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## Employer Contribution Funding Deadline Impacted by 2015 Law

In July of 2015, the Surface Transportation and Veterans Health Care Improvement Act of 2015 was signed into law. The law makes changes to various tax return filing deadlines effective for tax years beginning after December 31, 2015. Changes to C-Corporation and Partnership tax filing deadlines will have an impact on the employer contribution funding deadline for retirement plans sponsored by these entity types.

The filing deadline for C-Corporations has been moved back 30 days, from two and a half to three and a half months following the end of the tax year. A C-Corporation with a calendar year tax year has until April 15, 2017, to file their 2016 tax return. This in turn also extends the due date of an employer contribution to April 15. If a corporate extension is filed, the deadline for both the tax return and company contribution is October 15, 2017.

The filing deadline for partnerships has been moved ahead by 30 days, from three and a half to two and a half months following the end of the tax year. A partnership with a calendar year tax year will have until March 15, 2017, to file their 2016 partnership tax return and to submit any 2016 employer contributions to the retirement plan's trust. An extension can be filed to extend the deadline to September 15, 2017.

The S-Corporation filing deadline remains unchanged at two and a half months following the end of the tax year. The following chart illustrates the deadlines:

Entity type	Return	Due Date	Extended Due Date
C-Corporation*	1120	April 15 (3½ months following tax year-end)	October 15 (9½ months following tax year-end)
S-Corporation	1120-S	March 15 (2½ months following tax year-end)	September 15 (8½ following tax year-end)
Partnership	1065	March 15 (2½ months following tax year-end)	September 15 (8½ months following tax year-end)

\*C-Corporations with a 6/30 fiscal year-end will continue to have a 9/15 due date until tax years beginning after 12/31/25 at which point the deadline will be moved back to 10/15.

Plan sponsors should be aware that while the change in tax filing deadline changes the due date for employer contributions, it does not change the due date to correct an ADP and/or ACP testing failure. The standard due date to avoid a 10 percent excise tax on a corrective distribution due to a failed ADP and/or ACP test remains at two and a half months following the end of the plan year.

If you have any questions on how these changes impact your retirement plan, please contact your relationship manager at 800.548.2995.