

2025 Defined Contribution Compliance Calendar (6/30 Plan Year)

First Quarter

January	February	March
<p>24-Jan Summary Material Modification due</p> <p>31-Jan Deadline to send 1099-R to participants</p> <p>31-Jan Deadline to file Form 5500</p> <p>31-Jan Deadline to file form 5558 for 5500 extension</p> <p>31-Jan Deadline to file form 8955-SSA</p>	<p>14-Feb Deadline to provide Q4 benefit statements and fee disclosures (due 45 days after quarter-end)</p> <p>28-Feb Paper 1099-R filing due to IRS</p>	<p>14-Mar Deadline for S-Corp to make employer contributions for deductibility (without extension)</p> <p>31-Mar Deadline for distributing Summary Annual Report (SAR) to participants</p> <p>31-Mar Electronic 1099-R filing due to IRS</p>

Second Quarter

April	May	June
<p>1-Apr Start of the period to send annual participants notices (90 to 30 days before end of plan year)</p> <p>1-Apr Start of the period to send annual 403(b) participant contribution notice (90 to 30 days before end of plan year)</p> <p>15-Apr Deadline for corrective distributions for 402(g) excesses</p> <p>15-Apr Extended deadline to file form 5500</p> <p>15-Apr Deadline for C-Corps to make employer contributions for deductibility (without extension)</p>	<p>1-May Review Plan document and submit changes to recordkeeper</p> <p>15-May Deadline to provide Q1 benefit statements and fee disclosures (due 45 days after quarter-end)</p> <p>30-May Deadline to adopt 3% safe harbor nonelective for current plan year</p>	<p>1-Jun Deadline for sending annual participant notices</p> <p>1-Jun Deadline to add/remove safe harbor match plan design for upcoming plan year</p> <p>15-Jun Extended Deadline for distributing Summary Plan Report (SAR) to participants</p> <p>30-Jun Lifetime Income Illustration disclosures must be sent annually</p> <p>30-Jun Deadline for correcting a failed ADP/ACP test, with 10% excise tax</p> <p>30-Jun Deadline to amend plan for discretionary changes</p> <p>30-Jun Deadline to adopt 4% safe harbor nonelective for current plan year</p>

Third Quarter

July	August	September
<p>31-Jan Submit census data to recordkeepers (guideline only, dates may vary)</p>	<p>14-Aug Deadline to provide Q2 benefit statements and fee disclosures (due 45 days after quarter-end)</p>	<p>15-Sep Deadline for ADP/ACP corrective distributions (unless EACA), without 10% tax penalty</p> <p>15-Sep Extended deadline for S-Corps to make employer contributions for deductibility</p>

Fourth Quarter

October	November	December
<p>15-Oct Extended deadline for C-Corps to make employer contributions for deductibility</p>	<p>14-Nov Deadline to provide Q3 benefit statements and fee disclosures (due 45 days after quarter-end)</p>	<p>31-Dec Deadline to process ACP corrective distributions for EACA plans, without 10% tax penalty</p> <p>31-Dec Deadline for RMDs to eligible participants</p>

