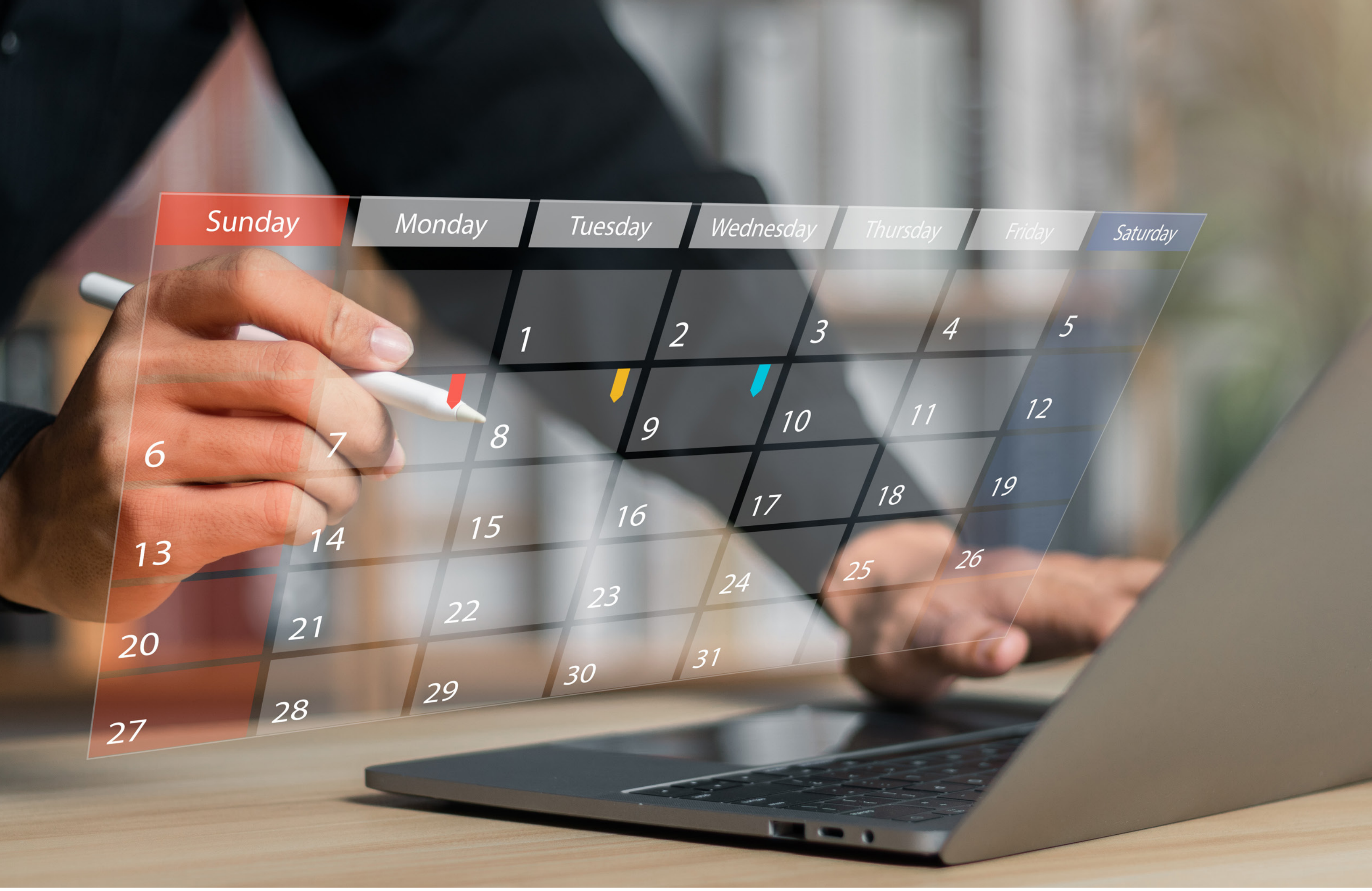

2026 ERISA Compliance Calendar

Annual Reminders for ERISA plans

This 2026 ERISA Compliance Calendar addresses the most important deadlines for calendar-year qualified retirement plans.

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FEBRUARY

Feb. 1

REMINDER TIMING

Actual Deferral Percentage (ADP) refunds final deadline is March 13*

Corrective refunds for failed ADP tests must be issued within 2½ months after the plan year-end to avoid a 10% excise tax.

Actual Contribution Percentage (ACP) refunds final deadline is March 13*

Corrective refunds for failed Actual Contribution Percentage (ACP) tests must also be made within 2½ months after the plan year-end to avoid penalties.

Feb. 15

Form 5330 Excise Tax final deadline is March 31**

If in the prior year your plan issued late ADP/ACP refunds causing an excise tax, the IRS requires you to file Form 5330 electronically by March 31 of the current year. This form is used to report and pay excise taxes on late refunds and other prohibited transactions from the prior year.

Initial Required Minimum Distribution (RMD) final deadline is April 1

If a former employee turns 73 on any date in 2025, their first RMD is required by April 1, 2026.

MARCH

March 1

REMINDER TIMING

Excess deferrals final deadline is April 15

To avoid double taxation, employee contributions exceeding IRS annual limits must be returned by April 15.

