

COMPLIANCE CALENDAR

2025

January

- 31** IRS Form 1099-R due to be post-marked to participants who received a distribution from the plan in 2024.

February

- 28** Deadline for filing Form 1099-R with IRS to report distributions made in previous year, if not filed electronically.

March

- 17** Deadline for processing corrective distributions for failed actual deferral percentage (ADP)/actual contribution percentage (ACP) test without 10% excise tax for plans without an Eligible Automatic Contribution Arrangement (EACA).

Deadline for filing S Corporation and partnership tax returns and contribution deadline for deductibility (*without extension*).

Deadline for requesting automatic extension (*to September 15*) of S Corporation and partnership tax returns.

- 31** Deadline for electronic filing of Form 1099-R to report distributions made in previous year.

April

- 1** Deadline for those newly required to take Required Minimum Distributions (RMDs) (12/31 for all others).

- 15** Deadline for processing corrective distributions for IRC Section 402(g) excesses.

Deadline for filing C Corporation and individual tax returns and contribution deadline for deductibility (*without extension*).

Deadline for requesting automatic extension (*to October 15*) for C Corporation and individual tax returns.

Deadline for adopting 2024 owner-only plan document for sole proprietors/partnerships.

June

- 30** Deadline for processing corrective distributions for failed ADP/ACP test from plan with EACA without 10% excise tax.

July

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

- 31** Deadline for filing Form 5500 (*without extension*).

Deadline for filing Form 5558 to request automatic extension of time to file Form 5500 (*2 1/2 months*).

Deadline for filing Form 5330 used to report and pay excise taxes on prohibited transactions and excess 401(k) plan contributions that occurred in prior year.

September

- 15** Extended deadline for filing S Corporation and partnership tax returns and contribution deadline for deductibility.

- 30** Deadline for distributing Summary Annual Report (SAR) to participants, provided deadline for Form 5500 was not extended.

Deadline for adopting new 2025 plan document with Safe Harbor arrangement.

October

- 15** Extended deadline for filing Form 5500.

Extended deadline for filing C Corporation and individual tax returns and contribution deadline for deductibility.

Deadline for adopting a retroactive amendment to correct an IRC Section 410(b) coverage or IRC Section 401(a)(4) nondiscrimination failure for 2024 (*9 1/2 months*).

November

- 30** Deadline for adopting Safe Harbor 3% for existing plans for the 2024 plan year.

December

- 1** Deadline for sending 2026 annual 401(k) safe harbor notice.

Deadline for sending 2026 annual automatic contribution arrangement notice.

- 31** Deadline for processing corrective distributions for failed 2024 ADP/ACP test with 10% excise tax.

Deadline for correcting a failed 2024 ADP/ACP test with qualified nonelective contributions (QNEC).

Deadline for adopting Safe Harbor 4% for existing plans for the 2024 plan year.

Deadline to execute amendment to remove Safe Harbor status for 2026.

Deadline to execute discretionary amendments implemented during plan year (*certain exceptions apply, e.g., adding salary deferrals, cutting back accrued benefits*).

The deadlines in this calendar are for plans with calendar-year plan years. 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.

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