

# 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, 2025. This timeline assumes that you submit complete and accurate testing data to My Benefits within the appropriate timeframe.

| Timeline              | Task Item   | Critical Dates   |
|-----------------------|---|--|
| January               | <ul style="list-style-type: none"> <li>Prepare and submit December 31, 2025, 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; 2025 Employee Census Data in good order to ensure testing and employer contribution deadlines.</b></li> </ul>  | January 31, 2026   |
| February              | <ul style="list-style-type: none"> <li>Plan sponsor to sign off on the accuracy of the December 31, 2025 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                 | <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.</b> <i>Plan sponsor is responsible for paying the 10% excise tax.</i></li> <li>Deadline for plan sponsor to sign off on employer contribution calculation.</li> <li><b>Deadline for S-Corps and Partnerships to make 2025 employer contributions for tax deductibility purposes when filing without an extension.</b></li> </ul> | March 6, 2026<br>March 15, 2026<br>March 9, 2026<br>March 15, 2026 |
| April                 | <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 2025 employer contributions for tax deductibility purposes when filing without an extension.</b></li> </ul>  | April 6, 2026<br>April 10, 2026<br>April 15, 2026                  |
| Late June/ Early July | <ul style="list-style-type: none"> <li>If requested, we can perform 2026 mid-year ADP/ACP testing and send you the results. Estimated full-year employee census required.</li> </ul>  |  |
| July                  | <ul style="list-style-type: none"> <li><b>Deadline for plan sponsor to electronically file the Plan's 2025 Form 5500 and applicable attachments or Form 5558 Filing Extension.</b></li> </ul>   | July 31, 2026  |
| September             | <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 18, 2026   |
| October               | <ul style="list-style-type: none"> <li>If requested, we can perform 2026 estimated employer profit sharing projections.</li> <li><b>Deadline for plan sponsor to electronically file the Plan's 2025 Form 5500 and applicable attachments when filing on extension.</b></li> </ul>  | October 15, 2026   |
| November              | <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              | <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, 2025.</li> <li><b>Deadline for processing corrective distributions for failed ADP/ACP tests for plan year end December 31, 2025, to avoid plan disqualification.</b></li> </ul>   | December 1, 2026<br>December 18, 2026<br>December 25, 2026         |

# Retirement Regulatory Reporting and Operations Form 5500 and 8955 SSA Annual Reporting Timeline

## Plan Year End December 31

### Form 5500/5500-SF and Form 8955-SSA Annual Reporting Timeline

The chart below summarizes our timeline for compiling your Form 5500/5500-SF and/or Form 8955-SSA, if applicable. This summary is based on a plan with a calendar plan year end of December 31, 2025 and assumes that you submit complete and accurate information to My Benefits within the appropriate timeframe.

| Timeline              | Task Item  | Critical Dates  |
|-----------------------|--|---|
| January through April | <ul style="list-style-type: none"> <li>We confirm that we have the required documentation and information for Form 5500/5500-SF and Form 8955-SSA compilation.</li> <li>Mailing of your plan's Annual Trust Statement package, including auditor materials.</li> <li>We send you a Form 5500/8955-SSA Questionnaire.</li> <li>You return the Form 5500/8955-SSA Questionnaire.</li> <li>We send you the Employer Plan Annual Revenue Information Report.</li> <li>We will file a Form 5558 on behalf of plan sponsors for whom we compile the Form 5500/5500-SF and/or Form 8955-SSA to secure a 2 ½-month extension to the Form 5500/5500-SF and Form 8955-SSA filing deadline, if applicable.</li> <li><b>Deadline for you to notify us that you do not want the Form 5558 filed on your behalf.</b></li> </ul>              | April 17, 2026  |
| May - July            | <ul style="list-style-type: none"> <li>We compile Form 5500/5500-SF, related Schedules, Form 8955-SSA, Form 5558 and the Summary Annual Report (SAR).</li> </ul>   |   |
| May - September       | <ul style="list-style-type: none"> <li>Your plan's independent accountant completes an audit of your plan (if required for your Form 5500 filing).</li> </ul>  |   |
| July                  | <ul style="list-style-type: none"> <li>You file Form 5500/5500-SF and Form 8955-SSA by the end of the seventh month after the plan year-end.</li> </ul>  |   |
| July - October        | <ul style="list-style-type: none"> <li>You continue to review and edit your Forms 5500/5500-SF and 8955-SSA, as applicable.</li> <li>The filing due date is July 31, 2026. If a Form 5558 is timely filed, the extended filing deadline is October 15, 2026.</li> <li><b>Deadline for you to file the Form 5500 series (plus applicable schedules) and Form 8955-SSA without extension.</b></li> <li><b>Deadline for filing the Form 5558 to extend the Form 5500 series or Form 8955-SSA.</b></li> <li><b>Deadline for you to furnish the SAR to participants (2 months after the deadline to file the Form 5500/5500-SF, if filing is not on extension).</b></li> <li><b>Deadline for you to file for the Form 5500/5500-SF and Form 8955-SSA when the forms are placed on extension by filing the Form 5558.</b></li> </ul> | July 31, 2026<br>July 31, 2026<br>October 1, 2026<br>October 15, 2026 |
| December              | <ul style="list-style-type: none"> <li><b>Deadline on extension for you to furnish the SAR to participants (2 months after the deadline to file the Form 5500/5500-SF on extension).</b></li> </ul>  | December 15, 2026   |