



2024 Aon Compliance Calendar

Significant Retirement and Health & Welfare Plan Compliance Dates





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Aon is pleased to present its 2024 Compliance Calendar (Calendar) to help plan sponsors identify significant compensation and benefit compliance dates for Retirement and Health & Welfare plans. This Calendar includes relevant dates involving plan disclosures, contribution and distribution requirements, and various plan-related regulatory filings.

This Calendar primarily assumes a plan administered on a calendar year basis by a C Corporation employer with a calendar fiscal year. However, we have included some provisions with regard to 403(b) plans (generally offered by public schools or certain tax-exempt organizations). In general, the information for pension plans applies to single employer plans; other plans, such as multiemployer plans (e.g., Taft-Hartley plans) or governmental plans, may be subject to different requirements, and are not included. Additionally, certain compliance dates related to group health plan coverage or retiree prescription drug coverage have been included where applicable. To the extent an employer has a non-calendar year plan, different dates may apply. The Calendar is intended to alert the reader to some of the more significant dates for 2024 and is not intended to identify all compliance obligations or due dates, such as those for plan amendments or summary plan description (SPD) terms.

The Calendar is separated into the following sections:

- **Overview of Key Benefit Due Dates for 2024.** This portion of the Calendar provides a high-level summary of specific due dates for Retirement and Health & Welfare plans specifically for calendar plan years.
- **Detailed Key Benefit Due Dates for 2024.** This portion of the Calendar provides details of the dates for Retirement and Health & Welfare plans specifically for calendar plan years. Plans with non-calendar plan years are generally subject to different deadlines that can be determined from the detailed information provided in the third column from the left. The due date column serves as an alert of a filing or other deadline so that plan sponsors have the opportunity to confirm their individual due date(s) with their advisors. Therefore, the due date column indicates the general rule. *Please note, however, if the required due date falls on a weekend or legal holiday, including any legal holiday in the District of Columbia, the Calendar reflects a suggested due date of the business day immediately preceding the weekend or legal holiday (except when an outside limit applies to how far in advance disclosures can be provided).*

Further, the information contained in this Calendar is subject to change due to the ongoing release of additional or clarifying legislative or regulatory guidance by the Internal Revenue Service (IRS), Department of Labor (DOL), Pension Benefit Guaranty Corporation (PBGC), or other federal regulatory agencies throughout the year. The Calendar does not address state or local requirements. Aon is not a law firm, and the contents of this Calendar are not intended to replace or supersede the advice of legal counsel. This information provides only general guidance, where not all rules and requirements are reflected.



The SECURE 2.0 Act of 2022 (SECURE 2.0) was signed into law on December 29, 2022, as part of the Consolidated Appropriations Act, 2023. While one SECURE 2.0 change (to increase the age for required minimum distributions (RMDs) from age 72 to age 73 and subsequently to age 75 in 2033) is noted, the implications of SECURE 2.0 on the compliance dates, in general, is outside the scope of this edition of the Calendar. SECURE 2.0 contains numerous and far-reaching provisions impacting virtually every type of retirement plan. Aon continues to evaluate SECURE 2.0 requirements and opportunities, including impacts on compliance due dates. Please contact your Aon consultant for further information regarding SECURE 2.0.

Regulatory agencies may provide extensions in certain situations for employee benefit plans that have been impacted by recent natural disasters (e.g., announcements where the DOL and IRS provide specific guidance and relief for plan sponsors, fiduciaries, and other service providers whose plans or participants may have been affected by hurricanes, tornados, and wildfires) to the extent that such relief is not presently covered by Section 331 of SECURE 2.0. Please reach out to your Aon consultant if your plans have been impacted by recent events where extensions (such as for Form 5500 filings) may be permitted.

We hope that this Calendar serves as a useful reference tool. Please contact your Aon consultant if you have any questions, or if we can be of assistance with any plan questions or compliance issues.



Retirement: Overview of Key Benefit Compliance Dates for 2024

January	<p>* 1/12 4Q contribution for defined benefit (DB) plan for prior plan year</p> <p>1/31 Form 1099-DIV to recipients</p> <p>1/31 Form W-2 to employees and/or recipients</p> <p>1/31 Form 1099-R to employees and/or recipients</p>
February	<p>2/14 Quarterly pension benefit statements to participants and beneficiaries for last quarter of prior year</p> <p>2/14 Quarterly statement of plan fees and expenses actually charged to individual plan accounts during last quarter of prior plan year</p> <p>2/28 Form 1099-DIV filing with IRS (paper filings only)</p> <p>2/28 Form 1099-R filing with IRS (paper filings only)</p>
March	<p>3/15 Prior year excess ADP/ACP amounts returned to highly compensated employees (HCEs) to avoid penalty tax</p> <p>3/15 Form 1042 filings with IRS; Form 1042 furnished to recipients</p> <p>3/15 Application for waiver of minimum funding standards</p> <p>* 3/29 Form 1099-DIV filing with IRS (electronic filings)</p> <p>* 3/29 Form 1099-R filing with IRS (electronic filings)</p>
April	<p>4/1 Initial RMD from retirement plan if required beginning date (RBD) attained in prior year</p> <p>* 4/12 PBGC Notice of Underfunding</p> <p>4/15 1Q contribution for DB Plan for current plan year</p> <p>4/15 Excess deferrals over prior year § 402(g) dollar limit returned to participants</p> <p>4/15 Employer contributions for plans with 12/31 calendar year-end</p> <p>4/29 Prior year Annual Funding Notice</p> <p>4/30 Final comprehensive PBGC premium filing for prior year, for plans that filed an earlier estimated variable rate premium in comprehensive filing</p>
May	<p>5/15 Quarterly pension benefit statements to participants and beneficiaries for 1Q of current plan year</p> <p>5/15 Quarterly statement of plan fees and expenses actually charged to individual plan accounts during 1Q of current plan year</p>
June	No scheduled regulatory filings absent special circumstances
July	<p>7/15 2Q contribution for DB plan for current plan year</p> <p>* 7/26 Summary of Material Modifications (SMM) provided to participants and beneficiaries for plan changes adopted in prior year</p> <p>7/31 Form 5500 (Annual Return/Report of Employee Benefit Plan) to the IRS if no extension</p> <p>7/31 Annual pension benefit statements to participants and beneficiaries in individual account plans subject to ERISA</p> <p>7/31 Form 8955-SSA (Annual Registration Statement Identifying Separated Participants With Deferred Vested Benefits) to the IRS if no extension</p> <p>7/31 Form 5558 (Extension for Form 5500, Form 8955-SSA) to the IRS</p>



