

**ALERTS**

## **The End of the First Five-Year Determination Letter Cycle Is Approaching for Qualified Retirement Plans**

**June 23, 2011**

Every individually-designed qualified retirement plan has a five-year fixed, regular remedial amendment cycle, which begins in different years for different plans, depending on the last digit of the plan sponsor's employer identification number (EIN). Each plan has a corresponding five-year determination letter cycle (A-E). Plan sponsors have to retroactively amend their plans by the end of the five-year cycle to comply with applicable legislative and regulatory changes. A favorable determination letter is valid only until the end of the plan's five-year determination letter cycle. Plan sponsors should take note that the end of the first five year cycle is six months away (i.e., Jan. 31, 2012) for any plan in Cycle A that has a one or a six as the last digit of their EIN.

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## Related People



**Susan**

**Niver**

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## Practices

**EMPLOYMENT AND EMPLOYEE BENEFITS**

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## Attachments

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