

PRIMARK

B E N E F I T S

RECRUIT • RETAIN • REWARD • RETIRE



**2026 RETIREMENT PLAN  
COMPLIANCE CALENDAR**

# 2026 RETIREMENT PLAN COMPLIANCE CALENDAR

*This calendar is tailored for calendar-year plans (i.e., those with a plan year starting on January 1 and ending on December 31). For plans that operate on a different fiscal year, deadlines may vary accordingly.*

## JANUARY

S	M	T	W	T	F	S
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4	5	6	7	8	9	10
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18	19	20	21	22	23	24
25	26	27	28	29	30	31

## FEBRUARY

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## MARCH

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### January 15:

- For Defined Benefit (DB) plans with a 2025 funding shortfall, deadline for final minimum funding quarterly installment payment.

### February 2:

- For participants who received distributions from a qualified retirement plan during the previous year, deadline to provide them Form 1099-R.

### February 17:

- Deadline for participant-directed defined contribution (DC) plans to provide participants their quarterly benefit/disclosure statements and statements of plan fees and expenses actually charged to any individual plan accounts during the last quarter of 2025.

### February 17:

- For non-EACA plans requiring ADP/ACP testing, initial deadline to submit census data and our annual questionnaire to your Primark Benefits plan administrator so that we can meet the refund deadline of March 15th. If data is received after this date, a rush fee may apply.

### March 2:

- Deadline for filing Form 1099-R with the IRS (if not filed electronically) to report distributions made in the previous year.

### March 16:

- Deadline for distributing ADP/ACP refunds without the employer incurring a 10% excise tax for calendar year plans. (For plans that satisfy the requirements of an Eligible Automatic Contribution Arrangement (EACA), the deadline is June 30.)
- For S-corporations and partnerships, employer contributions are due to the retirement plan's trust in order to take deductions without a corporate tax extension.

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## APRIL

S	M	T	W	T	F	S
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## MAY

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24	25	26	27	28	29	30
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## JUNE

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## JULY

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### April 1:

- Deadline for electronic filing of Form 1099-R with the IRS to report distributions made in the prior year.
- For participants who were required to begin taking required minimum distributions (RMDs) for the first time in the prior calendar year, deadline for them to take RMDs.
- For safe harbor plans not requiring ADP/ACP testing, initial deadline to submit nondiscrimination testing data and our annual questionnaire to your Primark Benefits plan administrator.

### April 15:

- Deadline to distribute excess deferrals to participants under IRC Section 402(g).
- Deadline to file corporate tax returns and deposit employer contributions for incorporated entities, unless a filing extension has been obtained.

### May 15:

- Deadline for tax-exempt organizations to file Form 990, unless a filing extension has been obtained.

### June 15:

- Deadline to submit refund requests to the plan administrator for ADP and ACP nondiscrimination testing failures for EACA plans to meet the June 30 deadline.

### June 30:

- To avoid a 10% excise tax, deadline to issue refund checks for ADP and ACP nondiscrimination testing failures for EACA plans

### July 29:

- For plans that had amendments adopted in the prior plan year, deadline to distribute Summary of Material Modifications (SMM)

### July 31:

- Deadline to file Form 5500 return (unless filing for an extension).
- Deadline to file Form 5558 for an automatic extension of time to file Form 5500.
- Deadline to file Form 5330 (Return of Excise Taxes Related to Employee Benefit Plans), if applicable.

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## AUGUST

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### September 15:

- Minimum Funding deadline for DB and MP plans to make required contributions to their trust (i.e., by 8 ½ months after the prior plan year-end).
- Extended deadline to file partnership and S-corporation tax returns and deposit employer contributions.

## SEPTEMBER

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### September 30:

- Deadline to distribute the Summary Annual Report (SAR) to participants and beneficiaries for plans not subject to the Annual Funding Notice Requirement (for non-PBGC covered plans), unless Form 5500 filing extension was requested.

## OCTOBER

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### October 15:

- For extended filers, deadline to file Form 5500 return.
- For DB plans subject to the PBGC, deadline to submit required premium filing and payment.
- Extended deadline to file corporate tax returns and deposit employer contributions.

### December 1:

- Deadline to distribute the 401(k) safe harbor annual notice to plan participants.

## NOVEMBER

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16	17	18	19	20	21	22
23	24	25	26	27	28	29
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### December 31:

- For participants already taking RMDs, deadline to take RMDs.

## DECEMBER

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21	22	23	24	25	26	27
28	29	30	31			

# ABOUT US

Primark Benefits is a premier retirement plan consultant and administrator, specializing in employer-sponsored plans.

Our in-depth knowledge and experience helps us to provide a more secure future for business leaders and their employees by enhancing their ability to *Recruit, Retain, Reward, and Retire*.

## Who We Serve

Our clients are typically small- and mid-sized businesses and nonprofit agencies, from a wide range of industries: medical to high-tech; construction to law; manufacturing, financial services and many, many more.



As diverse as they may be, what our clients have in common is the knowledge that offering a retirement plan as part of a broader benefits package serves both employer and employee: It allows the organization to better attract and retain team members, while providing them a more secure future.

At the same time, organizations and business owners can benefit from significant tax savings that are inherent to employer-sponsored retirement plans.

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For more information or assistance,  
please contact your Plan Administrator.

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650.692.2043

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# PRIMARK

## B E N E F I T S

RECRUIT ♦ RETAIN ♦ REWARD ♦ RETIRE

*Providing attractive benefit plans and a  
more secure future for business leaders  
and their employees.*