Retirement: Overview of Key Benefit Compliance Dates for 2024

August	8/14 Quarterly pension benefit statements to participants and beneficiaries for 2Q of current plan year 8/14 Quarterly statement of plan fees and expenses actually charged to individual plan accounts during 2Q of current plan year
September	* 9/13 Required minimum contribution for money purchase pension, target benefit, and DB plans for prior plan year * 9/13 Prior year employer contributions for those sponsors that filed income tax extensions 9/30 Summary Annual Report (SAR) to participants (if no extension of Form 5500 due date)
October	10/3 – 12/2 Annual Qualified Automatic Contribution Arrangement (QACA) Actual Deferral Percentage (ADP)/Average Contribution Percentage (ACP) Safe Harbor Notice (employee notice by plans using ADP and/or ACP safe harbor matching contributions) 10/3 – 12/2 Annual Notice of Eligible Automatic Contribution Arrangement (EACA) (Code § 414(w)(4)) 10/3 – 12/2 Annual Notice of Automatic Contribution Arrangement (ACA) 10/3 – 12/2 Annual Non-QACA ADP/ACP Safe Harbor Notice (employee notice by plans using ADP and/or ACP safe harbor matching contributions) 10/15 3Q contribution for DB plan for current plan year 10/15 Prior year Annual Funding Notice (plans with 100 or fewer participants) 10/15 Form 5500 and Form 8955-SSA if the corporate sponsor's tax return is automatically extended to 10/15 10/15 Form 5500 and Form 8955-SSA if filed Form 5558 for automatic extension where no extension is filed for the corporate sponsor's tax return 10/15 Comprehensive PBGC premium filing for current year
November	11/14 Quarterly pension benefit statements to participants and beneficiaries for 3Q of the current plan year 11/14 Quarterly statement of plan fees and expenses actually charged to individual plan accounts during 3Q of current plan year
December	* 12/13 Prior year SAR to participants (if Form 5500 due date is extended due to plan sponsor's corporate tax return extension) * 12/13 Prior year SAR to participants (if Form 5500 due date is extended due to Form 5558 filing) 12/31 Annual pension benefit statement notice for DB plans 12/31 Excess prior year ADP/ACP amounts returned to HCEs to avoid plan disqualification; as applicable, elective deferrals refunded, and other contributions distributed or forfeited 12/31 RMD from retirement plan, if applicable

* This due date falls on a weekend or a legal holiday, including any legal holiday in the District of Columbia. As noted in the introduction to this Calendar, in an effort to facilitate timely compliance with delivery requirements, the Calendar reflects a suggested due date of the business day immediately preceding this weekend or holiday due date (except when an outside limit applies to how far in advance disclosures can be provided).



Health & Welfare: Overview of Key Benefit Compliance Dates for 2024

January	1/1 Participant Self-Service Price Comparison Tool 1/31 Form W-2 to employees and/or recipients
February	No scheduled regulatory filings absent special circumstances
March	3/1 Form M-1 (Annual Report for Multiple Employer Welfare Arrangements (MEWA) and Certain Entities Claiming Exceptions (ECEs) to Employee Benefits Security Administration (EBSA)) * 3/1 Creditable/Non-Creditable Annual Disclosure to Centers for Medicare and Medicaid Services (CMS) * 3/1 Form 1095-B or Form 1095-C to participants * 3/29 Medicare Part D Retiree Drug Subsidy Reconciliation
April	4/1 Forms 1095-B and 1095-C to IRS using Form 1094-B or 1094-C (electronic filing)
May	* 5/31 Annual Prescription Drug Data Collection (RxDC) to CMS
June	No scheduled regulatory filings absent special circumstances
July	* 7/26 SMM provided to participants and beneficiaries for plan changes adopted in prior year 7/31 Comparative Effectiveness Research (PCORI) Fee 7/31 Form 5500 (Annual Return/Report of Employee Benefit Plan) to the IRS if no extension 7/31 Form 5558 to the IRS (Extension for Form 5500) to the IRS 7/31 Issuer submission of MLR report to CMS
August	No scheduled regulatory filings absent special circumstances
September	9/30 Medical Loss Ratio (MLR) rebate payments to group policyholder and notices to participants for prior calendar year 9/30 SAR to participants (if no extension of Form 5500 due date)
October	10/3 Medicare Part D Retiree Drug Subsidy Application, Retiree List, and Attestation for next year's calendar year plan Prior to 10/15 Medicare Part D Creditable/Non-Creditable Coverage Notice 10/15 Form 5500 if the corporate sponsor's tax return is automatically extended to 10/15 10/15 Form 5500 if filed Form 5558 for automatic extension where no extension is filed for the corporate sponsor's tax return



Health & Welfare: Overview of Key Benefit Compliance Dates for 2024

November	11/15 SAR to participants (if Form 5500 due date is extended due to plan sponsor's tax return extension)
December	* 12/13 SAR to participants (if Form 5500 due date is extended due to plan sponsor's corporate tax return extension) * 12/13 SAR to participants (if Form 5500 due date is extended due to Form 5558 filing) 12/31 Gag Clause Prohibition Compliance Attestation

* This due date falls on a weekend or a legal holiday, including any legal holiday in the District of Columbia. As noted in the introduction to this Calendar, in an effort to facilitate timely compliance with delivery requirements, the Calendar reflects a suggested due date of the business day immediately preceding this weekend or holiday due date (except when an outside limit applies to how far in advance disclosures can be provided).