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Date	Plans Affected	Detail	Add to Calendar
January 24th	401(k), ERISA 403(b), PS Plans	Deadline for sending Summary of Material Modification for amendments adopted in the prior plan year (210 days after end of plan year which the amendment was adopted, unless included in timely updated SPD).	Download
January 31st	401(k), 403(b), PS Plans, Non Qual Plans, 401(a) & 457(b) governmental Plans	Deadline to issue Form 1099-R to participants who received distributions during the previous calendar year.	Download
January 31st	401(k), ERISA 403(b), PS Plans	Deadline for filing Form 5500 (without extension).	Download
January 31st	401(k), ERISA 403(b), PS Plans	Deadline to file Form 5558 requesting an extension to the filing of Form 5500 up to 2½ months later (i.e., April 15).	Download
January 31st	401(k), ERISA 403(b), PS Plans	Deadline for filing Form 8955-SSA/terminated vested participant statements.	Download
February 14th	Participant Directed ERISA Plans	Deadline to provide participant-directed DC plan participants with the Q4 2024 benefit/disclosure statement and details of plan fees and expenses charged to individual accounts. Due 45 days after quarter-end. Plans that prohibit participant direction must provide a statement annually.	Download
February 28th	401(k), 403(b), PS Plans, Non Qual Plans, 401(a) & 457(b) governmental Plans	Deadline for paper filing of Form 1099-R to report distributions for previous year.	Download
March 14th	401(k), ERISA 403(b), PS Plans	Deadline for filing tax returns for S corporations, LLCs, or partnerships, and the contribution deadline for deductibility (without extension) for companies and partnerships operating on a calendar-fiscal-year basis.	Download
March 31st	401(k), ERISA 403(b), PS Plans	Deadline for distributing Summary Annual Report (SAR) to participants if Form 5500 submission was not extended. Rule is the later of 9 months after close of plan year or 2 months after due date of Form 5500.	Download
March 31st	401(k), 403(b), PS Plans, Non Qual Plans, 401(a) & 457(b) governmental Plans	Deadline for electronic filing of Form 1099-R to report distributions for previous year.	Download
April 1st	401(k), ERISA 403(b), PS Plans	Start of the period to send annual 401(k) notices to participants: Safe Harbor notice, Qualified Default Investment Alternative (QDIA) notice, Automatic Contribution Arrangement (ACA) notice, Summary Annual Report (SAR). For administrative ease, a combined notice may be provided for these notices (90 to 30 days before end of plan year).	Download
April 1st	ERISA 403(b) Plans	Start of the period to send annual 403(b) contribution notice (90 to 30 days before end of plan year).	Download
April 15th	401(k), ERISA 403(b), PS Plans	Deadline for processing corrective distributions for previous plan year 402(g) excess deferral amounts.	Download
April 15th	401(k), ERISA 403(b), PS Plans	Extended deadline for filing Form 5500 for plans that requested a Form 5558 extension.	Download
April 15th	401(k), ERISA 403(b), PS Plans	Deadline for filing tax returns for C corporations, sole proprietors, and individuals, and the contribution deadline for deductibility (without extension).	Download
May 1st	401(k), 403(b), PS Plans, Non Qual Plans, 401(a) & 457(b) governmental Plans	If plan sponsor is considering a plan design change for the upcoming plan year, requested changes should be provided to your recordkeeper by November 1st to ensure processing and 30-day participant notice requirement.	Download
May 15th	Participant Directed ERISA Plans	Deadline to provide participant-directed DC plan participants with the Q1 benefit/disclosure statement and details of plan fees and expenses charged to individual accounts. Due 45 days after quarter-end.	Download
May 30th	401(k), ERISA 403(b), PS Plans	Deadline to adopt the amendment necessary to convert to a 3% safe harbor nonelective for the current plan year.	Download
June 1st	401(k), ERISA 403(b), PS Plans	End of the period to send annual notices to participants: Safe Harbor notice, Qualified Default Investment Alternative (QDIA) notice, Automatic Contribution Arrangement (ACA) notice, Summary Annual Report (SAR) deadline is December 15, for extended 5500 filing. For administrative ease, a combined notice may be provided for these notices (90 to 30 days before end of plan year).	Download
June 1st	401(k), ERISA 403(b), PS Plans	Deadline to adopt an amendment to convert to a safe harbor match plan or remove safe harbor status for the following year.	Download
June 15th	401(k), ERISA 403(b), PS Plans	Extended Deadline for distributing Summary Annual Report (SAR) to participants	Download
June 30th	Participant Directed ERISA Plans	Lifetime Income Illustration disclosures must be provided to participants annually. Plan sponsors have the flexibility to choose the disclosure date, as long as they are issued at least once per year.	Download
June 30th	401(k) (for ADP & ACP) 403(b) (for ACP)	Deadline for correcting a failed ADP/ACP test by processing corrective distributions to Highly Compensated Employees (HCEs) or processing qualified nonelective contributions (QNEC), with 10% excise tax.	Download
June 30th	401(k), 403(b), PS Plans, Non Qual Plans, 401(a) & 457(b) governmental Plans	Deadline to amend the plan for discretionary changes made during the plan year. Amendments that increase benefits (excluding increases to matching contributions) may be adopted retroactively until the employer's tax return due date. Some exceptions apply.	Download
June 30th	401(k), ERISA 403(b), PS Plans	Deadline to adopt a 4% safe harbor nonelective for the current plan year.	Download
July 31st	401(k), ERISA 403(b), PS Plans	Census data should be submitted to Recordkeepers for calculation that 402(g) limit has not been exceeded for previous plan year. Consult with your recordkeeper to confirm the final date of submission.	Download
August 14th	Participant Directed ERISA Plans	Deadline to provide participant-directed DC plan participants with the Q2 benefit/disclosure statement and details of plan fees and expenses charged to individual accounts. Due 45 days after quarter-end.	Download
September 15th	401(k) (for ADP & ACP) 403(b) (for ACP)	Deadline to process corrective distributions for Non-Safe Harbor plans to resolve prior-year ADP/ACP test failures without a 10% excise tax.	Download
September 15th	401(k), ERISA 403(b), PS Plans	Deadline for S corporations, LLCs, or partnerships that filed a corporate tax extension to make employer contributions.	Download
October 15th	401(k), ERISA 403(b), PS Plans	Extended deadline for employers taxed as C corporations to make deductible contributions.	Download
November 14th	Participant Directed ERISA Plans	Deadline to provide participant-directed DC plan participants with the Q3 benefit/disclosure statement and details of plan fees and expenses charged to individual accounts. Due 45 days after quarter-end.	Download
December 31st	401(k), ERISA 403(b), PS Plans	Deadline for processing corrective distributions resulting from an ACP test failure of the prior year for a plan with an EACA (Eligible Automatic Contribution Arrangement), without incurring a 10% excise tax.	Download
December 31st	401(k), 403(b), PS Plans, Non Qual Plans, 401(a) & 457(b) governmental Plans	Deadline for eligible participants to receive Required Minimum Distribution (RMD) for the current year	Download

To support timely compliance with delivery requirements, the Calendar may suggest a due date on the business day immediately preceding any deadline that falls on a weekend or legal holiday. This calendar is subject to change based on updated guidance from the IRS, DOL, PBGC, or other federal agencies throughout the year. It does not address state or local requirements and is intended for general informational purposes only. Plan sponsors may refer to this calendar as reference for key deadlines, but it does not include all compliance obligations or due dates. This calendar is not a replacement for consulting with ERISA counsel and does not constitute legal advice.

