

2026

401(k) Key Dates and Deadlines

Sponsors of defined benefit and defined contribution retirement plans should keep the following deadlines and other important dates in mind as they work toward ensuring compliance for their plans in 2026.

Important 2026 401(k) Dates

March 16	Deadline for deposit of employer contributions for S-Corps and Partnerships if not extending tax filing (12/31 fiscal year). If extending, deadline is 9/15/26
April 1	Deadline for Required Minimum Distributions (RMDs) for plan participants that delayed their initial 2025 RMD
April 15	Deadline for deposit of employer contributions for C-Corps and Sole Proprietorships if not extending tax filing (12/31 fiscal year). If extending, deadline is 10/15/26
July 31	Deadline to file Form 5500 and Form 8955-SSA without extension
Sept. 30	Summary Annual Reports due to Plan Participants if 5500 filing was not extended. If extending, deadline is 12/15/26
Oct. 15	Deadline to file Form 5500 and Form 8955-SSA if extension was filed
Dec. 1	Deadline to provide Safe Harbor Notices and auto-enroll notices (if applicable).
Dec. 31	Deadline for withdrawal of 2026 RMDs

The above deadlines apply to Plans with a 12/31 Plan Year End (PYE). If your plan uses a different PYE, please contact your The TPA Experts Plan Consultant for your specific plan deadlines.