Retirement: Detailed Key Benefit Compliance Dates			
2024 Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans and Parties Affected
Annually	Notice of Qualified Default Investment Alternative (QDIA)	<p>Initial notice at least 30 days before the date of plan eligibility, at least 30 days before the first investment in QDIA, or no later than the date of plan eligibility if the participant may make a permissible withdrawal within 90 days without penalty</p> <p>Notes:</p> <ul style="list-style-type: none"> • Thereafter, annual notice must be provided within a reasonable period of time of at least 30 days in advance of each subsequent plan year • The QDIA Notice is often combined with the QACA Notice or the EACA Notice, as described later in this calendar 	ERISA individual account plans that permit participants to direct their investments (e.g., a 401(k) plan), assuming the plan sponsor wishes to have certain fiduciary relief
Annually	Disclosure of plan-related information, including fees and expenses that may be charged to individual plan accounts. Must include a comparative chart with specific information relating to plan investment options	<p>DOL regulations require the disclosure to be furnished to a new participant or beneficiary on or before the date that such participant or beneficiary can first direct his or her investments under the plan, and “at least annually thereafter”—those regulations also define the quoted phrase to mean at least once in any 14-month period</p> <p>Plan sponsors have flexibility from year to year in determining the exact date for this disclosure, but may want to set a regular disclosure date as part of their compliance calendar (considering the date of disclosure used in the preceding year)</p>	ERISA individual account plans that permit participants to direct their investments (e.g., a 401(k) plan)
Annually	Lifetime income illustrations disclosures included as part of pension benefit statements	<p>The Setting Every Community Up for Retirement Enhancement Act of 2019 (SECURE Act) amended ERISA to require every defined contribution (DC) plan provide certain lifetime income illustrations at least annually</p> <p>Plan sponsors have flexibility from year to year in determining the exact date for this disclosure, but may want to set a regular disclosure date as part of their compliance calendar (considering the date of disclosure used in the preceding year)</p>	ERISA individual account plans that permit participants to direct their investments (e.g., a 401(k) plan)

Retirement: Detailed Key Benefit Compliance Dates			
2024 Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans and Parties Affected
No later than 90 days after Form 5500 filing ¹	Posting of identification, basic plan information, and actuarial information to plan sponsor's intranet	ERISA requires the DOL to post identification, basic plan information, and actuarial information on its own website within 90 days of receiving the Form 5500 filing; therefore, it may be reasonable for the employer to post this information to an intranet within 90 days of the Form 5500 filing date	DB plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements) covering participants for whom the plan sponsor maintains an intranet for purposes of communicating with the employees and not the public
January 12 ³	4th quarter contribution for DB plan for the prior plan year	15 days after end of the applicable quarter	Qualified DB pension plans subject to accelerated quarterly contribution schedule
January 31	Form 1099-DIV (Dividends and Distributions) to recipients for the prior calendar year (Also see February 28 and March 29 ³ due dates)	Statements for the calendar year should generally be provided to recipients by January 31 of the following year Note: Statements may be issued earlier in some situations, as provided by the regulations	Any payer (trustee, etc.) who provided any person with a dividend or distribution on stock of \$10 or more. Payments of Internal Revenue Code (Code) § 404(k) dividends directly from the corporation to plan participants or beneficiaries are reported on Form 1099-DIV Code § 404(k) dividends that are paid to the ESOP and then distributed from the plan to the participant or beneficiary are reported on Form 1099-R
January 31	Form W-2 (Wage and Tax Statement) to employees/recipients for the prior calendar year Form 1099-R (Distributions from Pensions, Annuities, Retirement or Profit Sharing Plans, IRAs, or Insurance Contracts) to employees/recipients for the prior calendar year (Also see February 28 and March 29 ³ due dates)	Statements for the calendar year should generally be provided to employees and/or recipients by January 31 of the following year	Employees, qualified retirement plans, section 403(b) plans, insurance contracts, etc. Eligible rollover distributions and direct rollovers should be reported on Form 1099-R

Retirement: Detailed Key Benefit Compliance Dates			
2024 Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans and Parties Affected
February 14 ²	Quarterly pension benefit statements to participants and beneficiaries for the last quarter of the prior plan year	On or before the 45th day following the end of the calendar quarter	ERISA individual account plans that permit participants to direct their investments (e.g., a 401(k) plan)
February 14	Quarterly statement of plan fees and expenses actually charged to individual plan accounts during last quarter of the prior plan year	<p>A statement of the total fees and expenses actually deducted from the individual account of a plan participant (or beneficiary), if any, must be furnished to such participant (or beneficiary) on a quarterly basis</p> <p>These statements may be provided together with the quarterly pension benefit statements, each of which is due on or before the 45th day following the end of the respective calendar quarter</p>	ERISA individual account plans that permit participants to direct their investments (e.g., a 401(k) plan)
February 28	<p><u>For Paper Filings</u></p> <p>Form 1099-DIV (Dividends and Distributions) filing with IRS for the prior plan year</p> <p>(Also see January 31 and March 29 ³ due dates for electronic filings)</p>	<p>Form 1099-DIV should generally be filed with IRS no later than February 28</p> <p>Note: An extension may be available by filing Form 8809 (Application for Extension of Time To File Information Returns)</p>	<p>Any payer (trustee, etc.) who provided any person with a dividend or distribution on stock of \$10 or more</p> <p>Payments of Code § 404(k) dividends directly from the corporation to plan participants or beneficiaries are reported on Form 1099-DIV</p> <p>Code § 404(k) dividends that are paid to the ESOP and then distributed from the plan to the participant or beneficiary are reported on Form 1099-R</p>
February 28	<p><u>For Paper Filings</u></p> <p>Form 1099-R (Distributions from Pensions, Annuities, Retirement Plans, IRAs, or Insurance Contracts) to IRS for the prior plan year</p> <p>(Also see January 31 and March 29 ³ due dates for electronic filings)</p>	<p>Form 1099-R should generally be filed with the IRS no later than February 28</p> <p>Note: An extension may be available by filing Form 8809 (Application for Extension of Time To File Information Returns)</p>	<p>Employees, retirement plans, life insurance contracts, compensation plans, etc.</p> <p>Eligible rollover distributions and direct rollovers should be reported on Form 1099-R</p>

