window

If you use Fidelity's Nondiscrimination Testing Service and if your plan failed ADP/ACP testing, authorization to process corrective distributions is due by this date for us to complete processing by June 30, 2022. You can submit your authorization with a PSW® service request, along with a copy of the ADP/ACP Required Distribution Report. We'll also need the following information for each participant:

- Name
- Social Security number (SSN)
- Type of excess
- Amount of excess
- Contribution sources

2022



JULY

7/31/22

Form 5500

Deadline to submit Form 5500 for plans that do NOT have an extension to file certain employee returns (Form 5558). If your filing deadline falls on the weekend, it's okay to file Form 5500 on the next business day.

TIP: To sign and view electronically, verify that you have the appropriate PSW® access permissions for the 5500 pages.

Form 8955-SSA

Deadline to submit Form 8955-SSA for plans that did NOT file an extension (Form 5558) for their Form 5500.

**Non-calendar year plans refer to page 5*

Q3 Reminders

BrokerageLink securities

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TIP: Notify us of any changes or additions to Ineligible Securities through a PSW® service request.

2022



REMINDERS

Thinking about plan design changes for 2023?

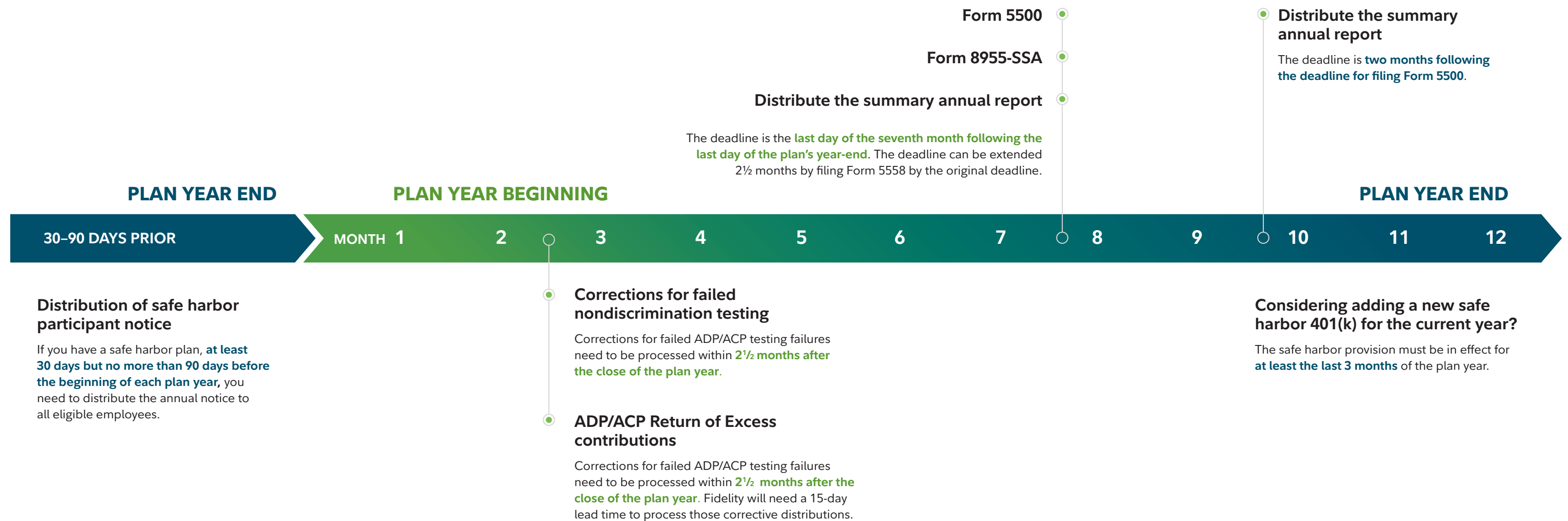
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Fiduciary Calendar

2021–2022 non-calendar year plans



Fidelity does not provide legal or tax advice. The information herein is general and educational in nature and should not be considered legal or tax advice. Tax laws and regulations are complex and subject to change, which can materially impact investment results. Fidelity cannot guarantee that the information herein is accurate, complete, or timely. Fidelity makes no warranties with regard to such information or results obtained by its use, and disclaims any liability arising out of your use of, or any tax position taken in reliance on, such information. Consult an attorney or tax professional regarding your specific situation.

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