Please disregard this message if you have already filed your 2025 Form 5500.

This is a reminder to electronically file your 2025 Form 5500 by **July 31, 2026**.

If you have not filed by **Thursday, July 23, 2026**, we will file an extension on your behalf, moving your deadline to **October 15, 2026**. Please note that extensions must be filed by **July 31st**, and a **$125 extension fee** applies.

For large plan filers (audit required): If you plan to file on time without an extension, our team must receive your final audited financial statements by **Wednesday, July 15, 2026**. Delays in receiving audited financials may require us to file an extension.

You have two options for filing your Form 5500: you can file it yourself through the Client Portal, or you can engage our team to file on your behalf. See the sections below for details on each.

File it Yourself

The process takes about five minutes.

1. Log in to the Client Portal and select "Sign My 5500" from the main page
2. Enter your DOL User ID and PIN -- if you don't have your credentials or need help retrieving them, see the steps at the bottom of this email
3. Print a paper copy of the Form 5500
4. Review and sign it -- DOL requires you to retain a signed copy in your plan files
5. Click "Sign 5500" to electronically sign and submit

Once completed successfully, you will immediately see a status of "Accepted." Contact us right away if you see any other status.

Within two months of filing, distribute the Summary Annual Report (SAR) to all active participants, terminated participants, and beneficiaries with balances in the plan.

Detailed filing instructions and screenshots are available in our step-by-step guide in the Resource Center.

Have Us File For You

If you'd prefer we handle the filing, a **$75 filing fee** applies. Contact your Retirement Plan Specialist, [RPS Name & Email], and send them the following:

- A physically signed (wet ink) copy of the Form 5500 -- required by the DOL
- A signed EFAST2 Filing Authorization Form -- include the plan name and "12/31/2025" at the top

Once we receive both documents in good order, we will complete the filing and send you the Acknowledgement ID as confirmation.

Penalties for Late Filing

Failing to file the Form 5500 or an extension by the deadline can result in significant penalties from both the DOL and IRS:

- **DOL:** Up to $2,739 per day, with no maximum
- **IRS:** $250 per day, up to a maximum of $150,000

DOL User ID and PIN Assistance

If you don't have your DOL credentials or need help retrieving them, the steps below will get you sorted. Please note that the DOL does not allow us to access or retrieve your credentials on your behalf.

- **Forgot your User ID?** Go to the EFAST2 website via https://secure.login.gov, select "Forgot your password?", and enter the email address used during registration. You'll be prompted to answer your challenge question to retrieve your User ID.
- **Never registered?** You can create your DOL User ID and PIN at https://secure.login.gov. A step-by-step registration guide is available in the Resource Center.

If you have questions or need clarification about any part of this communication, please contact your Retirement Plan Specialist, [RPS Name & Email].