Retirement: Detailed Key Benefit Compliance Dates			
2024 Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans and Parties Affected
March 15	Prior plan year employer contributions for plans with December 31 fiscal year-end in order to take tax deduction (assuming the plan sponsor does not file an income tax extension)	Payment must be made no later than the time prescribed by law for filing the income tax return for such fiscal year	Qualified retirement plans
March 15	Excess prior plan year ADP/ACP amounts returned to HCEs to avoid penalty tax; as applicable, elective deferrals refunded, and other contributions distributed or forfeited	2½ months after end of plan year Note: Deadline is extended to 6 months after end of the plan year for a plan that includes all eligible employees in an EACA	401(k) plans (ADP Excess) 401(k) and 403(b) plans (ACP Excess)
March 15	Form 1042 (Annual Withholding Tax Return for U.S. Source Income of Foreign Persons) for the prior plan year	March 15 following close of prior calendar year Forms 1042 filed with the IRS to report certain retirement plan distributions made to non-resident aliens and income tax withheld from distributions made to non-resident aliens Form 1042: <ul style="list-style-type: none"> An extension may be available by filing Form 7004 (Application for Automatic Extension of Time To File Certain Business Income Tax, Information, and Other Returns) Form 7004 does not extend the time for payment of tax 	Retirement plans
March 15	Application for waiver of minimum funding standard for DB and money purchase pension plans	Due no later than the 15th day of the 3rd month after the close of the plan year for which the waiver is requested	Qualified DB plans and money purchase pension plans

Retirement: Detailed Key Benefit Compliance Dates			
2024 Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans and Parties Affected
March 29 ³	<p><u>For Electronic Filings</u></p> <p>Form 1099-DIV (Dividends and Distributions) for the prior plan year</p> <p>(Also see January 31 and February 28 due dates)</p>	<p>Electronic statements are generally due to be filed with the IRS by March 31</p> <p>Statements for the calendar year should be provided to recipients by January 31 of the following year (see January 31 due date)</p> <p>Notes:</p> <ul style="list-style-type: none"> • All distributions from an ESOP that are Code § 404(k) dividends must be reported on Form 1099-R • Eligible rollover distributions and direct rollovers should be reported on Form 1099-R • An extension may be available by filing Form 8809 (Application for Extension of Time To File Information Returns) 	<p>Any payer (trustee, etc.) who provided a person with a dividend or distribution on stock of \$10 or more</p> <p>Payments of Code § 404(k) dividends directly from the corporation to plan participants or beneficiaries are reported on Form 1099-DIV</p>
March 29 ³	<p><u>For Electronic Filings</u></p> <p>Form 1099-R (Distributions from Pensions, Annuities, Retirement Plans, IRAs, or Insurance Contracts) to the IRS (if filed electronically) for the prior plan year</p> <p>(Also see January 31 and February 28 due dates)</p>	<p>Form 1099-R are generally due to be filed with the IRS by March 31, if filed electronically</p> <p>Note: An extension may be available by filing Form 8809 (Application for Extension of Time To File Information Returns)</p>	<p>Employees, retirement plans, dependent care plans, life insurance contracts, compensation plans, etc.</p>
April 1	<p>Initial RMD from retirement plan if the participant attained RMD Age in in the prior plan year (or terminated employment in the prior plan year, after having attained RMD Age previously)</p> <p>The SECURE Act increased a Participant's RMD Age from age 70½ to age 72</p> <p>SECURE 2.0 further increases the RMD Age to age 73 effective for distributions required to be made after December 31, 2022, with respect to individuals who attain age 72 after such date</p> <p>In 2033 the RMD Age is scheduled to increase to age 75</p>	<p>RBD is the April 1 of calendar year, following the calendar year in which an individual attains RMD Age or terminates employment, if later (unless the individual qualifies as a "5 percent owner")</p>	<p>Qualified retirement plans and 403(b) plans</p>

Retirement: Detailed Key Benefit Compliance Dates

2024 Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans and Parties Affected
April 12 ³	PBGC Notice of Underfunding (Regarding ERISA § 4010 filing with PBGC for sponsors with unfunded liabilities) for the prior plan year	105th day after end of "information year" (generally, fiscal year) Exemption may apply if: (1) Unfunded liability of all plans is \$15 million or less, disregarding interest rate stabilization; (2) Controlled group has fewer than 500 total plan participants; or (3) Reporting would be solely due to a missed contribution or funding waiver, and the missed contribution or funding waiver has been reported to the PBGC prior to the § 4010 filing due date	Pension plans subject to Title IV of ERISA (Plan Termination Insurance) that generally have a funding target attainment percentage (FTAP) that is less than 80%, disregarding the interest rate stabilization enacted in the Moving Ahead for Progress in the 21st Century Act (MAP-21) and subsequent legislation
April 15	1st quarter contribution for DB plan for the current plan year	15 days after end of the applicable quarter	Qualified DB pension plans subject to accelerated quarterly contribution schedule
April 15	Excess deferrals over prior plan year Code § 402(g) dollar limit returned to participants	April 15 following close of employee's taxable year	401(k) plans, 403(b) plans, simplified employee pension plans, and simple retirement accounts
April 15	Prior plan year employer contributions for plans with December 31 fiscal year-end in order to take tax deduction (with no plan sponsor tax extension)	Payment must be made not later than the time prescribed by law for filing the income tax return for such fiscal year	Qualified retirement plans
April 29	Annual Funding Notice to participants, beneficiaries, labor organizations representing participants, and the PBGC for the prior plan year	Plans generally must furnish funding notices no later than 120 days after the close of each plan year Small plans, covering fewer than 100 participants, counting all DB plans in a controlled group, must provide the notice by the earlier of the date the Form 5500 is filed and the due date of the Form 5500 including extensions	Qualified DB pension plans subject to Title IV of ERISA (Plan Termination Insurance)
April 30	Final comprehensive PBGC premium for the prior plan year for plans that filed an earlier estimated variable rate premium in the October 15 comprehensive filing	Last day of 16th full month after end of the plan year preceding the premium payment year	Pension plans subject to Title IV of ERISA (Plan Termination Insurance)