March 13*

FINAL DEADLINES

ADP refunds due; ACP refunds due

March 31

Form 5330 excise tax

* Until the IRS issues formal guidance, taxpayers must make their own determination regarding the applicable deadline. The conservative approach would be to ensure that the action is performed by the normal deadline and completed by the last business day preceding the deadline if the deadline falls on a weekend or holiday.

** Note that the March 31 deadline applies to 5330 filings addressing late ADP/ACP refunds. There is a separate deadline on July 31 for 5330 filings related to late employee contributions.

APRIL

April 1

FINAL DEADLINES

Initial RMDs due

April 15

Excess deferrals due

MAY

May 15

REMINDER TIMING

EACA ADP refunds are due June 30

ADP refunds under an Eligible Automatic Contribution Arrangement must be distributed within six months after the plan year-end to avoid a 10% penalty.

EACA ACP refunds are due June 30

To avoid a 10% penalty, ACP refunds under an EACA follow the same six-month correction deadline to avoid excise taxes.

JUNE

June 15

REMINDER TIMING

Summary of Material Modifications deadline is July 29

Must be provided to participants within 210 days after the end of the plan year in which a material change is adopted.

Form 5500 final deadline is July 31

The annual return/report for employee benefit plans must be filed electronically with the Department of Labor no later than seven months after the plan year ends, unless an extension has been granted.

Form 8955-SSA final deadline is July 31

Reports separated participants with deferred vested benefits and is due the same day as Form 5500. It must be filed with the IRS electronically.

Form 5558 final deadline is July 31

To extend 5500 and 8955-SSA, you need to file a Form 5558 by July 31. It's used to request a 2½-month extension to file Forms 5500 or 8955-SSA.

June 30

FINAL DEADLINES

EACA ADP refunds; EACA ACP refunds

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JULY

July 29

FINAL DEADLINES

SMM

July 31

Form 5500; Form 8955-SSA; Form 5558

AUGUST

Aug. 15

REMINDER TIMING

Summary Annual Report (SAR) deadline is Sept. 30

The SAR must be distributed to participants within nine months after the plan year ends, or within two months after the extended Form 5500 deadline, provided the Form 5500 was filed on time.

SEPTEMBER

Sept. 1

REMINDER TIMING

Extended Form 5500 deadline is Oct. 15

If an extension was filed, the annual return/report (Form 5500) must be submitted electronically to DOL by the extended due date.

Extended Form 8955-SSA deadline is Oct. 15

If an extension was filed, Form 8955-SSA, which reports separated participants with deferred vested benefits, is due on the same day as the extended Form 5500 deadline. It must be submitted electronically to the IRS.

Corrective Amendment deadline is Oct. 15

Plan sponsors have until Oct. 15 to correct certain operational or document failures by adopting a corrective amendment within 9½ months after the end of the plan year.

OCTOBER

Oct. 15

REMINDER TIMING

Auto-enrollment notice deadline is Dec. 1

If applicable, plan sponsors must provide the annual notice of automatic enrollment features to eligible employees at least 30 days — and no more than 90 days — before the start of the plan year.

Qualified Default Investment Alternative (QDIA) notice deadline is Dec. 1

If applicable, plan sponsors must provide the QDIA notice to participants at least 30 days before the start of the plan year or before a participant's first investment, whichever comes first. The notice must explain the plan's default investment option when no investment election is made.

Safe harbor notice deadline is Dec. 1

If applicable, to preserve safe harbor status, plan sponsors must distribute the safe harbor notice to participants for at least 30 days — and no more than 90 days — before the start of the plan year.

Oct. 15

FINAL DEADLINES

Form 5500 extension; Form 8955-SSA extension; Corrective amendment

NOVEMBER

Nov. 1

REMINDER TIMING

SAR deadline is Dec. 15

If Form 5500 was filed under an extension, the SAR must be distributed to participants no later than two months after the extended Form 5500 deadline.

Nov. 15

REMINDER TIMING

RMD deadline is Dec. 31

The final deadline to issue ongoing annual Required Minimum Distributions is Dec. 31. Distributions must be made by check to participants to satisfy pay status requirements.

ADP refunds deadline is Dec. 31

To avoid qualification failure, the final deadline must be met. Distributions must be made by check to participants.

ACP refunds deadline is Dec. 31

To avoid qualification failure, the final deadline must be met. Distributions must be made by check to participants.

Nov. 15

REMINDER TIMING continued

Self-correction EPRCS deadline is Dec. 31

Under the Employee Plans Compliance Resolution System (EPCRS), Dec. 31 is the last day to self-correct certain plan failures without filing with the IRS. This applies to eligible failures discovered and corrected within a reasonable time and no later than the end of the third plan year following the year the failure occurred.

Discretionary amendments deadline is Dec. 31

Plan changes not required by law must be formally adopted by the last day of the plan year in which they are operationally implemented. These changes must be documented and delivered to the plan sponsor in writing.

Universal availability notice deadline is Dec. 31

Informs 403(b) participants about the opportunity to establish or change their salary deferrals in the plan.

DECEMBER

FINAL DEADLINES

Dec. 1

Auto-enrollment notice; QDIA notice; Safe harbor notice; Supplemental safe harbor notice

Dec. 15

SAR

Dec. 31

RMD; ADP refunds; ACP refunds; Self-correction EPRCS; Discretionary amendments; Universal availability notice

ROLLING DEADLINE

Plan and Investment Fee Disclosure

This summarizes fees that may be paid from plan participant accounts or withheld from investment companies. It must be delivered to participants annually, no later then every 14 months.