401(k) Compliance Calendar 2026



Administering your company's 401(k) plan comes with important responsibilities. Use this calendar and checklist to make sure you're on top of administering your company's plan.

JANUARY

- 15 Provide/Confirm prior year census data
- 31 Distribute Form 1099-R to participants who took a distribution in the prior year

FEBRUARY

6 Review/Approve compliance testing results

MARCH

- 16 Corrective Distributions if Nondiscrimination Testing failed (ADP/ACP Testing)
- **16** Fund Employer Contributions

APRIL

- 1 Engage auditor (for Form 5500 large plan filers)
- 15 Distribute Excess Deferrals for participants above the individual contribution limit
- 15 Fund Employer Contributions (for 1120 and Schedule C Filers)

MAY

31 Complete 5500 Questionnaire

JUNE

30 Eligible Automatic
Contribution Arrangement
Plans Only
(EACA): Corrective
Distributions if
Nondiscrimination Testing
failed (ADP/ACP Testing)

JULY

- 15 Mid-Year Testing
- 31 File IRS Form 5500
- 31 File IRS Form 5558 (if 5500 extension needed)

AUGUST

SEPTEMBER

- 15 Fund Employer Contributions if business tax extension filed
- 30 Distribute Summary Annual Report (SAR) (if Form 5500 filed by 7/31)

OCTOBER

- Review Your 401(k) Plan Document (recommended)
- 15 File Form 5500 (if extension filed)
- 15 Fund Employer Contributions if business tax extension filed (for Form 1120 and Schedule C Filers)

NOVEMBER

DECEMBER

- Distribute Annual Participant Notices
- Distribute SAR if Form 5500 was filed with an extension
- Correct Failing Nondiscrimination Testing (ADP/ACP Testing) by funding a Qualified-Non Elective Contributions (QNEC)
- 31 Issue Required Minimum Distributions (RMDs)

401(k) Compliance Calendar 2026



Date(s)	Responsible Party	Descriptions
JAN 15	Plan Sponsor	Census data: Plan sponsor provides/confirms accurate prior year census data to the recordkeeper who will use the information to complete compliance testing and Form 5500
JAN 31	Recordkeeper	Distribute Form 1099-R to participants who took a distribution in the prior year (recordkeeper typically sends the form)
FEB 16	Plan Sponsor	Approve results from compliance testing provided by administrator
MAR 16	Recordkeeper	Deadline to process corrective distributions to highly compensated employees (HCEs) for plans that failed the Actual Deferral Percentage (ADP) test and/or Actual Contribution Percentage (ACP) test in the previous plan year to avoid a 10% excise tax penalty
MAR 16	Plan Sponsor	Deadline to fund employer contributions and receive a tax deduction for the prior plan year (for 1120-S and Form 1065 K-1 Filers), unless the business files a tax extension
APR1	Plan Sponsor	For plans that need an audit, it is recommended an auditor be engaged by this date
APR 15	Plan Sponsor	Excess contribution refunds: Deadline to refund excess contributions for participants that contributed more than the individual contribution limits in the previous plan year
APR 15	Plan Sponsor	Deadline to fund employer contributions and receive a tax deduction for the prior plan year (for 1120 and Schedule C Filers), unless the business files a tax extension
MAY 31	Plan Sponsor	Plan sponsor provides a completed 5500 questionnaire to service provider (if applicable); the service provider prepares the plan Form 5500
JUN 30	Recordkeeper	Deadline to process corrective distributions for EACA plans that failed the Actual Deferral Percentage (ADP) test and/or Actual Contribution Percentage (ACP) test in the previous plan year to avoid a 10% excise tax penalty
UL 15	Plan Sponsor	Mid-year testing: If the plan previously failed compliance testing, this is a good time to consider mid-year compliance testing to forecast next year's results
JUL 31	Plan Sponsor	File IRS Form 5500: Deadline to electronically sign and file IRS Form 5500 (unless requesting an extension)
JUL 31	Plan Sponsor	File Form 5558 to extend the filing of Form 5500. TPA or recordkeeper can provide a signature-ready form

Date(s)	Responsible Party	Descriptions
SEP 15	Plan Sponsor	Deadline to fund employer contributions and receive a tax deduction for the prior plan year (for 1120-S and Form 1065 K-1 Filers)
SEP 30	Plan Sponsor	Deadline for plans that filed Form 5500 by July 31 to distribute the Summary Annual Report (SAR) to all plan participants and beneficiaries
ОСТ1	Plan Sponsor	Review your plan document to make sure it is in compliance. Amendments to the plan can be made in the Fall to be effective in the new year
OCT 15	Plan Sponsor	Final deadline to electronically sign and file IRS Form 5500 (if extension was filed via IRS Form 5558)
OCT 15	Plan Sponsor	Deadline to fund employer contributions and receive a tax deduction for the prior plan year (for 1120-S and Form 1065 K-1 Filers)
DEC 1	Plan Sponsor	Distribute applicable annual participant notices; service providers can assist plan sponsors with creation and distribution
DEC 15	Plan Sponsor	Deadline for plans who filed Form 5500 by October 15 to distribute the Summary Annual Report (SAR) to all plan participants and beneficiaries
DEC 31	Plan Sponsor	Correct a failing nondiscrimination test (ADP/ACP) by: 1) Funding a qualified-non-elective contributions (QNEC) to non-highly compensated employees (NHCEs), or 2) Distribute refunds to highly compensated employees (HCEs), but a 10% excise tax may apply on the amount
DEC 31	Plan Sponsor	Distribute required minimum distributions (RMDs). Newly eligible RMD participants can postpone their first RMD until April 4 of the next year
ONGOING	Plan Sponsor	Plan sponsor's responsibility to make sure the plan is operated in accordance with the plan document
ONGOING	Plan Sponsor	Employers must deposit 401(k) deferrals into the plan's trust as soon as possible, but no more than 7 business days for plans with fewer than 100 participants. The deposit must not be later than the 15th business day of the following month
ONGOING	Plan Sponsor	Plan sponsor provides the summary plan description to all newly eligible participants within 90 days of their participation in the plan
ONGOING	Recordkeeper	Recordkeeper provides quarterly benefit statements to plan participants



\ Administering Your Company's 401(k) Plan

Company Information

Your 401(k) plan document identifies how your plan works and what special features it offers to help you customize it to your business needs. As an administrator, you'll want to ensure these documents reflect your business's current 401(k) needs and goals.