Retirement: Detailed Key Benefit Compliance Dates			
2024 Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans and Parties Affected
May 15	Quarterly pension benefit statements to participants and beneficiaries for 1st quarter of the current plan year	On or before 45th day following the end of the calendar quarter	ERISA individual account plans that permit participants to direct their investments (e.g., a 401(k) plan)
May 15	Quarterly statement of plan fees and expenses actually charged to individual plan accounts during 1st quarter of the current plan year	To the extent that fees or expenses are charged to individual accounts, a statement must be furnished on a quarterly basis In many cases, these statements are provided together with the quarterly benefit statements, each of which is due on or before the 45th day following the end of the calendar quarter	ERISA individual account plans that permit participants to direct their investments (e.g., a 401(k) plan)
July 15	2nd quarter contribution for DB plan for the current plan year	15 days after end of the applicable quarter	Qualified DB pension plans subject to accelerated quarterly contribution schedule
July 26 ³	SMM provided to participants and Beneficiaries for plan changes adopted the prior plan year	210 days after end of plan year in which change is adopted, unless included in timely updated SPD	Benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements)
July 31	Form 5500 (Annual Return/Report of Employee Benefit Plan) to the IRS for the prior plan year, if no extension (Also see July 31 Form 5558 due date, if extension is needed)	Last day of 7th month after end of plan year	Benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements)
July 31	Annual pension benefit statement to participants and beneficiaries in individual account plans subject to ERISA	The statement is required to be furnished annually Per FAB 2007-03, the statement must be provided by the date the Form 5500 is filed, but no later than the due date of Form 5500 for the plan year, including extensions	Individual account DC retirement plans that do not permit participants to direct investments (the required quarterly statements meet this requirement for individual account DC retirement plans that permit participants to direct investments)

Retirement: Detailed Key Benefit Compliance Dates			
2024 Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans and Parties Affected
July 31	Form 8955-SSA (Annual Registration Statement Identifying Separated Participants With Deferred Vested Benefits) if no extension is needed for the prior plan year (Also see July 31 Form 5558 due date if extension is needed)	Last day of 7th month after end of plan year Used to report information regarding separated participants with deferred vested benefits	Plans subject to the vesting standards of ERISA § 203
July 31	<u>For Form 5500 or Form 8955-SSA Due Date Extension</u> Form 5558 (Application for Extension of Time to File Certain Employee Plan Returns) to the IRS (Also see October 15 Forms 5500 and 8955-SSA due dates)	Used to apply for extension of time to file Forms 5500 or 8955-SSA On or before due date for filing Forms 5500, 5330, or 8955-SSA. The due date varies for extending the Form 5330 due date, depending on the nature of the excise tax due Be sure to file Form 8868 in sufficient time for the IRS to consider and act on it before the Form 5330 normal due date	In the case of Form 5500, benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements) In the case of Form 8955-SSA, plans subject to the vesting standards of ERISA § 203 In the case of Form 5330, employee benefit plans subject to certain excise taxes
August 14	Quarterly pension benefit statements to participants and beneficiaries for 2nd quarter of the current plan year	On or before 45th day following the end of the calendar quarter	ERISA individual account plans that permit participants to direct their investments (e.g., a 401(k) plan)
August 14	Quarterly statement of plan fees and expenses actually charged to individual plan accounts during 2nd quarter of the current plan year	To the extent that fees or expenses are charged to individual accounts, a statement must be furnished on a quarterly basis In many cases, these statements are provided together with the quarterly benefit statements, each of which is due on or before the 45th day following the end of the calendar quarter	ERISA individual account plans that permit participants to direct their investments (e.g., a 401(k) plan)
September 13 ³	Required minimum contribution for money purchase pension, target benefit, and DB plans for the prior plan year	8½ months after end of plan year, for minimum funding requirement (also see quarterly contributions for underfunded DB plans)	Qualified retirement plans subject to Code § 430 or 412 funding requirements
September 13 ³	Prior plan year employer contributions for those corporate sponsors that filed an income tax extension	The due date for contributions to be deductible is the corporate plan sponsor's tax return due date for the fiscal year in which the plan year ends, including extensions	Qualified retirement plans

Retirement: Detailed Key Benefit Compliance Dates			
2024 Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans and Parties Affected
September 30	SAR to participants for the prior plan year (if no extension of Form 5500 due date) (Also see November 15 and December 13 ³ due dates, if filing Form 5500 with an extension)	Due to participants 9 months after end of plan year	Benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements), excluding DB plans, which are instead required to provide the Annual Funding Notice to participants
October 3 – December 2	Annual QACA Notice (employee notice by plans using ADP and/or ACP “safe harbor matching contributions”)	Generally, no earlier than 90 days, but no later than 30 days preceding each plan year relying on the “safe harbor” Notes: <ul style="list-style-type: none"> Initial notice must be provided to newly eligible employees no later than first automatic deferral Per Treas. Reg. § 1.401(k)-3(k)(4)(iii), a plan cannot “make the default election effective any later than the earlier of (A) the pay date for the second payroll period that begins after the date the notice is provided; and (B) the first pay date that occurs at least 30 days after the notice is provided” 	401(k) plans and 403(b) plans that rely on QACA “safe harbor matching contributions” to satisfy ADP and/or ACP testing
October 3 – December 2	Annual EACA Notice/Code § 414(w)(4)	Generally, no earlier than 90 days, but no later than 30 days preceding each plan year to which the EACA applies Notes: <ul style="list-style-type: none"> Initial notice must be provided to newly eligible employees no later than first individual deferral An EACA notice must include an explanation of the permissive withdrawal, which permits a participant to withdraw deferrals during the 90-day period following the individual's first deferral 	401(k) plans and 403(b) plans covered by ERISA that choose to use an EACA

