401(k) Deadlines

Stay on track with key 401(k) deadlines to ensure compliance and maximize plan benefits.



February 2026

FEB • Deadline for sending Form 1099-R to participants who received distributions during previous year.

March 2026

MAR .

Deadline for filing Form 1099-R with IRS to report distributions made in previous year, if not filed electronically.

MAR

Deadline for processing corrective distributions for failed actual deferral percentage (ADP)/actual contribution percentage (ACP) test without 10% excise tax for plans without an Eligible Automatic Contribution Arrangement (EACA).

- 16 · Deadline for filing S Corporation and partnership tax returns and contribution deadline for deductibility (without extension).
 - Deadline for requesting automatic extension (to September 15) of S Corporation and partnership tax returns.

MAR

Deadline for electronic filing of Form 1099-R to report distributions made in previous year.

April 2026

Deadline for processing corrective distributions for IRC Section 402(g) excesses.

APR

- Deadline for filing C Corporation and individual tax returns and contribution deadline for deductibility (without extension).
- Deadline for requesting automatic extension (to October 15) for C Corporation and individual tax returns.

June 2026

JUN 30

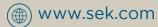
Deadline for processing corrective distributions for failed ADP/ACP test from plan with EACA without 10% excise tax.

Note: Deadlines shown here are for <u>calendar year</u> plan

Contact SEK's Retirement Plan Services Department



717.263.3910



July 2026

JUL

Deadline for sending Summary of Material Modification (210 days after end of plan year in which the amendment was adopted).

JUL

Deadline for filing Form 5500 (without extension).

Deadline for filing Form 5558 to request automatic extension of time to file Form 5500 (2 1/2 months).

Deadline for filing Form 5330 used to report and pay excise taxes on prohibited transactions and excess 401(k) plan contributions that occurred in prior year.

September 2026

SEP

Extended deadline for filing S Corporation and partnership tax returns and contribution deadline for deductibility.

SEP 30

Deadline for distributing Summary Annual Report (SAR) to participants, provided deadline for Form 5500 was not extended.

October 2026

OCT

Deadline to adopt a Safe Harbor provision for a newly established plan

Extended deadline for filing C Corporation and

OCT

individual tax returns and contribution deadline for deductibility. Deadline for adopting a retroactive amendment to correct an IRC Section 410(b) coverage or IRC Section 401(a)(4)

nondiscrimination failure for 2025 (9 1/2

December 2026

months).

DEC

Deadline for adopting Safe Harbor 3% for existing plans for the 2026 plan year.

- Deadline for sending 2027 annual 401(k) safe harbor notice.
- Deadline for sending 2027 annual automatic contribution arrangement notice.
- Deadline for distributing plan's QDIA notice.
- Deadline for processing corrective distributions for failed 2025 ADP/ACP test with 10% excise tax.
- Deadline for correcting a failed 2025 ADP/ACP test with qualified non-elective contributions (QNEC.)

DEC

- Deadline for amendment to remove safe harbor status for 2027 plan year.
- Deadline for amending plan for discretionary changes implemented during plan year (certain exceptions apply, e.g., adding salary deferrals, cutting back accrued benefits).
- Deadline for adopting Safe Harbor 4% (or greater) for the 2025 plan year.