

Plan Year Requirements for 2025 Calendar Year Plans



EACH PAY PERIOD

Employee salary deferral contributions – should be deposited as soon as possible after you withhold the money from employee wages (this is generally a couple of business days). For plans with fewer than 100 participants, they must be made within seven (7) business days.

ANNUALLY

Participant Directed Account Fee Disclosure – delivery date will depend on when the investment service provider compiles the information and makes it available to the Plan Sponsor.

DECEMBER 1, 2024

2025 Annual Notice – if the plan will give or is considering giving a safe harbor contribution, utilizes automatic enrollment and/or has a Qualified Default Investment Alternative (QDIA), then all plan participants must be given a notice. Secure Act Safe Harbor 3% Non-elective election deadline for 2024.

JANUARY 31

Return completed census and administration questionnaire to Benefit Plans Plus

MARCH 15

Filing of Partnership and/or S-Corporation Tax Return and Contribution Deadline for Deductibility – employer contributions must be deposited by this date for deductibility purposes if an extension is not going to be filed. Corrective Distributions for failed ADP/ACP tests must be distributed by this date in order to avoid penalty. Deadline to adopt a qualified plan for 2024 if not filing an extension.

APRIL 15

Filing of Individual and/or C-Corporation Tax Return and Contribution Deadline for Deductibility – employer contributions must be deposited by this date for deductibility purposes if an extension is not going to be filed. Corrective Distributions for Excess Deferral must be distributed by this date in order to avoid penalty. Deadline to adopt a qualified plan for 2024 if not filing an extension.

JULY 31

Form 5500 and Form 8955-SSA due date or due date of request for extension of filings.

SEPTEMBER 15

Extended Deadline for Filing of S-Corporation and Partnership Tax Returns (and contribution deadline for deductibility). Minimum funding deadline for calendar year defined benefit plans and cash balance plans.

OCTOBER 15

Extended Deadline for Form 5500 and 8955-SSA filings and for filing of Individual and C-Corporation Tax Returns.

DECEMBER 1, 2025

Safe Harbor non-elective election deadline for 2026.

2026 Annual Notice – if the plan will give or is considering giving a safe harbor contribution, utilizes automatic enrollment and/or has a Qualified Default Investment Alternative (QDIA) then a notice must be given to all plan participants.

DECEMBER 31, 2025

Safe Harbor non-elective election deadline for 12/31/2024 plan year. Last Day to make Top Heavy minimum and Safe Harbor contributions for 12/31/2024. Last day to make ADP and ACP refunds for 12/31/2024 testing.