

## Retirement Plan Year-End Action Items

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December 4, 2015

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The following non-exhaustive list describes year-end action items and the annual notices for retirement plans that generally must be distributed within a reasonable time prior to the start of the plan year. For calendar year plans, providing the notices outlined below by December 1 will meet this requirement in most cases.

- Safe Harbor 401(k) Notice: For 401(k) plans that are designed to comply with the safe harbor requirements of the Code.
- Automatic Enrollment Notice: For any plan that includes automatic enrollment provisions.
- Qualified Automatic Contribution Arrangement Notice: For plans that are designed to comply with the Code's qualified automatic contribution provisions.
- Eligible Automatic Contribution Arrangement Notice: For plans that are designed to comply with the Code's eligible automatic contribution provisions.
- Qualified Default Investment Alternative (QDIA) Notice: For plans with participant-directed investments that include a QDIA in which a participant's account will be invested if the participant fails to make an investment election.
- Quarterly fee disclosure notice.
- Annual funding notice for defined benefit plans.

Additionally, retirement plan sponsors will need to contact service providers who have not provided, or have provided incomplete, fee disclosures to the plan. Finally, in addition to providing the applicable required disclosures, prior to the end of the year, retirement plan sponsors will need to adopt any 2015 interim discretionary amendments and amendments for any 2015 plan design changes. Also, Cycle E plans (governmental plans and plans whose sponsor's EIN ends in 5 or 0) must be submitted to the IRS for a favorable determination letter by January 31, 2016.