

2026 Compliance Calendar

Important dates you should know in order to maintain a successful 401(k) plan

January

- 15** » Final payroll for 2025 must be posted to begin year-end testing
- 31** » 2025 Form 1099-R mailed to participants who received a 2025 distribution

1 New Years Day (Ubiquity closed)
19 MLK Day (Ubiquity closed)

February

- 1-28** » 2025 census verification for all non-Safe Harbor plans
- » 2025 nondiscrimination testing begins

16 President's Day (Ubiquity closed)

March

- 3** » 2025 1099-R forms remitted to the IRS
- 16** » 2025 corrective refunds to Highly Compensated Employees
 - » Tax filing deadline:
 - S corporations
 - Partnerships

April

- 1** » Deadline for first Required Minimum Distribution (age 73 distribution) for those that became eligible in 2025
- 15** » Tax filing deadline:
 - Corporations
 - Sole Proprietors
- » IRS deadline to refund 402(g) excess employee contributions

May

25 Memorial Day (Ubiquity closed)

June

- 30** » 2025 corrective refunds to Highly Compensated Employees in plans with automatic enrollment

July

24 » Deadline to request 2025 Form 5500 filing extension form

31 » Forms 5500 and 8955-SSA submission due

4 Independence Day (Ubiquity closed)

August

September

4 » Deadline to submit mid-year ADP/ACP testing request

15 » Extended tax filing deadline:

- Partnerships
- S Corporations

30 » Deadline to provide 2025 Summary Annual Report (SAR) to employees if 2025 Form 5500 was filed on or prior to July 31, 2026

7 Labor Day (Ubiquity closed)

October

1 » Deadline to adopt a new Safe Harbor plan for 2026

15 » Extended Forms 5500 and 8955-SSA submission deadline

» Extended tax filing deadline:

- Corporations
- Sole Proprietors

November

13 » Final day to add/remove/change 2027 Safe Harbor Match and/or Automatic Enrollment

» Final day to add 3% Non-elective Safe Harbor for 2026

December

2 » Deadline to send 2027 Annual Safe Harbor notice and/or Automatic Enrollment notice to employees

15 » Deadline to provide 2025 Summary Annual Report (SAR) to employees if 2025 Form 5500 was filed by extended deadline of October 15, 2026

31 » Deadline to issue Required Minimum Distributions (age 73 distribution)
» Deadline to deposit QNEC for failed 2025 nondiscrimination testing
» Deadline for 2025 Top Heavy Minimum Contribution

25 Ubiquity closed

26-27 Thanksgiving (Ubiquity closed)