2026 Retirement Plan Compliance Calendar

EliteAdvantage (GVA)

Due Date	Item	Action
January 1	Fidelity Bond	Fidelity bond should generally provide coverage of at least 10% of plan assets with a minimum of $1,000 and a maximum requirement of $500,000. However, if the plan invests in employer stock (whether or not publicly traded), amount should be up to $1,000,000 or 10% of plan assets, if less.
January 30	Census	Census date and Employer Questionnaire deadline for submission.
January 31	Form 1099-R	Deadline for sending Form 1099-R to participants who had a distribution in the prior calendar year.
February 13	Quarterly Statements	Quarterly Benefits/Disclosure Statement for Participant Directed DC Plans. Good Faith Compliance due 45 days after the end of the quarter.
February 27	Form 1099-R	Deadline for filing Form 1099-R with the IRS to report distributions made in the previous year (non-electronic deadline). If filing electronically, the deadline is March 31.
March 16	Corrective Distributions	Corrective distributions for a failed ADP/ACP test must be made to participants within 2½ months after the plan year-end in order for employers to avoid a 10% excise tax. These distributions are taxable in the year distributed.
	Employer Contributions	Employer contributions (e.g. match, profit sharing) due for prior year in order to be deductible in prior year. Deadline coincides with corporate tax return due date of 2½ months after tax year end for S-Corp and Partnerships, unless extended.
April 1	Required Minimum Distributions	Last day to make first year required minimum distribution payments to participants who attained age 73 (70.5 in years prior to 2020; 72 in 2021-2022) in a prior year and (1) terminated employment; (2) participated in plans that provided for required minimum distributions while still employed; or (3) are 5% owners.
April 15	402(g) Refunds	Excess employee deferrals made during the prior year to defined contribution plans must be refunded in order to avoid adverse tax consequences. Excess deferrals are those that are over the 402(g) limit.
	Employer Contributions	Employer contributions (e.g. match, profit sharing) due for prior year in order to be deductible in prior year. Deadline coincides with corporate tax return due date of 3½ months after tax year end for C-Corp and Sole Proprietorships, unless extended.
May 15	Quarterly Statements	Quarterly Benefits/Disclosure Statement for Participant Directed DC Plans. Good Faith Compliance due 45 days after the end of the quarter.
June 30	Corrective Distributions for EACA plans	For plans satisfying the eligible automatic contribution arrangement requirements (EACA), corrective distributions due for a failed ADP/ACP test must be made to participants and beneficiaries within 6 months after the plan year-end to avoid 10% excise tax on employer. These distributions are taxable in the year distributed.

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Due Date	Item	Action
July 31	Form 5500	Form 5500 Annual Return and related Schedules must be filed electronically to the DOL by the last day of the 7th month following the plan year-end.
	Form 5558	Form 5558 Application for Extension must be mailed to the IRS for calendar year plans seeking to extend their Form 5500 deadline by 2½ months.
August 15	Quarterly Statements	Quarterly Benefits/Disclosure Statement for Participant Directed DC Plans. Good Faith Compliance due 45 days after the end of the quarter.
September 15	Employer Contributions	Calendar-year S-Corporations and Partnerships that extended their tax returns have until this date to fund employer contributions to their retirement plans.
September 30	Summary Annual Report	Summary Annual Report (SAR) for each qualified plan must be mailed to participants by the last day of the 9th month for plans that filed Form 5500 by the last day of the 7th month following plan year-end.
October 1	Annual Notices	Notice period begins for plans that satisfy the requirements as an automatic contribution arrangement (ACA), eligible automatic contribution arrangement (EACA), qualified automatic contribution arrangement (QACA), or design-based Safe Harbor plan. For these plans, initial notices are generally due at least 30 days before the participant's plan entry date. Annual notices are generally due no more than 90 and not less than 30 days before the beginning of the plan year.
	Annual Notices	Notice period begins for plans taking advantage of the DOL's Qualified Default Investment Alternative (QDIA) guidance. Initial notices are due at least 30 days before the first investment in a QDIA, or, as late as the participant's eligibility date if the plan provides for penalty-free unwind withdrawals within 90 days after the initial investment. Annual notices are generally due no more than 90 and not less than 30 days before the beginning of the plan year.
October 15	Form 5500	Forms 5500 and related schedules must be filed electronically to the DOL within 9½ months following plan year-end for plans that timely filed a Form 5558 for an extension.
	QNEC	QNECs for prior plan year are due if to be counted in prior year's 415 testing limits and if tax return was extended to September 15. The deadline is 30 days past the due date for the corporate tax return.
	Retroactive Amendments	Regulatory correction period ends (retroactive amendments) for failed coverage, general nondiscrimination, or participation testing for the prior plan year.
	Employer Contributions	Calendar-year C-Corporations and Self-Proprietorships that extended their tax returns have until this date to fund employer contributions to their retirement plans.
November 13	Quarterly Statements	Quarterly Benefits/Disclosure Statement for Participant Directed DC Plans. Good Faith Compliance due 45 days after the end of the quarter.
December 1	Annual Notices	Notice period ends for Safe Harbor plans and for plans taking advantage of the DOL's QDIA guidance. Notices due 30 - 90 days before the beginning of the plan year.
December 15	Summary Annual Report	Summary Annual Report (SAR) for each qualified plan must be mailed to participants within 11½ months for plans that filed an automatic extension and filed Form 5500 within 9½ months following plan year-end.

Due Date	Item	Action
December 31	Corrective Distributions	Corrective distributions for a failed ADP/ACP test must be made by the last day of the plan year following the year of failure.
	Qualified Non-Elective Contribution (QNEC)	Deadline for contributing QNECs for prior plan year (12 months after end of plan year). Since this is past October 15, these are counted as annual additions for the current plan year.
	Required Minimum Distributions	Last day to make subsequent required minimum distribution payments to participants who attained age 73 (70.5 in years prior to 2020; 72 in 2021-2022) in a prior year and: (1) terminated employment; (2) participated in plans that provided for required minimum distributions while still employed; or (3) are 5% owners.
	Amendments	Discretionary amendment deadline for any plan amendments effective during the current plan year (e.g. testing methods/elections such a current year, prior year, top paid group, etc.)
	Fidelity Bond	Fidelity bond should generally provide coverage of at least 10% of plan assets with a minimum of $1,000 and a maximum requirement of $500,000. However, if the plan invests in employer stock (whether or not publicly traded), the amount should be up to $1,000,000 or 10% of plan assets, if less.

Note 1: **Deadlines for IRS Forms are extended to the next business day if the due date falls on a weekend or holiday.**
Note 2: **These deadlines are applicable for calendar year (12/31) plans.**

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