

JANUARY

1/15 **Fourth quarter contribution installment:** Due for prior year, if applicable

1/31 **Form 1099-R:** Must be postmarked and mailed to participants who received distributions during the prior calendar year

FEBRUARY

2/10 **Form 945:** Must be filed (1/31 if taxes are due)

MARCH

3/15 **Retroactive benefit increases for S-Corps and Partnerships:** If an extension for taxes has not been filed, this is the deadline to retroactively increase benefits for 2024 and make an election to treat such amendment as having been adopted as of December 31, 2024.

Tax return deadline for S-Corps and Partnerships: If an extension for taxes has not been filed, this is the deadline for contributions to be deductible. Contributions can be made after this date, but would be deductible in the current year.

APRIL

4/1 **101(j) Notice:** Must be disbursed to participants for plans deemed underfunded

First quarter contribution installment: Due for current year, if applicable

4/15 **Tax return deadline for Sole Proprietors and C-Corps:** If an extension for taxes has not been filed, this is the deadline for contributions to be deductible

4/30 **PBGC Annual Funding Notice:** Must be disbursed to participants (large plan deadline)

PBGC Reportable Event: Must notify PBGC of an occurrence of any reportable event

MAY

5/1 **101(j) Notice:** Must be disbursed to participants for restricted underfunded plans

5/15 **ERISA 204(h) Notice:** If reducing future benefits, must submit this notice of benefit changes. *Note: The notice must be distributed before a participant accrues a benefit for the plan year. Depending on your specific plan provisions, this deadline could be earlier.

JULY

7/15 **Second quarter contribution installment:** Due for current year, if applicable

Form 5500: Initial filing deadline, unless an extension applies

7/31 **PBGC Annual Funding Notice:** Must be disbursed to participants prior to the filing of Form 5500, unless an extension applies





SEPTEMBER

9/15

Contributions due for minimum funding: Employer contributions are due by tax filing date plus extensions, but no later than 9/15

9/30

AFTAP: Must be certified by this date

Summary annual report (SAR): SAR must be distributed to plan participants by this date, unless an extension applies

OCTOBER

10/15

Form 5500: Filing deadline for all plans, if a Form 5558 extension applies

PBGC Annual Funding Notice: Must be disbursed to participants prior to the filing of Form 5500, if an extension applies

PBGC Annual Comprehensive Premium: Filing deadline

Third quarter contribution installment: Due for current year, if applicable

10/31

101(j) Notice: Must be disbursed to participants for plans whose AFTAPs were not certified timely

DECEMBER

12/15

Summary annual report (SAR): SAR must be distributed to plan participants by this date, if an extension applies