

# 401(k) Deadlines

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



## February 2026

- FEB 02** • Deadline for sending Form 1099-R to participants who received distributions during previous year.

## March 2026

- MAR 02** • Deadline for filing Form 1099-R with IRS to report distributions made in previous year, if not filed electronically.

- MAR 16** • 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).
- 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 31** • Deadline for electronic filing of Form 1099-R to report distributions made in previous year.

## April 2026

- APR 15** • Deadline for processing corrective distributions for IRC Section 402(g) excesses.
- 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.

## July 2026

- JUL 29** • Deadline for sending Summary of Material Modification (210 days after end of plan year in which the amendment was adopted).

- JUL 31** • 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 15** • 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 01** • Deadline to adopt a Safe Harbor provision for a newly established plan

- OCT 15** • Extended deadline for filing C Corporation and 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 months).

## December 2026

- DEC 01** • 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.

- DEC 31** • 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.)
- Deadline for amendment to remove safe harbor status for 2026 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.

Note: Deadlines shown here are for calendar year plan

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