



## 2026 Key Fiduciary Compliance Dates for Retirement Plan Sponsors

Staying ahead of fiduciary deadlines is a big part of effective retirement plan governance. A proactive approach helps avoid penalties while reinforcing strong oversight, timely participant communication, and regulatory compliance.

### **Why Fiduciary Training and Timely Compliance Matter**

Fiduciary training is a cornerstone of sound governance. A solid educational foundation—covering ERISA basics, investment?monitoring best practices, and administrative responsibilities—enables plan fiduciaries to reduce risk and ensure their decisions are well?documented and defensible.

Regulators, including the Department of Labor (DOL), closely evaluate prudence and process during audits. Meeting annual deadlines and staying current with plan requirements are therefore essential to protecting both the plan and its participants.

### **Q1 2026: Building the Foundation**

- **January:** Gather and forward census data for the 2025 plan year to your recordkeeper or third-party administrator
- **February 18:** [CAPTRUST Fiduciary Training Webinar Part 1](#)
- **March 15:** Deadline for processing corrective distributions for any failed average deferral (ADP) or actual contribution percentage (ACP) test

### **Q2 2026: Testing, Audits, and Corrective Actions**

- **April 15:** Deadline for returning excess deferrals for 402(g) violations
- **April–June:** Initiate independent plan audit

### **Q3 2026: Heavy Compliance Season**

- **July:** Complete independent plan audit, if applicable
- **July 31:**
  - Deadline for sending Summary of Material Modifications (SMM) for any prior-year plan amendments
  - Deadline for filing Form 5558 to extend the Form 5500 filing date
  - Deadline for filing Form 5500 without filing an extension
- **September 30:** Distribute the Summary Annual Report (SAR) if Form 5500 is filed by July 31

### **Q4 2026: Final Requirements and Participant Notices**

- **October 15:** Deadline for filing extended 2024 Form 5500
- **October 1–December 1:** Distribute annual participant notices (safe harbor, ACA, QDIA, etc.)
- **December 31:** Deadline for required minimum distributions

A downloadable PDF version of this calendar is available below. Your CAPTRUST financial advisor can help guide you through the year.

## [2026 Key Fiduciary Compliance Dates for Retirement Plan Sponsors – CalendarDownload](#)

Sources: CAPTRUST research, DOL, IRS

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