

401(k) Deadlines

Stay on track with key 401(k) deadlines to ensure compliance and maximize plan benefits.



January 2025

- JAN 31**
- Deadline for sending Form 1099-R to participants who received distributions during previous year.

February 2025

- FEB 28**
- Deadline for filing Form 1099-R with IRS to report distributions made in previous year, if not filed electronically.

March 2025

- MAR 17**
- Deadline for processing corrective distributions for failed actual deferral percentage (ADP)/actual contribution percentage (ACP) test without 10% excise tax for plans without an Eligible Automatic Contribution Arrangement (EACA).
 - Deadline for filing S Corporation and partnership tax returns and contribution deadline for deductibility (without extension).
 - Deadline for requesting automatic extension (to September 15) of S Corporation and partnership tax returns.

- MAR 31**
- Deadline for electronic filing of Form 1099-R to report distributions made in previous year.

April 2025

- APR 17**
- Deadline for processing corrective distributions for IRC Section 402(g) excesses.
 - Deadline for filing C Corporation and individual tax returns and contribution deadline for deductibility (without extension).
 - Deadline for requesting automatic extension (to October 15) for C Corporation and individual tax returns.

June 2025

- JUN 30**
- Deadline for processing corrective distributions for failed ADP/ACP test from plan with EACA without 10% excise tax.

Note: Deadlines shown here are for calendar year plan

July 2025

- JUL 29**
- Deadline for sending Summary of Material Modification (210 days after end of plan year in which the amendment was adopted).

- JUL 31**
- Deadline for filing Form 5500 (without extension).
 - Deadline for filing Form 5558 to request automatic extension of time to file Form 5500 (2 1/2 months).
 - Deadline for filing Form 5330 used to report and pay excise taxes on prohibited transactions and excess 401(k) plan contributions that occurred in prior year.

September 2025

- SEP 15**
- Extended deadline for filing S Corporation and partnership tax returns and contribution deadline for deductibility.

- SEP 30**
- Deadline for distributing Summary Annual Report (SAR) to participants, provided deadline for Form 5500 was not extended.

October 2025

- OCT 01**
- Deadline to adopt a Safe Harbor provision for a newly established plan

- OCT 15**
- Extended deadline for filing C Corporation and individual tax returns and contribution deadline for deductibility.
 - Deadline for adopting a retroactive amendment to correct an IRC Section 410(b) coverage or IRC Section 401(a)(4) nondiscrimination failure for 2024 (9 1/2 months).

December 2025

- DEC 01**
- Deadline for adopting Safe Harbor 3% for existing plans for the 2025 plan year.
 - Deadline for sending 2026 annual 401(k) safe harbor notice.
 - Deadline for sending 2026 annual automatic contribution arrangement notice.
 - Deadline for distributing plan's QDIA notice.

- DEC 31**
- Deadline for processing corrective distributions for failed 2024 ADP/ACP test with 10% excise tax.
 - Deadline for correcting a failed 2024 ADP/ACP test with qualified non-elective contributions (QNEC.)
 - Deadline for amendment to remove safe harbor status for 2026 plan year.
 - Deadline for amending plan for discretionary changes implemented during plan year (certain exceptions apply, e.g., adding salary deferrals, cutting back accrued benefits).
 - Deadline for adopting Safe Harbor 4% (or greater) for the 2024 plan year.

Contact SEK's Retirement Plan Services Department

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