Retirement: Detailed Key Benefit Compliance Dates			
2024 Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans and Parties Affected
October 3 – December 2	Annual ACA Notice	<p>Generally, no earlier than 90 days, but no later than 30 days preceding each plan year to which the ACA applies</p> <p>A default election begins to apply with respect to an eligible employee no earlier than a reasonable period of time after receipt of a notice describing the automatic contribution arrangement</p> <p>Note: Initial notice must be provided to newly eligible employees no later than the first individual deferral</p>	401(k) and 403(b) plans with automatic enrollment that are not EACAs or QACAs
October 3 – December 2	Annual Safe Harbor Notice (Non-QACA) (employee notice by plans using ADP and/or ACP “safe harbor matching contributions”)	<p>Generally, no earlier than 90 days, but no later than 30 days preceding each plan year</p> <p>The default election cannot be effective any later than the earlier of the pay date for the second payroll period that begins after the date the notice is provided and the first pay date that occurs at least 30 days after the notice is provided</p>	ADP/ACP safe harbor 401(k) and ACP safe harbor 403(b) plans that rely on “safe harbor matching contributions” to satisfy ADP and/or ACP testing or rely on “safe harbor non-elective contributions” and provide matching contributions that are not ACP tested
October 15	3rd quarter contribution for DB plan for the current plan year	15 days after end of the applicable quarter	Qualified DB pension plans subject to accelerated quarterly contribution schedule
October 15	Annual Funding Notice (for a plan with 100 or fewer participants) to participants, beneficiaries, labor organizations representing participants, and the PBGC for the prior plan year	Generally, due within 120 days following the close of the plan year (see April 30 entry due date above); for small plans covering 100 or fewer participants (counting all DB plans in a controlled group), the due date for the notice is the earlier of the date the Form 5500 is filed and the due date of the Form 5500 (including extensions)	Qualified DB pension plans subject to Title IV of ERISA (Plan Termination Insurance)

Retirement: Detailed Key Benefit Compliance Dates			
2024 Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans and Parties Affected
October 15	<p>Form 5500 (Annual Return/Report of Employee Benefit Plan) to the IRS last date, including all extensions for the prior plan year; and</p> <p>Form 8955-SSA (Annual Registration Statement Identifying Separated Participants With Deferred Vested Benefits) last date for the prior plan year, including all extensions</p>	<p>Automatic 6-month extension of corporate plan sponsor's tax return from original filing due date (April 15) (if certain conditions are met, Form 5558 need not be submitted)</p> <p>If no corporate tax return extension, then Form 5558 must be filed for an automatic extension no later than the 15th day of the 3rd month after the original filing date for Form 5500 (see Form 5500 and 5558 entries above)</p>	<p>In the case of Form 5500, benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements)</p> <p>In the case of Form 8955-SSA, plans subject to the vesting standards of ERISA § 203</p>
October 15	Comprehensive PBGC premium filing including PBGC flat rate premium payment for the current plan year and estimate of variable rate premium for the current plan year for all plans, regardless of size	15th day of 10th full month after end of the plan year preceding the premium payment year	Pension plans subject to Title IV of ERISA (Plan Termination Insurance), regardless of size
November 14	Quarterly pension benefit statements to participants and beneficiaries for 3rd quarter of the current plan year	On or before 45th day following the end of the calendar quarter	ERISA individual account plans that permit participants to direct their investments (e.g., a 401(k) plan)
November 14	Quarterly statement of plan fees and expenses actually charged to individual plan accounts during 3rd quarter of the current plan year	To the extent that fees or expenses are charged to individual accounts, a statement must be furnished on a quarterly basis. In many cases, these statements are provided together with the quarterly benefit statements, each of which is due on or before the 45th day following the end of the calendar quarter	ERISA individual account plans that permit participants to direct their investments (e.g., a 401(k) plan)
November 15	SAR to participants for the prior plan year (if Form 5500 due date is extended due to plan sponsor's corporate tax return extension) (Also see December 13 ³ due date if filing Form 5500 with an extension)	2 months after Form 5500 due date, as extended	Benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements), excluding DB plans that are instead required to provide the Annual Funding Notice to participants
December 13 ³	SAR to participants for the prior plan year (if Form 5500 due date is extended due to Form 5558 filing)	2 months after Form 5500 due date, as extended	Benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements), excluding DB plans that are instead required to provide the Annual Funding Notice to participants



Retirement: Detailed Key Benefit Compliance Dates			
2024 Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans and Parties Affected
December 31	Annual pension benefit statement notices to participants and beneficiaries in DB plans subject to ERISA	A plan must provide a benefit statement every 3 years or an annual notice of the ability to request a benefit statement once in any 12-month period	Qualified DB plans
December 31	Excess prior plan year ADP/ACP amounts returned to HCEs to avoid plan disqualification; as applicable, elective deferrals refunded, and other contributions distributed or forfeited	Before end of plan year after plan year for which contribution is made	401(k) plans and 403(b) plans with employee after-tax contributions or employer matching contributions
December 31	RMD from retirement plan, if applicable (Also see March 29 ³ initial required minimum benefit distribution)	Before end of calendar year for the year following the calendar year in which an individual attains RMD Age or terminates employment, whichever is later (and for all following calendar years for which a minimum distribution is required to be paid), except as permitted for the initial RMD	Qualified retirement plans and 403(b) plans

