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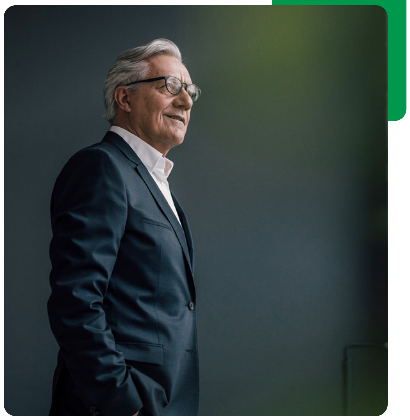
Defined Contribution Retirement Plans

2026 Key Planning Dates Calendar



Retirement Plan Consulting

Retirement benefits are a powerful incentive, but managing a retirement plan can be complex and time-consuming. Working with a provider that understands this dynamic process can help you mitigate liability and achieve financial goals.

At CBIZ, we're committed to helping employers navigate their fiduciary responsibilities and empowering people to live their best financial lives. CBIZ can help you design, manage, and optimize your retirement program with the goal of safeguarding your employees' financial futures while maintaining a compliant and cost-effective plan.

JANUARY 31:

Census: Complete compilation of year-end census data

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JANUARY '26

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
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FEBRUARY 2:

IRS Form 1099-R: Deadline for sending Form 1099-R to participants who received distributions during the previous year

IRS Form 945: Deadline to report income tax withheld during the prior calendar year

IRS Form W-2: Deadline to file Form W-2 with the IRS (electronic) and deadline to provide W-2 to employees

FEBRUARY 10:

IRS Form 945: Extended deadline to report to the IRS federal income tax withheld from non-payroll payments in the previous calendar year if those withholding taxes were paid in full in a timely manner

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FEBRUARY '26

SUN	MON	TUE	WED	THU	FRI	SAT
1	**2**	3	4	5	6	7
8	9	**10**	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

MARCH 16:

Corrective Distributions: Deadline for refunds of excess contributions to highly compensated employees for a failed December 31 plan year-end ADP/ACP test to avoid 10% excise tax to employer

Tax Deadline: For Partnerships and S-Corps filing corporate tax returns and contribution deadline for deductibility (w/o extension) for companies operating on calendar-year fiscal year

Automatic Extensions: Deadline for requesting automatic extensions (to September 15) of Partnership and S-Corporate tax returns

MARCH 31:

IRS Form 5330: Deadline for reporting excise taxes for late return of prior year excess contributions

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MARCH '26

SUN	MON	TUE	WED	THU	FRI	SAT
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15	**16**	17	18	19	20	21
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29	30	**31**				

APRIL '26

SUN	MON	TUE	WED	THU	FRI	SAT
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APRIL 1:

Initial Minimum Distributions: Must begin by April 1 following the year the participant attains age 73

APRIL 15:

Excess Deferrals: Deadline for refunding contributions (adjusted for earnings) that exceed the IRC Section 402(g) limit for the prior year

Tax Deadline: For Sole Proprietors and C-Corporations filing individual and/or partnership tax returns and contribution deadline for deductibility for unincorporated entities (without extension)

Automatic Extension: Deadline for requesting automatic extension (to October 15) of individual and partnership tax returns

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Investment Oversight Considerations to Reduce Fiduciary Risk

As a fiduciary, you hold the important responsibility of overseeing your company's retirement plan to ensure it serves the best interests of your plan participants while being managed efficiently and remaining compliant with the latest regulations. Fiduciaries of ERISA plans are legally required to regularly monitor their retirement plan by conducting well-documented plan reviews.

SEE WHY INVESTMENTS MATTER FOR RETIREMENT PLANS

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MAY '26

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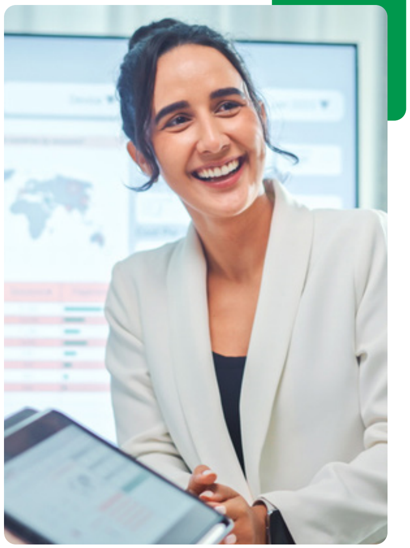

Is a Cash Balance Plan Right for You?