Pro Tip: The Adoption Agreement is the part of the Plan Document that contains the specific features and options of your plan.

If you are overwhelmed by the Plan Document, try checking the Adoption Agreement.

Step 1 – Review Your 401(k) Plan Documents

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	Is your basic company cont	act information accurat	e and up to date?		
	Does your plan reflect you	current company owne	ership?		
have	libility – The Internal Reve e at least one year of service vever, you might have slight	e are eligible to participa	ate in their employer-s	oonsored retirement pla	
	Does your plan clearly stat	e when employees are	eligible to participate?		
	Are there any exceptions o	r special rules in place o	concerning eligibility? If	so, list details:	
	ollment Period – Most plolan and current participants	•		• •	ded to
	Does the plan state if you I eligible employees?	nave an annual, semi-ar	nnual, quarterly, or mor	nthly enrollment period	for
	Annual	Semi-annual	Quarterly	Monthly	
	Are there specifications for	exceptions or unique e	nrollment situations? If	so, list:	



Pro Tip: The employer contribution formula for your plan can be changed or updated to reflect the growing needs of your company.

This can be done through the third party administrator with a simple plan amendment.

defe	ployee Contributions – Your plan should outline how employees add money to their 401(k). Elective errals are the most common type of employee contribution, but make sure other contribution types, Roth, After Tax) are clearly defined.
	List ways employees can add money to their accounts below:
	ployer Contributions – With a Traditional 401(k) plan, employers have the option to include an ployer match.
	Does the plan specify how much the employer will match? List details:
	Does the plan document explain when the match will occur? List timeframes:
	Does it detail any requirements or exceptions for employer matches? List details:
	Does the formula meet your business goals with the retirement plan?
	ting Schedules — If you've chosen a Traditional 401(k) plan, your plan document will include the ing schedule you've decided upon.
	Does your plan state the amount of time an employee must wait before they completely own any employer contributions you've made to their account? How long:
	Are you vesting employees too soon or too late to maximize your chances of retaining the best talent?
	med Fiduciaries — A 401(k) "named fiduciary" is an individual or entity who manages an employernsored retirement plan.
	List the person or group acting as the fiduciary for your plan here:

Step 2 – Update your Employee Census

An employee census contains information about participants in your business's 401(k) plan that is shared with your 401(k) service provider (Recordkeeper or Third-Party Administrator (TPA)).

This information lets your 401(k) service provider give your participants access to a secure online experience for contributions, account management, and other 401(k) features. The census is also critical for accuracy when completing required annual compliance tests and the annual Form 5500.

This information can change frequently, so you'll need to update your census records regularly or rely on a TPA or payroll provider to do it for you.



CENSUS DATA Your census should contain the following details for each participant. **Personal** Name Date of birth Social security number Home address Email address **Employment** Start date **Employment status** Termination date Eligibility date Base salary (gross compensation) Eligible salary (see plan document) Hours worked Designation of ownership percentage Contribution Employee deferral amounts **Employer contribution amounts**

Step 3 – Manage Employee Contributions and Loan Repayments

Your service provider can help you with managing employee contributions and setting up 401(k) loans as an optional benefit. But there are a few things to keep in mind:

Are contributions being collected in a timely manner and in accurate amounts?

Are those contributions being forwarded to your service provider and being invested?

If you offer 401(k) loans, are repayments being collected, forwarded, and invested?

Collect employee contributions and loan repayments

Are you aware of the funding deadlines that kick in when you withhold any amount from a participant's check?





ProTip: Check out our website for a step-by-step guide on how to file Form 5500.

Get it here.

Step 4 – File Form 5500

Form 5500 is an informational report you're required to file with the Department of Labor that contains details about your retirement plans.

Keep in mind that there are different versions of this form you can use depending on the size of your company and plan type. Many 401(k) service providers will prepare, sign, and even file a Form 5500 for you. Check with your service provider prior to beginning the filing process. To get started on Form 5500, you'll need to provide or verify the following information:

Name of plan
Company name, address, phone number, and EIN
Plan administrator name (this is the signer)
Participant census information
Information about any plan pension or welfare benefits

Step 5 – Complete Annual 401(k) Compliance Tests

Many (but not all) 401(k) retirement plans must go through compliance testing each year to make sure they're in line with rules and regulations from the U.S. Department of Labor and the IRS.

These rules make sure employers contribute the right amount of money needed for all eligible employees. It also ensures that no one is contributing more than they're allowed, and that plans aren't discriminating against certain classes of employees.

BEST PRACTICES FOR COMPLIANCE TESTING

Maintain accurate census data throughout the year
Ensure you follow any required compliance dates or milestones throughout the year
Review test results in detail with your 401(k) service provider
Make a plan for the upcoming year to address any corrective action and prepare for successfu tests in the future
Perform a mid-year test to forecast future test results



Schedule your consultation

Looking for more resources to help you administer your company's retirement plan? One of our 401(k) business specialists would love to talk to you about your company's retirement plan needs.

Schedule a consultation

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