

STALKER & ASSOCIATES, INC.

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'WHAT TO KNOW' FOR 2015...

Summary of 2015 Limit Changes-

- The Annual Compensation Limit has been increased from \$260,000 to **\$265,000**.
- The Elective Deferral Limit (per individual) increased from \$17,500 to **\$18,000**.
- The Catch-up Contribution Limit (per individuals age 50 and older) increased from \$5,500 to **\$6,000**.
- The Annual Plan Contribution Limit (per individual) has been increased from \$52,000 to **\$53,000**.

2015 Important Dates to remember-

3/15/2015 – (2-1/2 months after Plan Year End) Deadline to make corrective distributions for failed ADP/ACP tests without incurring a 10% excise tax. (non-EACA plans)

4/1/2015 – Initial Required Beginning Date for Required Minimum Distributions **to commence**.

7/31/2015 – Normal due date for Form 5500 (Plan Annual Report) or Form 5558 (Request of Automatic Extension to File). Also due date for 8955-SSA without extension.

9/30/2015 – Deadline for The Summary Annual Report (provided with Form 5500) to be provided to all participants. (When the Form 5500 is filed without an extension).

10/15/2015 – Deadline to file Form 5500 - when on extension. Final due date for 8955-SSA.

12/1/2015 – Deadline to provide 2015 Safe Harbor Notice or Supplemental Notice and 2013 contingent notice for 3% Safe Harbor Contribution 'maybe notice'; and

12/1/2015 – Deadline to provide 2015 Qualified Default Investment Alternative (QDIA) notice.

12/15/2015 – Extended deadline for The Summary Annual Report (provided with Form 5500) to be provided to all participants. (When the Form 5500 is filed with an extension).

12/31/2015 – Required Minimum Distribution deadline for reoccurring distributions.

Also, please remember that all new participants must be provided with a fee notice on or before the date on which they may begin deferring to the Plan and a Summary Plan Description (SPD) within 90 days of becoming Eligible for the Plan.

If you have any questions regarding any of the information provided, please contact us.

The information provided above is for informational purposes only and is subject to change.