

# Annual Retirement Plan Administration and Compliance Timeline

## Plan Year End December 31

### *Nondiscrimination Testing Timeline & Employer Contribution Calculation Timeline*

The chart below describes the approximate nondiscrimination testing and/or employer contribution calculation timeline for plans with a calendar plan year end of December 31, 2024. This timeline assumes that you submit complete and accurate testing data to My Benefits within the appropriate timeframe.

Timeline	Task Item	Critical Dates
January 2025	<ul style="list-style-type: none"> <li>Prepare and submit December 31, 2024, plan year-end testing data. This includes plan document-specific compensation amounts for various nondiscrimination tests.</li> <li>ADP/ACP testing, 415 plan limits, top-heavy monitoring and initial employer contribution calculation begins with employer census data provided.</li> <li><b>Deadline for plan sponsor to submit our Annual Plan Questionnaire &amp; 2024 Employee Census Data in good order to ensure testing and employer contribution deadlines.</b></li> </ul>	January 31, 2025
February 2025	<ul style="list-style-type: none"> <li>Plan sponsor to sign off on the accuracy of the December 31, 2024 plan year-end nondiscrimination tests and authorize any required corrective actions.</li> <li>Initial employer contribution calculations are performed &amp; sent to plan sponsor for review.</li> </ul>	
March 2025	<ul style="list-style-type: none"> <li><b>Deadline for plan sponsor to sign off on ADP/ACP test results to ensure timely processing of any applicable corrective distributions.</b></li> <li><b>Deadline for processing most ADP/ACP corrective distributions to avoid a 10% excise tax. Plan sponsor is responsible for paying the 10% excise tax.</b></li> <li>Deadline for plan sponsor to sign off on employer contribution calculation.</li> <li><b>Deadline for S-Corps and Partnerships to make 2024 employer contributions for tax deductibility purposes when filing without an extension.</b></li> </ul>	March 6, 2025 March 17, 2025 March 8, 2025 March 15, 2025
April 2025	<ul style="list-style-type: none"> <li>Deadline to submit 402(g)/401(a)(30) corrective distributions.</li> <li>Deadline for processing 402(g)/401(a)(30) corrective distributions.</li> <li><b>Deadline for C-Corps and Sole Props to make 2024 employer contributions for tax deductibility purposes when filing without an extension.</b></li> </ul>	April 5, 2025 April 12, 2025 April 15, 2025
Late June/ Early July 2025	<ul style="list-style-type: none"> <li>If requested, we can perform December 31, 2025 plan year-end interim ADP/ACP testing and send you the results. Estimated full-year employee census required.</li> </ul>	
July 2025	<ul style="list-style-type: none"> <li><b>Deadline for plan sponsor to electronically file the Plan's 2024 Form 5500 and applicable attachments or Form 5558 Filing Extension.</b></li> </ul>	July 31, 2025
September 2025	<ul style="list-style-type: none"> <li><b>Deadline for plan sponsor to communicate any requested Plan amendments for an effective date of January 1st.</b></li> </ul>	September 15, 2025
October 2025	<ul style="list-style-type: none"> <li>If requested, we can perform 2024 estimated employer profit sharing projections.</li> <li><b>Deadline for plan sponsor to electronically file the Plan's 2024 Form 5500 and applicable attachments when filing on extension.</b></li> </ul>	October 15, 2025
November 2025	<ul style="list-style-type: none"> <li>Plan sponsor to distribute required plan notices that may include but not be limited to: Safe Harbor; Automatic Enrollment; 404(a)5 Participant Fee Disclosures; QDIA &amp; SAR notices</li> </ul>	
December 2025	<ul style="list-style-type: none"> <li><b>Deadline for plan sponsor to distribute required Plan notices.</b></li> <li>Deadline for you to submit instructions for corrective distributions for failed ADP/ACP test for plan year end December 31, 2024.</li> <li><b>Deadline for processing corrective distributions for failed ADP/ACP tests for plan year end December 31, 2024, to avoid plan disqualification.</b></li> </ul>	December 1, 2025 December 19, 2025 December 29, 2025