401(k) Fiduciary/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/Submit prior year census data

Complete 5500 Questionnaire
* TFB will send through our portal between 1/1 - 1/15

FEBRUARY

15 Review/Approve compliance testing results

* If you plan is a Safe Harbor plan, there is no compliance testing needed to be approved.

MARCH

15 Corrective Distributions if Nondiscrimination Testing failed (ADP/ACP Testing)

APRIL

1 Engage auditor (for large plan filers)

15 Distribute Excess Deferrals for participants above the individual contribution limit

* A large plan filer is a plan with over 100 balances as of 1/1/26.

MAY

JUNE

30 Sign and Return the form 5500 that was provided by TFB. This is provided between April - July.

*Large plan filers with an audit typically do not have the 5500 finished until Aug - Oct.

JULY

31 File IRS Form 5500

TFB will automatically file extensions if needed and for Large Plan filers.

AUGUST

SEPTEMBER

15 Fund Employer Contributions (Annual Profit Sharing and Safe Harbor if funded on lump sum basis) if tax extension was filed.

OCTOBER

15 File Form 5500 (if extension filed)

15 Fund Employer Contributions if tax extension filed (for Form 1120 and Schedule C Filers)

31 Complete any plan amendments for plan changes effective 1/1/2026

NOVEMBER

DECEMBER

1 Distribute Annual Participant Notices

15 Distribute Summary Annual Report (SAR), if Form 5500 was filed with an extension

31 Issue Required Minimum Distributions (RMDs)

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TAX FAVORED BENEFITS INC

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 ; Complete 5500 Questionnaire
FEB 15	Plan Sponsor	Approve results from compliance testing provided by administrator
MAR 15	Plan Sponsor/TFB	Corrective Distributions if Nondiscrimination Testing failed (ADP/ACP Testing): Deadline to process corrective distributions for plans that failed the Actual Deferral Percentage (ADP) or Actual Contribution Percentage (ACP) compliance tests in the previous plan year to avoid a 10% excise tax
MAR 15	Plan Sponsor	Fund employer contributions (for 1120-S and Form 1065 K-1 Filers): Deadline for filing partnership tax returns for partnerships, and for partnerships to fund any employer contributions to the plan and receive a tax deduction for the prior year (unless filing an extension)
APR 1	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 distributions for participants (if any) that contributed more than the 402(g) limits in the previous plan year
APR 15	Plan Sponsor	Fund employer contributions (for 1120 and Schedule C Filers): Deadline for filing individual and/or corporate tax returns to fund employer contributions to the plan and receive a tax deduction for the prior year (unless filing an extension)
JUL 31	Plan Sponsor/TFB	File IRS Form 5500: Deadline to electronically sign and file IRS Form 5500 (unless requesting an extension)
JUL 31	TFB	File IRS Form 5558: File Form 5558 to request an extension on filing the IRS Form 5500. TPA orRecordkeeper can provide a signature ready form.
SEP 15	Plan Sponsor	Fund Employer Contributions if tax extension filed (for 1120-S and Form 1065 K-1 Filers): Deadline for filing tax returns; also the deadline to fund any employer contributions to the plan and receive a tax deduction for the previous plan year
OCT 1	Plan Sponsor	Review your plan document: Every fall, review the plan document to make sure that plan management is in compliance with the plan document; amendments to the plan can be made in the fall to be effective in the new year and can be requested from the service provider
OCT 15	Plan Sponsor/TFB	File Form 5500 (if extension is filed via IRS Form 5558): Deadline to electronically sign and file IRS Form 5500
OCT 15	Plan Sponsor	Fund employer contributions if tax extension filed (for Form 1120 and Schedule C Filers): Deadline for filing tax returns; also the deadline to fund any employer contributions to the plan and receive a tax deduction for the previous plan year

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	Responsible Party	Descriptions
☐ **DEC 1**	Plan Sponsor/RK	Distribute annual participant notices; notice distributions include: Safe Harbor, QDIA (Qualified Default Investment Alternative), and Automatic Contribution Arrangements (if applicable). These notices can be combined for administrative ease and many service providers can assist plan sponsors with creation and distribution of these notices.
☐ **DEC 15**	Plan Sponsor	Distribute Summary Annual Report (SAR): Deadline for plans who filed Form 5500 by July 31 to distribute the SAR to all plan participants and beneficiaries receiving benefits
☐ **DEC 31**	Plan Sponsor	Distribute Required Minimum Distributions (RMDs)
☐ **ONGOING**	Plan Sponsor	Plan sponsor's responsibility to make sure the plan is operated in accordance with the plan document
☐ **ONGOING**	Plan Sponsor	For each pay period, any amounts withheld as salary deferrals by participants must be deposited by the plan sponsor no later than 7 business days following the day they are withheld
☐ **ONGOING**	Plan Sponsor	Plan sponsor provides the summary plan description to all newly eligible participants within 90 days of their coverage under the plan
☐ **ONGOING**	Recordkeeper	Recordkeeper provides quarterly benefit statements to plan participants
☐ **ONGOING**	Recordkeeper	Recordkeeper will annually distribute participant fee disclosure 404(a) to all participants

