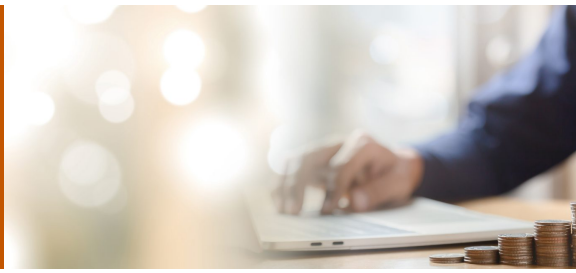
Important Retirement Plan Deadlines & Tax Credit Opportunities

MARCH 4, 2026 | BY: THE RETIREMENT PLAN ADMINISTRATION TEAM



As we move further into the year, now is the time to make sure your retirement plan remains compliant, properly funded, and aligned with your company's goals. Retirement plan deadlines arrive quickly—and missing them can result in unnecessary taxes or penalties. Our team at Johnson O'Connor Retirement Plan Services works proactively with business owners and their CPAs to ensure everything stays on track.

In addition to compliance deadlines, don't overlook valuable tax credits available to certain employers. If your retirement plan was established in 2021 or later, your business may be eligible for federal start-up tax credits—potentially worth thousands of dollars over the first few years of the plan. Be sure your CPA is reviewing and applying these credits if available. If you're unsure whether you qualify, we're happy to coordinate with your tax advisor.

Upcoming Deadlines for Calendar-Year 401(k) & Profit Sharing Plans

March 15

- Corrective refunds for failed nondiscrimination testing (ADP/ACP tests) must be processed by this date to avoid a 10% excise tax. Many 401(k) recordkeepers have internal processing deadlines prior to March 15, so timely testing and communication are critical.
- Employer contributions (Safe Harbor, match, and profit sharing) for S-Corporations, LLCs, and Partnerships must be funded by this date to be tax deductible (unless the company is on extension). Your Third-Party Administrator (TPA) should provide a contribution allocation in advance so you have time to evaluate whether it aligns with your company's objectives.

April 15

- Corrective refunds for participants who exceeded the annual 401(k) deferral limit must be processed by this date to avoid double taxation.
- Employer contributions (Safe Harbor, match, and profit sharing) for Sole Proprietors and C-Corporations must be funded by this date to be tax deductible (unless on extension).

Johnson O'Connor Retirement Plan Services works closely with employers and their advisors to help meet IRS deadlines, avoid unnecessary penalties, and design retirement programs that maximize benefits for both owners and employees.

If you would like to review your plan's compliance status, contribution strategy, or potential tax credit eligibility, please reach out—we're here to help.

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