



CROSSPLANS

2026 Compliance Calendar

for **Defined
Contribution Plans**

Complimentary retirement
plan compliance and notice
requirements calendar*

*The deadlines in this calendar are for plans with calendar-year plan years.



Dana Point, CA
714.210.4164
info@crossplans.com
www.crossplans.com

Q1

January

15 Begin compiling prior year census data

31 Deadline: Sending IRS forms to participants 1099-R for participants who received distributions from the plan in the previous year as well as Forms W-2, 945, 1099-NEC, and 1099-MISC

February

20 Census due to guarantee calculations and contributions by March 15

21 Census due for clients requiring ADP/ACP testing and those wishing to fund contributions by March 15

28 Deadline: Filing Form 1099-R on paper with IRS to report distributions made in previous year. Deadline for electronic filing is March 31

Q2

April

1 Deadline: The first required minimum distribution (RMD) is owed to participants who have reached age 73 or retired (whichever happened later) in the previous year

15 Deadline: Processing corrective distributions for participants who makes excess annual salary deferrals IRC Section 402(g)

Deadline: Filing individual and corporation tax returns

Deadline: Contribution deadline for deductibility for self-employed individuals (without extension)

Deadline: Requesting automatic extension to October 15 for individual and corporate tax returns

May

31 Deadline: Filing HSA contributions and participant statements if applicable, review instructions for Forms 1099-SA and 5498-SA

March

15 Deadline: ADP/ACP test corrective distributions to avoid 10% excise tax

Note: A special deadline may apply to plans that satisfy the requirements of an eligible automatic contribution arrangement (EACA). See "June"

Deadline: Filing partnership tax returns and contribution deadline for deductibility (without extension) for companies operating on calendar-year fiscal year

Deadline: Requesting automatic extension to September 15 for partnership tax returns

31 Deadline: Electronic filing of Form 1099-R to report distributions made in previous year*

June

30 Deadline: Processing corrective distributions for failed ADP/ACP test from plan with EACA without 10% excise tax (if applicable)*

Please work directly with your consultant if your Plan has EACA and a Testing requirement



Looking for strategic ways to fund and optimize your company retirement plan? Contact CrossPlans today for technical expertise.

Q3

July

29

Deadline: Sending Summary of Material Modification (SMM) (210 days after end of plan year in which the amendment was adopted)

31

Deadline: Filing Form 5500 (without extension)

Deadline: Filing Form 5558 to request automatic extension of time to file Form 5500 (to October 15)

Deadline: Filing Form 5330 Return of Excise Taxes Related to Employee Benefit Plans, this is used to report and pay excise taxes on prohibited transactions and excess contributions that occurred in prior year

August

15

Connect with CrossPlans about status and process for annual forceouts and terminated employee sweeps

September

15

Extended deadline: Filing tax returns for partnerships*

Extended deadline: Contribution deadline for deductibility for calendar-year partnerships and S-corporations*

30

Deadline: Distributing Summary Annual Report (SAR) to participants, unless deadline for Form 5500 was extended, then two months after due date for Form 5500 (December 15)

* The deadlines in this calendar are for plans with calendar-year plan years. If the filing deadline falls on a Saturday, Sunday, or legal holiday, the DOL provides that filing dates are delayed until the next business day. This calendar is intended to provide plan sponsors with a list of notable deadlines and is not a substitute for consultation with ERISA counsel, and in no way represents legal advice.

Q4

October

15

Extended deadline: Filing Form 5500

Extended deadline: Individual and/or corporate tax returns and final contribution deadline for deductibility

Deadline: Adopting a retroactive amendment to correct minimum coverage or nondiscrimination requirements ([IRC Sections 410\(b\) & 401\(a\)\(4\)](#))

November

1

Contact CrossPlans to explore a Cash Balance Defined Benefit Plan or alternative Plan approach

15

Contact CrossPlans for preliminary ADP/ACP Testing, Preliminary Profit Sharing or other illustrations

December

1

Deadline: Sending annual 401(k) and safe harbor match notice*

Deadline: Sending annual QDIA, qualified default investment alternative notice*

Deadline: Sending annual automatic contribution arrangement notice (ACA)* For administrative ease, a combined notice may be provided for the above notices

Deadline: Amendment to remove or convert to safe harbor status for next plan year. If changing from Match to Non-Elective, this can happen up to 12/31

15

Extended deadline: Distributing SAR to participants*

31

Deadline: Processing corrective distributions for failed ADP/ACP test with 10% excise tax

Deadline: Correcting a failed ADP/ACP test with qualified nonelective contributions (QNECs)

Deadline: Converting existing 401(k) plan to safe harbor non-elective design for current plan year

Deadline: Amendment to remove or convert to safe harbor status for next plan year

Deadline: Amending plan for discretionary changes implemented during plan year (certain exceptions apply)

Deadline: RMDs due under [IRC Section 401\(a\)\(9\)](#)

Reminder: Required fee disclosures

Plan Sponsor

Initial disclosure: Required within a reasonable period before the contract is entered into or renewed

Annual disclosure: Required following changes in investment information

Additional disclosures: Required no later than 60 days after the effective date of the change for changes in compensation or services provided

Participant

Initial disclosure: Required on or before the date when participants can first direct investments

Annual disclosure: Required to be updated and distributed at least annually

Additional disclosures: Required at least 30 days, but no more than 90 days, prior to certain plan changes



2026

Compliance Calendar

for Defined Contribution Plans



CROSSPLANS

Dana Point, CA
714.210.4164
info@crossplans.com
www.crossplans.com

This information was developed as a general guide to educate plan sponsors and is not intended as authoritative guidance or tax/legal advice. Each plan has unique requirements and you should consult your attorney or tax advisor for guidance on your specific situation.

© 401(k) Marketing, LLC. All rights reserved. Proprietary and confidential. Do not copy or distribute outside original intent.