



CONTRIBUTION DATES FOR CALENDAR YEAR (12/31) TAX DEDUCTIONS

C-Corporation
S-Corporation
Partnership
Sole Proprietorship

April 15 with extension October 15**
March 15 with extension September 15
March 15 with extension September 15
April 15 with extension October 15**

JANUARY COMPLIANCE

January 31

Due date for employer to return Census and Confidential Questionnaire to BEI.

Deadline for sending Form 1099-R to participants who received distributions during the previous year. The recordkeeper/custodian or agency that processed the distribution will provide this form. If you do not have a recordkeeper or made arrangements with BEI, you must file the Form 1099-R. Please note that stock brokerages do not do these forms. Form 945 (annual Return Withheld Federal Income Tax) due to IRS. This return is completed by custodian or agency facilitating the distribution. IF the Trustee (you) makes the distribution from a brokerage account or bank, you must file this return.

FEBRUARY COMPLIANCE

February 28 Due Date

Deadline for filing Form 1099-R with the IRS. Filed by Trustee or entity appointed by the Trustee.

MARCH COMPLIANCE

March 15

ADP/ACP nondiscrimination test to determine if corrective distributions of excess contributions and earnings must be returned to the participants.

March 15

See contribution deadlines above. If you are other than a calendar year taxpayer, please refer to your business tax filing deadline.

APRIL COMPLIANCE

April 1

If you turn 73 in 2025, your first Required Minimum Distribution (RMD) is due by December 31, 2025, though you can delay until April 1, 2026. If you delay, you'll need to take another RMD by December 31, 2026. After the initial year, all RMDs are due by December 31 annually. Exceptions exist for active employees and business owners.

April 15

Employers must return any excess deferrals made by participants by April 15. For the 2026 plan year, participants who are age 50 or older may defer up to \$24,500. If their deferrals exceed this amount, up to \$8,000, the catch-up limit can be applied toward the excess. (Contributions may not exceed \$32,500). Catch-up contributions are only allowed for participants aged 50 or older. Deferrals over \$24,500 for those under 50 must be refunded.

JUNE COMPLIANCE

June 30

Deadline for processing corrective distributions if you fail ADP/ACP tests, for plans using safe harbor automatic enrollment, without incurring a 10% excise tax.

JULY COMPLIANCE

July 29

Summary of Material Modifications (SMM) due to participants 210 days after the end of the plan year in which the plan change is adopted.

This disclosure is not required if the plan document was not amended.

July 31

Form 5500 (Annual Report/Return of Employee Benefit Plan) due to IRS for calendar year plans. Otherwise, due seven months after the end of the plan year.

July 31

Form 5558 (Application for Extension of Time to File Certain Employee Plan Returns) is due for calendar year plans.

SEPTEMBER COMPLIANCE

September 16

Extended contribution deadline for extended returns see section above. If you are not a calendar year taxpayer, please refer to your extended filing deadline for your taxable year.

September 30

Summary Annual Report (SAR) due to participants for calendar year plans. Due nine months after plan year end or two months after filing Form 5500.

OCTOBER COMPLIANCE

October 2

The start of the period to distribute annual notices to participants. These include:

1. 401(k) Safe Harbor Match
2. Eligible automatic contribution arrangement (EACA)
3. Qualified automatic contribution arrangement (QACA)
4. Qualified default investment alternative (QDIA)

These notices are not needed if your plan does not provide for one or more of these arrangements. The filing period begins Oct. 1 and runs for 90 days. Notices may be delivered anytime within this time period.

October 15

Extended contribution deadline for filing Form 5500 (see above). PBGC Form I annual premium is due for Defined Benefit and Cash Balance Pension Plans. IRS deadline for filing the retroactive amendment to correct an Internal Revenue Code Sec. 410(b) coverage or section 401(a)(4) nondiscrimination failure.

DECEMBER COMPLIANCE

December 1

Deadline to provide participants with 401(k) Safe Harbor Match, QDIA, EACA, & QACA notices, if required by your plan.

December 16

Summary Annual Report due to participants if the Form 5500 deadline was extended.

December 31

Required Minimum Distribution (RMD) to participants who have begun receiving distributions.

Deadline for a plan to make ADP/ACP corrective distributions.

Depending upon the type of plan and provisions under the plan more notices, requirements and reviews, may be needed.

*If due date falls on a weekend the notice or filing will be the next business day.

** The tax filing for retirement plans on extension is October 15. Tax filing Form 5500 isn't finalized until the final contribution has been made. If money is not deposited several weeks prior to the deadline, the Form 5500 may not be timely filed. IRS penalty is \$250.00 a day and a potential Department of Labor penalty of up to \$2,140 a day. Penalties are assessed from the original tax due date, not the extended due date.

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