

2026 Plan Adoption & Funding Deadlines

Calendar Year Plans

There are important steps and deadlines that can help guide plan sponsors through the education, design, and planning stages of offering a qualified retirement plan. This calendar summarizes important dates for different ownership structures.

Entity	Tax Return Forms	Business Tax Return Deadline	Plan Adoption Deadline	Plan Funding Deadline	Plan Filing Deadline*
Sole Proprietorship (or LLC taxed as such)	1040 Schedule C	Normal: 04/15/2027 Extended: 10/15/2027	Normal: 04/15/2027 Extended: 10/15/2027	Profit Sharing, 401(k): Normal: 07/31/2027 Extended: 10/15/2027 Defined Benefit, Cash Balance: 09/15/2027 or Plan Filing Deadline* date, if sooner	Normal: 07/31/2027 Extended: 10/15/2027
Partnership (or LLC taxed as such)	1065 Schedule K-1	Normal: 03/15/2027 Extended: 09/15/2027	Normal: 03/15/2027 Extended: 09/15/2027		
C-Corporation (or LLC taxed as such)	1120 1099-Div	Normal: 04/15/2027 Extended: 10/15/2027	Normal: 04/15/2027 Extended: 10/15/2027		
S-Corporation (or LLC taxed as such)	1120-S Schedule K-1	Normal: 03/15/2027 Extended: 09/15/2027	Normal: 03/15/2027 Extended: 09/15/2027		

Source: Internal Revenue Service

In addition to 401(k) Profit Sharing Plans, Cash Balance plans have seen an explosion in adoption by highly profitable owner only and small business owners who are looking to shelter significant dollars into tax friendly retirement vehicles. To learn more about the basics you can read: [“What is a Cash Balance Plan?”](#)