Administering Your Company's 401(k) Plan

Your 401(k) plan document identifies what kind of retirement plan your company has, how it works, and what special features it has to customize it to your business. 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.

* Review your 401(k) Plan Documents

Company Information

- [ ] Is your basic company contact information accurate and up to date?
- [ ] Does your plan reflect your current company ownership?

Eligibility -

- [ ] Does your plan clearly state when employees are eligible to participate?
- [ ] Are there any exceptions or special rules in place concerning eligibility? If so, list details:

____

____

Enrollment Period – Most plans have a set period of time when newly eligible employees can be added to the plan and current participants can make changes to their retirement benefits.

- [ ] Does the plan state if you have an annual, semiannual, quarterly, or monthly enrollment period for eligible employees?

______ Annual ______ Semi-annual ______ Quarterly ______ Monthly

- [ ] Are their specifications for exceptions or unique enrollment situations? If so, list:

____

____

Employee Contributions – Your plan should outline how employees add money to their 401(k). Elective deferrals are the most common type of employee contribution, but make sure other contribution types (e.g., Roth, After Tax) are clearly defined.

- [ ] List ways employees can add money to their accounts below:

Employer Contributions – With a traditional 401(k) plan, employers have the option to include an employer 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?

Vesting Schedules – If you've chosen a traditional 401(k) plan, your plan document will include the vesting 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?

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 Tax Favored Benefits with a simple plan amendment.

*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) Recordkeeper or Third-Party Administrator (TPA).

This information lets your plan recordkeeper give your participants access to a secure online experience for contributions, account management, and other 401(k) features. The census is also critical in completing accurate annual testing, including ADP/ACP testing, top heavy testing, coverage testing, annual contributions verifications, and accurate Form 5500 data. Clear, current census data can ensure accurate testing and reporting.

This information can change frequently, so you'll need to update your census records regularly.

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 (compensation)
- [ ] Hours worked
- [ ] Designation of ownership percentage

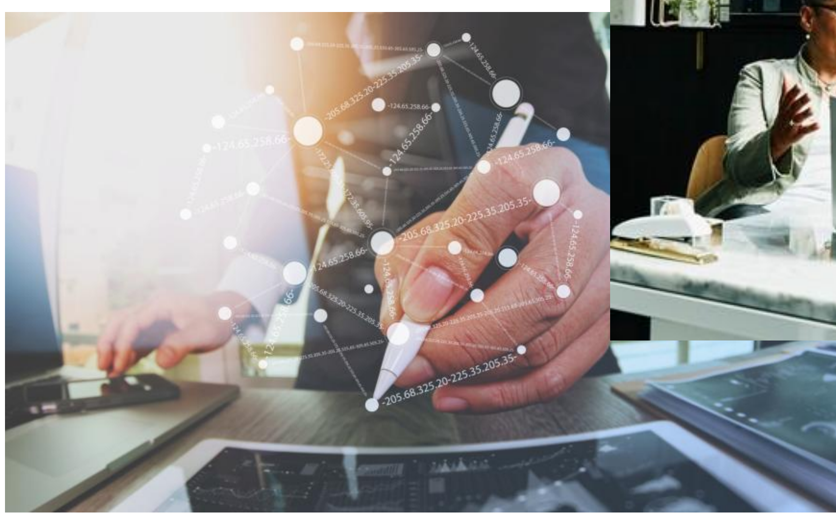
Contribution

- [ ] Employee deferral amounts
- [ ] Employer contribution amounts

*Manage Employee Contributions and Loan Repayments

Your 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 401(k) 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?



*Complete 401(k) Compliance Testing

Many (but not all) employer-sponsored 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 IRS.

These rules make sure employers are contributing the right amount of money in plans for all eligible employees, that nobody 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 TFB, your 401(k) Plan provider.
- [ ] Make a plan for the upcoming year to address any corrective action and prepare for successful tests in the future

If you have questions, please contact your TFB Representative.

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