A Cash Balance Plan is an IRS-qualified, hybrid retirement plan that combines the high contribution limits of a traditional pension with the flexibility and portability of a 401(k).

Cash Balance Plans are ideal for:

- Professional services (doctors, dentists, lawyers, accountants)
- Business owners seeking higher tax-deferred savings
- Companies looking to attract and retain top talent

DISCOVER THE BENEFITS OF A CASH BALANCE PLAN

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JUNE '26

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JULY 29:

Summary of Material Modification (SMM): Deadline for distributing SMM to participants if there were amendments to the plan in the prior plan year, unless information was included in an updated Summary Plan Description (SPD)

JULY 31:

Form 5500: Filing deadline for annual Form 5500

Form 5558: Deadline to submit application to extend the filing deadline of Form 5500 and/or Form 8955-SSA for 2½ months (to October 15)

Form 8955-SSA: Filing deadline for Form 8955-SSA (identifies separated participants with deferred vested benefits)

Plan Audit: Deadline to file a qualified accountant's audit report or limited scope audit to include in 'Schedule H' of Form 5500 (without extension)

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JULY '26

SUN	MON	TUE	WED	THU	FRI	SAT
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How Strong Retirement Plan Governance Can Help Reduce Fiduciary Risk

As a fiduciary, you are responsible for ensuring your company's retirement plan is well-managed, compliant, and in the best interest of participants. Fiduciaries of ERISA plans are legally required to regularly monitor their retirement plan by conducting well-documented plan reviews.

SEE WHY FIDUCIARY GOVERNANCE MATTERS IN RETIREMENT PLANS

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AUGUST '26

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SEPTEMBER 15:

Automatic Extensions: Extended due date for partnerships and S-Corporations for filing tax returns and final contribution deadline for deductibility for these entities

SEPTEMBER 30:

Summary Annual Report (SAR): Deadline for distributing SAR to plan participants if extension for Form 5500 was not filed (later of nine months after close of plan year or two months after due date for Form 5500)

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SEPTEMBER '26

SUN	MON	TUE	WED	THU	FRI	SAT
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OCTOBER '26

SUN	MON	TUE	WED	THU	FRI	SAT
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OCTOBER 15:

Form 5500: Extended Form 5500 filing deadline

Form 8955-SSA: Extended Form 8955-SSA filing deadline

Tax Deadline: Extended deadline for C-Corporations and Sole Proprietors filing tax returns for unincorporated businesses and final contribution deadline for deductibility for these entities

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NOVEMBER 1:

Simple IRAs: Notice Requirement Deadline

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NOVEMBER '26

SUN	MON	TUE	WED	THU	FRI	SAT
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29	30	31				

DECEMBER 1:

Notice Requirement Deadline: For ACA/QACA/EACA, QDIA and Safe Harbor notices

DECEMBER 15:

Summary Annual Report (SAR): Extended deadline to distribute SAR to participants

DECEMBER 31:

Corrective Distributions & Qualified Non-elective Contributions (QNEC): Deadline for corrective distributions for previous year's failed ADP/ACP test with 10% excise tax

Corrective Plan Amendment: Deadline to adopt a retroactive amendment if plan failed previous year's coverage or nondiscrimination requirements

Discretionary Plan Amendments: Deadline to amend plan to reflect discretionary changes implemented this year (exceptions apply)

Ongoing Minimum Distributions: Deadline for required minimum distributions (RMDs)

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DECEMBER '26

SUN	MON	TUE	WED	THU	FRI	SAT
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20	21	22	23	24	25	26
27	28	29	30	**31**		

Your team is here to help.

Discover comprehensive solutions for your financial needs

The Retirement & Investment Solutions practice of CBIZ is passionate about helping employers navigate their fiduciary responsibilities and empowering people to live their best financial lives.

Learn more at CBIZ.COM/RETIREMENT

Investment advisory services provided through CBIZ Investment Advisory Services, LLC, registered investment adviser and a wholly owned subsidiary of CBIZ, Inc.

Third-party administration, actuarial, and other consulting services offered through CBIZ Benefits & Insurance Services, Inc.

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