PK RETIREMENT

2025

Compliance Calendar for 401(k) Plans

Complimentary retirement plan compliance and notice requirements calendar*

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

Q1

JANUARY

1 — **Long-term, part-time employees** are eligible to participate in the plan. Eligible employees include those with 2 consecutive years with 500+ hours of service per year

15 — **Review prior year census data**

31 — **Deadline: Sending IRS forms to participants** 1099-R for participants who received distributions from the plan in the previous year as well as Forms W-2, 945, 1099-NEC, and 1099-MISC

FEBRUARY

15 — **Review compliance testing results**

28 — **Deadline: Filing Form 1099-R on paper with IRS** to report distributions made in previous year. Deadline for electronic filing is March 31

MARCH

15 — **Deadline: ADP/ACP test corrective distributions** to avoid 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: Filing partnership tax returns and contribution deadline for deductibility (without extension) for companies operating on calendar-year fiscal year

Deadline: Requesting automatic extension to September 15 for partnership tax returns

31 — **Deadline: Electronic filing of Form 1099-R** to report distributions made in previous year* (without extension)

Q2

APRIL

1 — **Deadline: The first required minimum distribution** (RMD) is owed to participants who have reached age 73 or retired (whichever happened later) in the previous year

15 — **Deadline: Processing corrective distributions** for participants whose 401(k) deferrals exceed the annual 401(k) deferral limit under IRC Section 402(g)

Deadline: Filing individual and corporation tax returns

Deadline: Contribution deadline for deductibility for self-employed individuals (without extension)

Deadline: Requesting automatic extension to October 15 for individual and corporate tax returns

MAY

31 — **Deadline: Filing HSA contributions and participant statements** if applicable, review instructions for Forms 1099-SA and 5498-SA

JUNE

30 — **Deadline: Processing corrective distributions** for failed ADP/ACP test from plan with EACA without 10% excise tax (if applicable)*

* The deadlines in this calendar are for plans with calendar-year plan years. If the filing deadline falls on a Saturday, Sunday, or legal holiday, the DOL provides that filing dates are delayed until the next business day. This calendar 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.

Q3

JULY

29 **Deadline: Sending Summary of Material Modification (SMM)** (210 days after end of plan year in which the amendment was adopted)

31 **Deadline: Filing Form 5500** (without extension)

Deadline: Filing Form 5558 to request automatic extension of time to file Form 5500 (to October 15)

Deadline: Filing Form 5330 Return of Excise Taxes Related to Employee Benefit Plans, this is used to report and pay excise taxes on prohibited transactions and excess contributions that occurred in prior year

AUGUST

SEPTEMBER

15 **Extended deadline: Filing tax returns for partnerships***

Extended deadline: Contribution deadline for deductibility for calendar-year partnerships and S-corporations*

30 **Deadline: Distributing Summary Annual Report (SAR) to participants**, unless deadline for Form 5500 was extended, then two months after due date for Form 5500 (December 15)

Q4

OCTOBER

1 **Deadline: Establish a new safe harbor plan** for the current year

15 **Extended deadline: Filing Form 5500**

Extended deadline: Individual and/or corporate tax returns and final contribution deadline for deductibility

Deadline: Adopting a retroactive amendment to correct minimum coverage or nondiscrimination requirements (IRC Sections 410(b) & 401(a)(4))

NOVEMBER

DECEMBER

1 **Deadline: Sending annual 401(k) and safe harbor match notice***

Deadline: Establish a new safe harbor plan for the upcoming year

Deadline: Sending annual QDIA, qualified default investment alternative notice*

Deadline: Sending annual automatic contribution arrangement notice (ACA)*

For administrative ease, a combined notice may be provided for the above notices

15 **Extended deadline: Distributing SAR to participants***

31 **Deadline: Processing corrective distributions** for failed ADP/ACP test with 10% excise tax

Deadline: Correcting a failed ADP/ACP test with qualified nonelective contributions (QNECs)

Deadline: Converting existing 401(k) plan to safe harbor non-elective design for current plan year

Deadline: Amendment to remove or convert to safe harbor status for next plan year

Deadline: Amending plan for discretionary changes implemented during plan year (certain exceptions apply)

Deadline: RMDs due under IRC Section 401(a)(9)

REMINDER: REQUIRED FEE DISCLOSURES

Plan Sponsor

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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