Retirement Plans Year-End Action Items

November 30, 2017

The following non-exhaustive list describes year-end action items and the annual notices for retirement plans, which 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, 2017 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 Internal Revenue 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 Internal Revenue Code?ÃÃs qualified automatic contribution provisions
- Eligible Automatic Contribution Arrangement Notice: For plans that are designed to comply with the Internal Revenue Code?ÃÃs eligible automatic contribution provisions
- Qualified Default Investment Alternative (?ÃÂ£***QDIA***?ÃÂ¥) Notice: For plans with participant-directed investments that include a QDIA in which a participant?ÃÃs account will be invested if the participant fails to make an investment election
- Annual Funding Notice: For defined benefit plans
- Quarterly Fee Disclosure Notice

In addition to providing the applicable required disclosures, prior to the end of the year, retirement plan sponsors will need to adopt any amendments required to implement any 2017 plan design changes. Additionally, year-end amendments may be required to implement certain disaster relief guidance. Most plans that are not collectively-bargained will not have any required amendments that have to be adopted prior to the end of 2017. Finally, plan sponsors should consider making necessary updates to SPDs and become familiar with the 2018 plan limits. Sponsors of defined benefit plans should consider the impact of new mortality tables used for funding benefits and calculating lump-sum distributions.

© 2026 Haynes and Boone, LLP