

2025 Compliance Calendar

	Deadline	Description
JANUARY	1/31	Deadline for sending Form 1099-R to participants who received distributions during the previous year.
	1/31	Deadline to provide recordkeeper / TPA with participant data for annual compliance testing. Check with your provider for exact dates.
FEBRUARY	2/28	Deadline to provide the Flexible Match Notice for the prior year if applicable. <i>*For off-calendar plan years, the Flexible Match Notice is due no later than 60 days following plan year-end.</i>
MARCH	3/15	Deadline for distributing ADP/ACP corrective distributions without incurring a 10% excise tax to the employer. <i>*For off-calendar plan years, the deadline is 2 ½ months following plan year-end. For plans with eligible automatic contribution arrangements, the deadline is 6 months following plan year-end.</i>
	3/15	Last day to make employer contributions to a plan and take deductions with no corporate tax extension (Subchapter S Corporation or Partnership).
APRIL	4/1	Initial Required Minimum Distribution (RMD) is due to participants who turned 73 or terminated employment (whichever is later) in 2024, if not already taken.
	4/15	Deadline for corrective 402(g) distributions of excess deferral amounts for the previous year.
	4/15	Last day to make employer contributions to a plan and take deductions with no corporate tax extension (Subchapter C Corporation or Sole Proprietorship).
JUNE	6/30	Last day to process corrective distributions for failed ADP/ACP tests from the prior year for a plan with an eligible automatic contribution arrangement (EACA) to avoid 10% excise tax.

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	Deadline	Description
JULY	7/29	Deadline to distribute revised Summary Plan Description (SPD) or Summary of Material Modifications (SMM) to reflect changes made in the previous plan year.
	7/31	Deadline to file Form 5500 for the 2024 Plan Year without an extension, or to file Form 5558 to request an automatic extension to October 15. <i>*For off-calendar plan years, the deadline is 7 months following plan year-end.</i>
	7/31	Last day to file Form 5330 for prohibited transactions or non-deductible contributions. Related excise taxes are also due.
SEPTEMBER	9/15	Last day to make employer contributions to a plan and take deductions with a corporate tax extension (Subchapter S Corporation or Partnership).
	9/30	Deadline to distribute the Summary Annual Report (SAR) for plans that have filed their Form 5500 without an extension. <i>*For off-calendar plan years, the deadline is 9 months following plan year-end. This document can be provided as late as 2 months after the date the Form 5500 is filed.</i>
OCTOBER	10/15	Last day to make employer contributions to a plan and take deductions with a corporate tax extension (Subchapter C Corporation or Sole Proprietorship).
	10/15	Deadline to file Forms 5500 and 8955-SSA for the 2024 Plan Year for plans that have filed an extension. <i>*For off-calendar plan years, the extended deadline is 9 ½ months following plan year-end.</i>
DECEMBER	12/1	Deadline to distribute annual notices to participants (Safe Harbor, QDIA, Auto Enrollment and Fee Disclosure). <i>*Combined notices may be sent.</i>
	12/15	Last day to distribute the SAR to participants for plans that filed their Form 5500 with an extension. <i>*For off-calendar plan years, the deadline is 7 months following plan year-end.</i>
	12/31	Deadline to process RMDs for the current year.

Note: When the due date falls on a weekend or holiday, the deadline is typically extended to the next business day. This document is for informational purposes only. Be sure to check with your provider for exact dates and specific requirements.

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Source: Empower Retirement, LLC