



Employee Benefit Plan | Key Dates 2026

- **1/30/2026:** 1099-R's due to recipients
- **2/28/2026:** Completion of year-end compliance testing (ADP/ACP Testing). This is not a hard deadline, but a general timeframe to achieve in order to allow time for the corrections to be made.
- **3/13/2026:** Prior year excess ADP/ACP amounts returned to highly compensated employees.
- **3/31/2026:** 1099-R must be filed with the IRS.
- **4/15/2026:** Excess deferrals over the prior year 402(g) limits returned to participants
- **4/15/2026:** Employer contributions due for Plan years ending 12/31/2025 (with no Plan Sponsor tax return extension)
- **7/29/2026:** Summary of Material Modifications (if applicable) due to participants.
- **7/31/2026:** Form 5500 due to the IRS if no extension is filed.
- **7/31/2026:** Form 5558 due if filing an extension for the Form 5500.
- **9/15/2026:** Employer contributions due for Plan years ending 12/31/2025 (if an extension was filed for the Plan Sponsor's tax return)
- **9/30/2026:** Summary Annual Report (SAR) due to participants (unless extension was filed for 5500)
- **10/15/2026:** Final deadline for Form 5500 if an extension was filed
- **12/2/2026:** Deadline for annual notice for Safe Harbor Elections
- **12/15/2026:** SAR due to participants if an extension for Form 5500 was filed.
- **12/31/2026:** Annual required minimum distributions checks issued