401(k) Participant Events:

A New Tool for Capturing Opportunities

If you're an advisor looking for new wealth management leads, tracking participant activity can provide a goldmine of information. A "participant event" is any change made to a 401(k) account. By tracking participants' financial or life changes in real time, advisors can spot potential "money in motion" opportunities. They can also help advisors provide better participant retirement outcomes.

Now, in a technology first from Paychex, real-time Participant Event Notifications will be delivered to advisors in their Advisor Console inbox. Examples include:

- Balance over set amount and termination data
- Status change of highly compensated employee (HCE)
- Pending age for catch-contribution or RMD
- Participant is newly eligible but not yet enrolled in a plan
- Enrolled in Money Market, Stable Value, or one fund

Click here, to learn more about this game-changing technology, don't miss our webinar, 401(k) Participant Data: Capturing Money in Motion.

Exclusive Offer for Your Clients – Refer Now!

Refer your clients and when they sign up for Paychex or Paycor payroll, we'll waive their 401(k) fees for the first 6 months*. That's NO setup, administrative, participant, or asset fees for new plans. Refer and save.

* Terms and conditions apply

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Resource Corner

Compliance Calendar:

October 15, 2025:

- Form 5500 / 5500-SF Filing Deadline
- Form 8955-SSA Filing Deadline
- Form 5330 Return of Excise Taxes Filing Deadline (With Extension)
- Extended Tax Filing/Deductible Contribution Deadline - Sole Proprietorships and C-Corps

November 1, 2025:

- SIMPLE IRA Plan Notice Deadline

December 1, 2025:

- Annual Safe Harbor Notice Deadline
- Annual Auto-Enrollment Notice Deadline
- Qualified Default Investment Alternative (QDIA) Notice Deadline
- Prospective Amendment to Add Safe Harbor 401(k) Feature
- Prospective Amendment to Add an Automatic Enrollment Feature (ACA/QACA/EACA)

December 16, 2025:

- Summary Annual Report (SAR) (with Extension)

December 31, 2025:

- Top-Heavy Contribution Deadline
- Return of Excess (ROE) Distributions or Corrective QNEC Deadline - Failed 2024 ADP/ACP Test
- Required Minimum Distribution (RMD) Deadline
- Safe Harbor Election for Prior Plan Year
- Annual Participant-Level Fee Disclosure Statement
- Deadline to Adopt Plan Amendments

For more details, download the 2025 Retirement Compliance calendar

Knowledge Center:

- **Financial Advisor Resource Center:** Click here for helpful tools and information for you and your clients. **Financial Advisor Webinar Series:**
  - Watch Now: CA Retirement Mandate: Action Plan for Small Business Clients