



JANUARY						
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FEBRUARY						
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MARCH						
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APRIL						
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MAY						
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JUNE						
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- Jan 15** Review forfeitures account; plan to use forfeitures from 2024 by end of 2025
DB shortfall for prior year must be funded
- Jan 31** Complete 5500 questionnaire
Provide 1099-R to recipients of 2024 distributions
Provide annual census to RK/TPA
Form 945 filing due
- Feb 7** **DC** calculate/Fund true-up if applicable
- Feb 14** Deadline to provide Q4 2024 quarterly participant statement
Provide triennial benefit statements for **DB** plans last provided for 2019-2021 period
Issue statements for 2022-2024 period to participants
- Feb 15** Review/Approve compliance testing results
- Feb 28** **DB** PBGC Form 1-ES for plans < 500 part.
• Paper filing of 1099-R to IRS
- Mar 1** **DC** receive corrective distribution info
- Mar 15** **DC** ADP/ACP corrective distribution date
DC Profit Sharing due if partnership or S-Corp return filed
• PS contributions due for prior year unless corporate tax return is extended then due date shifts to September 15 or when return is filed
• Form 1042 due to report tax withholding on distributions to foreign persons
DB minimum funding waiver request for 2024 plan year
- Mar 17** Form 1042 filing due*
- Mar 31** Electronic filing of 1099-R to IRS
Certify 2025 AFTAP to avoid 10% lower presumption than 2024
- Apr 1** Request contract from auditor
Deadline for RMD if 73 or more than 5% owner during 2024
• First time Required Minimum Distribution (RMD) due for any terminated employees who turned 73 during 2024
• Actuary's certification of 2025 adjusted funding target attainment percentage (AFTAP) to avoid 10% less presumption than 2024
- Apr 7** **DC** Request force out of de minimis accts
- Apr 15** **DB** Q1 contribution
DB PBGC 4010 Notice of Underfunding for 2024
• PBGC 4010 underfunded notice due if plan is less than 80% funded, and neither \$15 million shortfall nor small plan waiver apply
DC Profit Sharing due if C-Corp return filed
Refund 2024 excess 401(k) deferrals to avoid double tax
- Apr 30** **DB** annual funding notice to participants and PBGC for 2024 plan year
- May 15** Request recordkeeper/TPA audit package
Deadline to provide Q1 2025 quarterly participant statement
DB notices due for plans with benefit restrictions based on 2025 AFTAP
• Notices due to plans subject to benefit restrictions on April 1 based upon presumed current year AFTAP indicating plan underfunded
- May 31** **DC** 404a-5 Annual Participant Fee Disclosure
- Jun 1** Obtain data request from auditor
DB plans Request to use substitute mortality tables Deadline for plan sponsors to submit IRS request to begin using substitute mortality tables for plan year 2026.
- Jun 22** Provide auditor with all data requested
- Jun 28** **DC** SEC Form 11-K due plan w company stock
- Jun 30** **DC** EACA deadline for ADP/ACP distributions if failed 2024 ADP/ACP tests

JULY							AUGUST						
S	M	T	W	T	F	S	S	M	T	W	T	F	S
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13	14	15	16	17	18	19	10	11	12	13	14	15	16
20	21	22	23	24	25	26	17	18	19	20	21	22	23
27	28	29	30	31			24	25	26	27	28	29	30
							31						

SEPTEMBER							OCTOBER						
S	M	T	W	T	F	S	S	M	T	W	T	F	S
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14	15	16	17	18	19	20	12	13	14	15	16	17	18
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28	29	30					26	27	28	29	30	31	

NOVEMBER							DECEMBER						
S	M	T	W	T	F	S	S	M	T	W	T	F	S
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2	3	4	5	6	7	8	7	8	9	10	11	12	13
9	10	11	12	13	14	15	14	15	16	17	18	19	20
16	17	18	19	20	21	22	21	22	23	24	25	26	27
23	24	25	26	27	28	29	28	29	30	31			
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*The date shown is the next business day after the filing date of an IRS or U.S. Department of Labor (DOL) form when the original filing date falls on a Saturday, Sunday, or legal holiday.

