401(k) Annual Census

Client Submission Checklist

Use this checklist to ensure you submit complete and accurate census data to your Third-Party Administrator (TPA). Timely submission helps ensure accurate contribution calculations, proper compliance testing, and on-time Form 5500 filing.

Section 1: Employee Identifying Information

Provide the following for ALL employees—not just plan participants:

	Employee Identifying Information
☐	Full legal name
☐	Social Security number (or employee ID)
☐	Date of birth
☐	Date of hire (original hire date, even if rehired)
☐	Date of termination, if applicable
☐	Date of rehire, if applicable
☐	Employment status (active, terminated, deceased, retired, on leave)

Section 2: Compensation Data

Compensation must match the definition in your plan document, which may differ from W-2 wages:

	Compensation Data
☐	Gross compensation for the plan year (per plan document definition)
☐	Bonus amounts (if tracked separately per plan terms)
☐	Overtime pay (if tracked separately per plan terms)
☐	Commissions (if tracked separately per plan terms)

Section 3: Hours and Service Information

Hours are required for eligibility and vesting calculations, even for salaried employees:

	Service Information
☐	Total hours worked during the plan year
☐	Hours tracked for salaried/exempt employees (if required by plan)
☐	Hours for part-time employees

Section 4: Ownership and Related Party Information

Required for highly compensated employee (HCE) and key employee testing:

	Ownership Information
☐	Ownership percentage for each owner
☐	Family relationships to owners (spouse, child, parent, grandparent)
☐	Any changes in ownership during the plan year
☐	Controlled group or affiliated service group information (if applicable)

Section 5: Deferral and Contribution Data

Provide payroll-related contribution information:

	Contribution Data
☐	Pre-tax deferral amounts by employee
☐	Roth deferral amounts by employee
☐	Catch-up contributions (for employees age 50+)
☐	Loan repayments processed through payroll (if applicable)

Section 6: Before You Submit

	Final Review
☐	Verify ALL employees are included (including terminated employees)
☐	Confirm compensation definition matches plan document
☐	Review ownership percentages for accuracy
☐	Use TPA's preferred format or template
☐	Submit data to TPA ASAP to ensure timely filings

Helpful Tips

- **Contact your TPA early** to request their specific census template.
- **Coordinate with your payroll provider** to export data in the required format.
- **Don't forget terminated employees** — they must be reported for the plan year.
- **Submit early** to allow time for questions and corrections.

Questions? Contact your TPA for assistance.