Health & Welfare: Detailed Key Benefit Compliance Dates			
2024 Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans and Parties Affected
Annually	Women's Health and Cancer Rights Act (WHCRA) Notice	Annual notice, also required upon enrollment; often provided with annual enrollment materials	Group health plan benefits that cover mastectomy benefits
Annually	Children's Health Insurance Program (CHIP) Notice	Annual notice; can be provided in SPD; often provided with annual enrollment materials	Group health plans and health insurance issuers
Within 14 days of new employees' start date	Notice Informing Employees of Health Coverage Options (Availability of Exchange)	Model notice is available	All employers subject to the Fair Labor Standards Act
At or before initial offer of enrollment	Notice of Special Enrollment Rights	Generally provided at the time of annual and mid-year enrollments; often included in SPD	Group health plans and health insurance issuers
With enrollment materials	Summary of Benefits and Coverage	Required with annual enrollment materials and 60 days prior to revision	Group health plans and health insurance issuers
With enrollment materials	Patient Protection Provider Choice Notice	Provide with any description of benefits (usually with enrollment materials) and include in SPD if plan requires or allows designation of a primary care provider for an adult, child, or for obstetric or gynecological care	Group health plans and health insurance issuers
With any summary of benefits provided to participants and beneficiaries	Grandfathered Plan Notice	Generally provided at the time of annual and mid-year enrollments	Group health plans in existence as of March 23, 2010 that have only had minimal changes since that date
With any summary of wellness program affecting plan enrollment cost	Health Insurance Portability and Accountability Act (HIPAA) Wellness Notice	For health-contingent wellness programs, included in all materials that describe terms of the wellness program regarding any incentive/surcharge to disclose availability of a reasonable-alternative standard	Group health plans incorporating wellness programs with incentives
With any summary of wellness program	Americans with Disabilities Act Wellness Notice	Provided before participant health information is collected, with opportunity to decide participation in wellness program; often provided in annual enrollment materials	Group health plans incorporating wellness programs with incentives for participants to undergo a medical examination or respond to disability related inquiries



Health & Welfare: Detailed Key Benefit Compliance Dates			
2024 Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans and Parties Affected
Upon enrollment and within 60 days of revision	HIPAA Privacy Notice or Reminder	Required to be provided at the time of enrollment to new enrollees Reminder of availability of Notice is generally provided at the time of annual and mid-year enrollments (legally required to be provided every 3 years, many provide annually for administrative convenience)	Self-funded group health plans and fully insured plans if employer receives more than summary information
Within 90 days of enrollment	Consolidated Omnibus Budget Reconciliation Act (COBRA) Notice	Initial notice generally provided at the time of annual and mid-year enrollments	Group health plans of employers that normally employ 20 or more employees
Every 90 days	Provider Directory Updates	Verify and update directories of plan and insurer network providers as posted on a public website; at least every 90 days	Group health plans and health insurance issuers
Monthly	Machine-Readable Files of Plan Rates	Update machine-readable files for in-network and out-of-network medical rates; note date of last update	Group health plans and health insurance issuers, but not excepted benefits, account-based plans, or grandfathered plans
No later than January 1	Participant Self-Service Price Comparison Tool	Post and maintain on plan, insurer, or vendor website a self-service tool allowing participants to estimate costs of all covered items, services, and drugs	Group health plans and health insurance issuers, but not excepted benefits, account-based plans, or retiree-only plans
January 31	Form W-2 (Wage and Tax Statement) to employees and/or recipients for the prior calendar year	Statements for the calendar year should generally be provided to employees and/or recipients by January 31 of the following year Employers who were required to file 250 or more Forms W-2 for the prior calendar year must report the cost of group health plan coverage provided to employees on Forms W-2	Employers, group health plans, employees, dependent care plans, life insurance contracts, etc.
March 1	Form M-1 (Annual Report for MEWAs and ECEs to EBSA)	March 1 following close of prior calendar year Note: Filers may be granted an automatic 60-day extension until May 1, if requested	Certain MEWAs and entities claiming exception from MEWA status
March 1	Creditable/Non-Creditable Annual Disclosure to CMS	60 days after the beginning of the plan year, filed with CMS online	All employer-sponsored health plans



Health & Welfare: Detailed Key Benefit Compliance Dates			
2024 Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans and Parties Affected
March 1	Form 1095-B (Health Coverage) for the prior plan year; or Form 1095-C (Employer-Provided Health Insurance Offer and Coverage) for the prior plan year	Statements for the calendar year should be provided to employees and/or recipients by January 31 of the following year, subject to a permanent, automatic 30-day extension Furnishing Forms 1095-B and 1095-C to individuals who are part-time or non-employees may be by website posting if notice provisions are fulfilled Note: States with individual mandates and employer reporting requirements may not have adopted or formalized this 30-day extension	Employers, group health plans, and health insurance issuers
March 29 ³	Medicare Part D Retiree Drug Subsidy Reconciliation for 2022 calendar year plans	Due no later than 15 months after the end of the plan year if plan sponsor seeks the 28% Retiree Drug Subsidy • Notes: Significant data review is required well in advance of reconciliation; subsidy is forfeited if the plan is not timely reconciled	Employers that offer retiree prescription drug coverage and choose to apply for the 28% Retiree Drug Subsidy. An employer will forfeit its 28% Retiree Drug Subsidy if the plan is not timely reconciled
April 1	<u>For Electronic Filings</u> Form 1095-B (Health Coverage) for the prior plan year; or Form 1095-C (Employer-Provided Health Insurance Offer and Coverage) for the prior plan year to IRS using Form 1094-B (Transmittal of Health Coverage Information Returns) for the prior plan year; or Form 1094-C (Transmittal of Employer-Provided Health Insurance Offer and Coverage Information Returns) for the prior plan year	If 10 or more information forms are required, filing must be made electronically Forms 1094-B, 1094-C, 1095-B, and 1095-C, as applicable should be filed electronically with the IRS by April 1 (Paper filing, permitted for fewer than 10 required information forms, must be filed by February 29) Note: An automatic 30-day extension is available by filing Form 8809 (Application for Extension of Time to File Information Returns)	Employers, group health plans, and health insurance issuers
May 31 ³	Annual Prescription Drug Data Collection (RxDC) to CMS	June 1 reporting of total healthcare and prescription drug spending annually for the prior calendar year	Group health plans and health insurance issuers, but not excepted benefits, account-based plans, or retiree-only plans



