



It's Almost End-of-Year. Are You Ready?

Year-End To-Do List: Never Miss a Deadline

It's time to wrap up 2025, make your to-do list, and check it twice. To make it easier, you can view important due dates and notices in [Paychex Flex®](#) so you never miss a deadline.

Here are some of the important tasks that need completing before December 31, 2025:

- Amendments to plan documents for 2026 changes
- Amendments signed by the end of November, if adding safe harbor provisions for 2026
- Year-end employer contributions
- Involuntary distributions for terminated participants

For a full list of important dates, log into your [Flex Advisor Console](#).

Time's running out to get clients 6 months free 401(k)!

Refer your business clients to us by January 31, 2026. They'll receive 6 months free 401(k) when they start or move their plan to Paychex with Paychex or Paycor payroll. [Refer and save](#).

Resource Corner

Compliance Calendar:

December 1, 2025:

- Annual Safe Harbor Notice Deadline
- Annual Auto-Enrollment Notice Deadline
- 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 - deadline to distribute (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:

Register now: [Live webinar: 401\(k\) Participant Data: Capturing Money in Motion](#)

Watch Now: [CA Retirement Mandate: Action Plan for Advisors](#)