

Important Deadlines for 2025 Plan Year Administration

January 31, 2026	All non Safe Harbor 401(k) Plans (or ASAP)
February 28, 2026	S-Corporations and LLC, not filing an extension (or ASAP)
March 31, 2026	C-Corporations and businesses not filing an extension (or ASAP)

Contribution Deposit Deadlines:

January 09, 2026	Final 401(k) Deferrals for 2025 must be deposited by 1/9/2026 for W-2 employees
March 16, 2026	Employer Contributions by ALL not filing an extension, except Sole Proprietors and C-Corporations
March 31, 2026	Final Safe Harbor Match deposits must be in the plan if funding was on a per payroll basis
April 15, 2026	Employer Contributions by Sole Proprietors and C-Corporations not filing an extension
September 15, 2026	Funding deadline for ALL except Sole Proprietors and C-Corporations, if on extension
September 15, 2026	Funding deadline for all 12/31 Defined Benefit Plans
October 15, 2026	Sole Proprietor funding deadline, if on extension

Filing/Reporting Deadlines:

January 13, 2026	To avoid IRS penalties and interest, please pay Tax withholding for 2024 last quarter distribution taxes due (Please consult your CPA to make payments by electronic fund transfer)
January 31, 2026	1099-R forms must be mailed to participants
March 31, 2026	IRS 1099-R Electronic filing due date
January 31, 2026	Mailing of Form 945 filing due to IRS. (Note, if all taxes are paid in full, the form is due by February 10, 2025)
July 31, 2026	Deadline for 5500 Return if not on extension
October 15, 2026	Final Deadline for 5500 returns with extension

THERE WILL BE A \$100 CHARGE TO THOSE ON EXTENSIONS* (PAST JULY 31ST, 2026)

*This is for the expedited service required and may be waived for those who provided us with ALL data early.

LAR Pensions, LLC must receive confirmation of any Employer Contribution amount and date deposited before finalizing the year's administration by filing your 5500 return(s)

Other Important Deadlines and Information:

December 1, 2025	Distribution of 401(k) Plan Fee Disclosure, Safe Harbor Notice and Automatic Enrollment
December 15, 2025	Last Distribution package must be received by LAR for processing in 2025.
March 16, 2026	Refunds due for failed ADP/ACP tests to avoid 10 % penalties
September 30, 2026	PBGC forms due on Defined Benefit Plans

	<u>401(k) Deferrals</u>	<u>Individual Limit</u>	<u>Compensation Max</u>
2025 Limits:	\$23,500	D.C. \$70,000	\$350,000
2026 Limits:	\$24,500	D.C. \$72,000	\$360,000

2025 Catch Up Limit*: Those 50 (as of 12/31) & older could defer an additional \$7,500

*Those ages 60, 61, 62 and 63 could make a total 2025 catch up of \$11,250

*If you earned \$145,000 or more in 2025, the 2026 catch up MUST be Roth 401(k)