Health & Welfare: Detailed Key Benefit Compliance Dates			
2024 Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans and Parties Affected
July 26 ³	SMM provided to participants and beneficiaries for plan changes adopted in the prior plan year	210 days after end of plan year in which change adopted, unless included in timely updated SPD 60 days after a material reduction in group health plan covered services or benefits adopted; or 90 days if employee communications that would report such reduction are provided at regular intervals	Benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements)
July 31	<u>Annual Fee</u> Comparative Effectiveness Research (PCORI) Fees \$3.00 for plan years ending on and after October 1, 2022 and before October 1, 2023 \$3.22 for plan years ending on and after October 1, 2023 and before October 1, 2024	PCORI fee multiplied by average number of covered lives is reported and paid once per year on IRS Form 720 by July 31 following the end of the plan year ending in the prior calendar year	Imposed on issuer of insurance policy or plan sponsor of self-funded health plan
July 31	Form 5500 (Annual Return/Report of Employee Benefit Plan) to the IRS for the prior plan year, if no extension (Also see July 31 Form 5558 due date, if extension is needed)	Last day of 7th month after end of plan year	Benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements)
July 31	Form 5558 (Application for Extension of Time to File Certain Employee Plan Returns) to the IRS for the prior plan year (Also see October 15 Form 5500 due date)	Used to apply for extension of time to file Form 5500 On or before due date for filing Form 5500	Benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements)
July 31	Issuer submission of MLR report to CMS	If applicable, issuer must file report of MLR with CMS by July 31 of the year following the MLR reporting year (calendar year)	Fully insured group health plans
September 30	MLR rebate payments to group policyholder and notices to participants for the prior calendar year	If applicable, notice of an MLR rebate must be provided by issuers to group policyholders and all subscribers of group policies that receive an MLR rebate, and rebate by September 30 of the year following the MLR reporting year (calendar year)	Fully insured group health plans



Health & Welfare: Detailed Key Benefit Compliance Dates			
2024 Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans and Parties Affected
September 30	SAR to participants for the prior plan year (if no extension of Form 5500 due date) (Also see November 15 and December 13 ³ due dates if filing Form 5500 with an extension)	Due to participants 9 months after end of plan year	Benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements)
October 3	<u>For 2025 Calendar-Year Plan Years</u> ⁴ Medicare Part D Retiree Drug Subsidy Application, Retiree List, and Attestation	Due 90 days before the beginning of the plan year	Employers that offer retiree prescription drug coverage and choose to apply for the 28% Retiree Drug Subsidy
Prior to October 15	Medicare Part D Creditable/Non-Creditable Coverage Notice	Annual mailing; notices also required at various other times	All employers with Medicare Part D-eligible participants enrolled in an employer prescription drug plan
October 15	Form 5500 (Annual Return/Report of Employee Benefit Plan) to the IRS if extension applies	Automatic 6-month extension of corporate plan sponsor's tax return from original filing due date (April 15) (if certain conditions are met, Form 5558 need not be submitted) If no corporate tax return extension, then Form 5558 must be filed for an automatic extension no later than the 15th day of the 3rd month after the original filing date for Form 5500 (see Form 5500 and 5558 entries above)	In the case of Form 5500, benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements)
November 15	SAR to participants for the prior plan year (if Form 5500 due date is extended due to plan sponsor's corporate tax return extension) (Also see December 13 ³ due date if filing Form 5500 with an extension)	2 months after Form 5500 due date, as extended	Benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements)



Health & Welfare: Detailed Key Benefit Compliance Dates

2024 Due Date/Timing Requirement	Item/Form	Filing/Disclosure/Plan Action Requirements	Plans and Parties Affected
December 13 ³	SAR to participants for the prior plan year (if Form 5500 due date is extended due to Form 5558 filing)	2 months after Form 5500 due date, as extended	Benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements)
December 31	Gag Clause Prohibition Compliance Attestation to CMS	Annual attestation confirms absence of gag clauses in provider network contracts for the calendar year	Group health plans and health insurance issuers, but not excepted benefits, account-based plans, or retiree-only plans

- ¹ The Pension Protection Act of 2006 (PPA) added a provision to ERISA § 104 requiring that identification and basic plan information and actuarial information that are included in the annual report be displayed on an intranet website, if any, maintained by the plan sponsor.
- ² Section 508(a) of PPA amended ERISA § 105 by establishing an affirmative obligation on the part of plan administrators to automatically furnish pension benefits statements to participants and beneficiaries at least once each quarter, in the case of individual account plans that permit participants to direct their investments. For more information, see [DOL Field Assistance Bulletin No. 2006-03](#). Individual account plans must provide pension benefit statements at least once each calendar year to a participant or beneficiary who does not have a right to direct the investment of assets in that account.
- ³ This due date falls on a weekend or a legal holiday, including any legal holiday in the District of Columbia. As noted in the introduction to this Calendar, in an effort to facilitate timely compliance with delivery requirements, the Calendar reflects a suggested due date of the business day immediately preceding this weekend or holiday due date. Generally, for IRS form filing dates (and not dates involving contributions or the timing of participant notices), the due date is extended to the next business day. For all other forms, required disclosures, contributions, or distributions, please file or provide on or before the above referenced due date; no extension applies when an outside limit states how early a disclosure can be provided, such as for the annual notices for automatic contribution arrangements. Also, please be aware that regulatory agencies may issue additional updates to due dates throughout the year.
- ⁴ The due date may be extended to November 2, 2024 for plans that properly request an extension.



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About Aon

Aon plc (NYSE: AON) exists to shape decisions for the better — to protect and enrich the lives of people around the world. Our colleagues provide our clients in over 120 countries and sovereignties with advice and solutions that give them the clarity and confidence to make better decisions to protect and grow their business.

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