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 **October 15, 2026**.

Important Information About Your Filing Extension

The original due date for your Plan Year 2025 Form 5500 was July 31, 2026. To extend the filing deadline to **October 15, 2026**, we have submitted Form 5558, Application for Extension of Time to File Certain Employee Plan Returns, on your behalf.

Please note:

- You may receive an acknowledgment letter from the IRS confirming receipt of Form 5558. If you receive this letter, there is no action required on your part; it is provided for your records only.
- If your Form 5500 was not filed by July 23, 2026, an extension was submitted on your behalf. If you have since filed your Form 5500, no additional action is required. The filing of Form 5558 does not affect or invalidate a Form 5500 that has already been submitted.

How Would You Like to File?

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.

Option 1: 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.

No later than December 15th, 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.

Option 2: 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.

Note: We must receive both forms no later than 5pm EST on October 14th.

Penalties for Late Filing

If the Form 5500 is not filed by **October 15, 2026**, the Internal Revenue Service (IRS) and the Department of Labor (DOL) may assess separate late-filing penalties retroactively from the original July 31, 2026 due date, which typically include:

- An IRS penalty of $250 per day the filing is late, up to a maximum of $150,000 per plan year

- A DOL penalty of up to $2,739 per day the filing is late, with no maximum
- Penalties assessed by each agency independently, meaning both may apply to the same delinquent filing

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].