2026 Compliance Calendar for Defined Contribution Plans[1]

January

January 1

- Year-end information requests begin around this time. Clients should complete census and questionnaire.
- Review your employment records to determine whether any part-time employees have completed 2 consecutive 12-month periods with 500 hours of service.

January 31

- Deadline for sending Form 1099-R to participants who received distributions during previous year.

February

February 15

- **Friendly Reminder:** It is recommended as a best practice to reconcile your payroll to recordkeeper deposits, review trust reports, outstanding loans status, and deferral changes.

February 28

- Deadline for filing Form 1099-R on paper, if eligible, with IRS to report distributions made in previous year. Deadline for electronic filing of Form 1099-R with IRS April 1 to report distributions made in previous year.

March

March 15

- Deadline for processing corrective distributions for failed actual deferral percentage (ADP) and actual contribution percentage (ACP) test without 10% excise tax.

  Note: A special deadline may apply to plans that satisfy the requirements of an eligible automatic contribution arrangement (EACA). See "June".
- Deadline for filing partnership and S-corporation tax returns and contribution deadline for deductibility (without extension) for calendar-year partnerships and S-corporations.
- Deadline for requesting automatic extension (to September 15) for partnership and S-corporation tax returns.

April

April 1

- Deadline for taking first required minimum distribution (RMD) for participants attaining age 73 or retiring after age 73 in prior year (IRS Code §401(a)(9)).

April 15

- Deadline for processing corrective distributions for IRC §402(g) excess deferrals.
- Deadline for filing individual and C-corporation tax returns and contribution deadline for deductibility (without extension) for calendar-year self-employed individuals and C-corporations.
- Deadline for requesting automatic extension (to October 15) for individual and C-corporation tax returns.
- **Friendly Reminder:** It is recommended as a best practice to reconcile your payroll to recordkeeper deposits, review trust reports, outstanding loans status, and deferral changes.

May

- None

June

June 30

- Deadline for processing corrective distributions for failed ADP/ACP test from certain plans with EACAs without 10% excise tax.

July

July 15

- **Friendly Reminder:** It is recommended as a best practice to reconcile your payroll to recordkeeper deposits, review trust reports, outstanding loans status, and deferral changes.

July 29

- Deadline for sending Summary of Material Modification (SMM) (210 days after end of plan year in which the amendment was adopted).

July 31

- Deadline for filing Form 5500 (without extension).
- Deadline for filing Form 5558 to request automatic extension of time to file Form 5500 (to October 15).
- Deadline for filing Form 5330 to report and pay excise taxes on prohibited transactions and excess 401(k) plan contributions that occurred in prior year.

August

- None

September

September 15

- Extended deadline for filing partnership and S-corporation tax returns and final contribution deadline for deductibility for calendar-year partnerships and S-corporations.

September 30

- Deadline for distributing Summary Annual Report (SAR) to participants, unless deadline for Form 5500 was extended.

October

October 15

- Deadline for adopting a retroactive amendment to correct IRC410(b) coverage or IRC §401(a)(4) nondiscrimination failure.
- Extended deadline for filing Form 5500.
- Extended deadline for individual and C-corporation tax returns and final contribution deadline for deductibility.
- **Friendly Reminder:** It is recommended as a best practice to reconcile your payroll to recordkeeper deposits, review trust reports, outstanding loans status, and deferral changes.

November

- None

December

December 2

- Deadline for sending annual 401(k) and 401(m) safe harbor notice.
- Deadline for sending annual qualified default investment alternative (QDIA) notice.
- Deadline for sending annual automatic contribution arrangement (ACA) notice.
- Deadline for amendment to convert exiting 401(k) plan to safe harbor nonelective design for current year, provided certain requirements are met (3% nonelective contribution).

For administrative ease, the notices above may be combined.

Other: Required Fee Disclosures

Plan Sponsor / Service Provider

- **Initial disclosure:** Required within a reasonable period before the contract is entered into or renewed.
- **Annual disclosure:** Required following changes in investment information.
- **Additional disclosures:** Required no later than 60 days after the effective date of the change for changes in compensation or services provided.

Participant

- **Initial disclosure:** Required on or before the date when participants can first direct. Investments.
- **Annual disclosure:** Required to be updated and distributed at least annually.
- **Additional disclosures:** Required at least 30 days, but no more than 90 days, prior to certain plan changes.

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IMA Retirement

For assistance with your retirement needs, contact an IMA Retirement advisor at retirement@imacorp.com or 877.305.1864.

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Retirement Benefits Matter. We believe in the power of a wellplanned retirement. It's not just about numbers, it's about investing in the people who make your organization shine. We partner with you to design a retirement plan that speaks to every individual, from the moment they join your team to the day they wave goodbye – helping them blossom both today and tomorrow.

[1]The deadlines outlined in this calendar are for plans with calendar-year plan years and do not take leap years into consideration. This chart is intended to provide plan sponsors with a list of notable deadlines and is not a substitute for consultation with ERISA counsel and in no way represents legal advice. Historically, when the date falls on a Saturday, Sunday, or legal holiday, the IRS has not extended the deadline for return of excess amounts and RMDs but has extended for deductible contributions, as well as returns/reports. Some deadlines may be extended for certain individuals affected by a natural disaster.

Source: The Internal Revenue Service.