- Jul 1** **DC** Mid-Year compliance testing if applicable
- Jul 15** **DB** Q2 contribution
- Jul 29** **Deadline to send SMM to participants**
- Summary of Material Modifications (SMM) which updates the SPD due to plan changes must be provided within 210 days after the plan year ends
- File IRS Form 5500 unless extended (5558)**
- IRS Form 5500 is due July 31 unless you file IRS Form 5558 requesting an extension until October 15
- Deadline to file IRS Form 5330 for calendar year plan**
- IRS Form 5330 must be filed if you are required to pay excise taxes on prohibited transactions that occurred in 2024
 - Annual Benefit Statement for plans not offering participant-directed investment
- Jul 31** **Form 8955-SSA due for prior year unless extension**
- Notice to Terminated Vested Employees Provide a notice to terminated vested employees who were reported on 2024 IRS Form 8955-SSA showing their vested accrued benefit. Annual Benefit Statement for plans not offering participant-directed investment Small plan annual funding notice Provide 2024 annual funding notice (AFN) to participants, beneficiaries, labor organizations representing participants and beneficiaries, and the PBGC. A notice to the PBGC is not required if the plan has less than \$50 million in underfunding.
- Aug 14** **Deadline to provide Q2 2025 quarterly participant statement**
- Sept 15** **DB** balance of minimum contribution prior year
- Minimum funding contribution for money pension purchase plan for 2024 plan year**
- DB** elect to use credit balances for prior year
- DB** elect to credit excess contributions
- DB** **revoke election to use excess credit balance**
- DB** plans must elect how they want to treat excess credit balances/contributions
- Extended deadline for partnership and S-Corp income tax returns**
- PBGC Comprehensive Premium Filing File 2025 PBGC Comprehensive Premium Filing and pay the flat-rate and variable-rate premiums. The Bipartisan Budget Act of 2015 accelerated the premium due date by one month for the 2025 plan year. The premium due date will return to October 15 in 2026.**
- The Bipartisan Budget Act of 2015 accelerated the PBGC premium due date to September 15 for the 2025 plan year. The premium due date will return to October 15 in 2026.**
- Sept 30** **Distribute SAR is 5500 filed timely**
- DC** Summary Annual Report (SAR) must be provided to participants unless you filed extension then its due December 15
- DB** **actuary AFTAP certification to avoid less than 60% presumption**
- DB Last day to certify current year AFTAP to avoid presumption AFTAP is less than 60% - backup date is 12/31 if not completed
- Oct 1** **DC** determine RK amendment deadline
- Oct 3** **Earliest date to provide Automatic Enrollment Notices and Safe Harbor Notices**
- Oct 7** **DC** Request force out of de minimis accts
- Oct 15** **DB** **PBGC premium filing for current plan year**
- DB notices are due for plans subject to benefit restrictions on Oct 1 based upon presumption current year AFTAP is less than 60%
- DC** **deadline for correction of 410(b) or 401(a)(4) test failure**
- DC deadline for adopting a retroactive amendment to correct failed 410(b) coverage or 401(a)(4) nondiscrimination failure
- Extended deadline for C-Corp income tax returns**
- File IRS Forms 5500/8955-SSA if extended DB Q3Contribution**
- Annual Benefit Statements (no participant direction) Corrective Plan Amendment Deadline to adopt a retroactive corrective plan amendment(s) for 2024 plan failures
- Oct 31** **DB** notices due for benefit restricted plans
- Nov 1** **Plan document review**
- Operations Review
- Nov 14** **Deadline to provide Q3 2025 quarterly participant statement**
- Nov 15** **Ensure annual notices set for delivery**
- Ensure delivery of all required annual notices is in process (DC = Safe Harbor, Auto, QDIA)(DB - Annual unless Triennial elected)
- Amend plan to add/discontinue safe harbor**
- Dec 1** **Last day to distribute annual safe harbor, auto-enrollment, QDIA notices to participants**
- Ensure RMD's set to be processed**
- QDIA Notices Deadline to send QDIA notices to participants for the 2025 plan year.**
- Safe Harbor Notices Deadline to provide to participants \$401(k) or \$403(b) plan safe harbor notices, if applicable for the 2025 plan year.**
- Dec 16** **Distribute SAR if 5500 extension filed**
- Review IRS dollar limits for 2026, notify payroll**
- Dec 31** **DB** election to reduce next year credit balance
- DB** **actuary AFTAP certification to avoid less than 60% presumption from applying Jan. 1, 2026**
- DB** plans must determine what to do with credit balances, certify AFTAP if not done by Oct. 1, to avoid less than 60% assumption Jan. 1, 2026
- Deadline to correct failed 2024 ADP/ACP (if not already corrected)**
- RMDs due to participants who already received first RMD**