



2026 Retirement Compliance Calendar for Financial Advisors

This calendar is designed to remind you and your clients of important compliance dates. Keep it handy to stay on top of fiduciary requirements and avoid potential penalties.

First Quarter

January 31

IRS Form 1099-R — Participants

Deadline for mailing IRS Form 1099-R to participants who received a retirement plan distribution during 2025.

February 28

IRS Form 1099-R — IRS (Paper Filing)

Deadline to file Form 1099-R (on paper) with the IRS for 2024 distributions.

Deadline for filing electronically is April 1 (see below).

March 15

Return of Excess (ROE) Distributions for Failed ADP/ACP Tests

Deadline for corrective ROE distributions for failed prior year ADP/ACP compliance tests to avoid the 10% excise tax, for plans other than those that satisfy the eligible automatic contribution arrangement (EACA) requirements (see the June 30 deadline below for EACA plans).

Tax Filing/Deductible Contribution Deadline — Partnerships and S-Corps

Deadline (without extension) for tax return filing and contribution deductibility for partnerships and S-corps operating on a calendar-year.

March 31

IRS Form 1099-R — IRS (Electronic Filing)

Deadline to file Form 1099-R (electronically) with the IRS for 2025 distributions.

Deadline for filing on paper, if eligible, is March 2 (see above).

Second Quarter

April 1

Required Minimum Distribution (RMD) Required Beginning Date Deadline

(For participants who first attained age 73 or retired/terminated employment on or after attaining age 73 in a prior year, as applicable)

Deadline to request and receive initial RMD payment.

April 15

Return of Excess (ROE) Distributions — Section 402(g) Annual Contribution Limit

Deadline for corrective ROE distributions for prior year employee elective deferral contributions in excess of the annual contribution limit under IRC Section 402(g).

Tax Filing/ Deductible Contribution Deadline — Sole Proprietorships & C-Corps

Deadline (without extension) for tax return filings and contribution deductibility for sole proprietorships and C-corps operating on a calendar-year.

June 30

Return of Excess (ROE) Distributions for Failed ADP/ACP Tests — EACA Plans

Deadline for corrective ROE distributions for failed prior year ADP/ACP compliance tests for Plan Sponsor to avoid the 10% excise tax for plans that satisfy the eligible automatic contribution arrangement (EACA) requirements.



Third Quarter

July 29

Summary of Material Modification (SMM)

Deadline to provide SMM to plan participants for plan amendments adopted in prior plan year, if any.

July 31

Form 5500 / 5500-SF Filing Deadline

Deadline (without extension) to file Form 5500/5500-SF, as applicable, for the prior plan year with the U.S. Department of Labor.

Form 5558 Filing Deadline

Deadline for filing Form 5558 with the IRS to request a 2-1/2 month extension to file Form 5500/5500-SF for the prior plan year.

Form 8955-SSA Filing Deadline

Deadline (without extension) to file Form 8955-SSA for the prior plan year in either paper or electronic form with the IRS.

Form 5330 Return of Excise Taxes Filing Deadline

If applicable, consult with your CPA (without extension).

September 15

Extended Tax Filing/Deductible Contribution Deadline — Partnerships and S-Corps

Deadline (with extension) for tax return filing and contribution deductibility for partnerships and S-corps operating on a calendar-year.

September 30

Summary Annual Report (SAR)

Deadline (without Form 5500 extension) to distribute summary annual report (SAR) reflecting the prior year to participants.



Fourth Quarter

October 15

Form 5500 / 5500-SF Filing Deadline

Deadline (with extension) to file Form 5500/5500-SF, as applicable, for the prior calendar plan year with the U.S. Department of Labor.

Form 8955-SSA Filing Deadline

Deadline (with extension) for filing Form 8955-SSA for the prior calendar plan year in either paper or electronic form with the IRS.

Form 5330 Return of Excise Taxes Filing Deadline (With Extension)

If applicable, consult with your CPA (with extension).

Extended Tax Filing/Deductible Contribution Deadline — Sole Proprietorships and C-Corps

Deadline (with extension) for tax return filing and contribution deductibility for sole proprietorships and C-corps operating on a calendar-year.

November 1

SIMPLE IRA Plan Notice Deadlines

Deadline to distribute annual SIMPLE IRA notice to participants. Deadline to distribute notices to terminate a SIMPLE IRA Plan effective January 1 of the next year.

December 1

Annual Safe Harbor Notice Deadline

Deadline for distributing annual 401(k) safe harbor notice to participants, if applicable, for the next plan year.

Annual Auto-Enrollment Notice Deadline

Deadline for distributing the annual automatic contribution arrangement (ACA) notice (i.e. for all types of ACAs), eligible automatic contribution arrangement (EACA,) and qualified automatic contributions arrangement (QACAs) to participants for the next plan year.

Qualified Default Investment Alternative (QDIA) Notice Deadline

Deadline for sending the annual Qualified Default Investment Alternative (QDIA) notice to participants.

Prospective Amendment to Add Safe Harbor 401(k) Feature

Deadline for Plan Sponsor to execute an amendment to an existing plan to include a safe harbor feature, effective January 1 of the following year. A timely notice is required in order for a plan to be considered a safe harbor. See above Notice Deadline.

Prospective Amendment to Add An Automatic Enrollment Feature (ACA/QACA/EACA)

Deadline for Plan Sponsor to execute an amendment to the plan to include any type of automatic contribution arrangement (ACA), effective January 1 of the following year. A timely notice for the type of arrangement (i.e. an ACA, eligible ACA (EACA), or qualified automatic contributions arrangement (QACA) is also required. See above Notice Deadline.



Fourth Quarter cont.

December 15

Summary Annual Report (SAR)

Deadline (with Form 5500 extension) to distribute the summary annual report (SAR) reflecting the prior year.

December 31

Top-Heavy Contribution Deadline

Deadline to make a corrective contribution for a failed 2025 top-heavy compliance test.

Return of Excess (ROE) Distributions or Corrective QNEC Deadline — Failed 2025 ADP/ACP Test

Deadline to make corrective distributions (with a 10% excise tax for the Plan Sponsor) or for the Plan Sponsor to make a qualified nonelective contribution (QNEC) to correct a failed 2025 ADP/ACP test.

Required Minimum Distribution (RMD) Deadline

Deadline for qualifying participants to receive a required minimum distribution (RMD) for 2025. This is for participants age 73 or retired/terminated participants on or after attaining age 73, as applicable.

Safe Harbor Election for Prior Plan Year

Deadline to elect safe harbor for the prior plan year, which requires a nonelective contribution of 4% of compensation.

Annual Participant-Level Fee Disclosure Statement

Distribute the “annual” participant-level fee disclosure statement. There is no specific deadline for distributing this statement. However, the statement must be distributed at least once in any 14-month period. Separate rules and timelines apply for required initial participant-level fee disclosure statements (i.e. on or before the date on which a participant first can direct investments) and in the case of certain plan changes.

Deadline to Adopt Plan Amendments

Deadline for Plan Sponsor to adopt amendments for discretionary changes for the current plan year (certain restrictions apply.)



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