We're beginning the 2025 year-end administration process, which includes all required compliance testing, company contribution calculations (if applicable), and preparation of government filings. Below you'll find instructions for submitting required information, available resources, and important deadlines.

Please ensure your payroll records for the 2025 plan year are finalized, as accurate data is essential for completing plan testing and reporting.

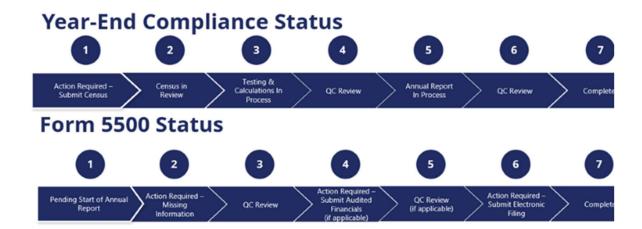**Action Needed: Submit Annual Census and Questionnaire**

Log in to the Client Portal and complete the **Year End Data Collection: January 1, 2025 – December 31, 2025** task.

Resources to Support You

- Browse our Resource Center, which includes important dates, how-to guides, instructional videos, and step-by-step walkthroughs
- Register for our webinars:
    - January 6, 2026, at 2:00 PM EST
    - January 12, 2026, at 11:00 AM EST
- Review the attached questionnaire to help you gather necessary information before logging into the portal

New Feature: Year-End Status Tracking Plan

You can now see your year-end compliance progress—testing and filing status—in real time through the **Projects** section of the **Client Portal**. This self-service feature makes it easier to stay informed and access your plan details anytime. You can reference the below visuals to help you understand the Year-End Compliance and Form 5500 statuses and process flows.

Year-End Compliance Status

1	2	3	4	5	6	7
Action Required – Submit Census	Census in Review	Testing & Calculations In Process	QC Review	Annual Report In Process	QC Review	Complete

Form 5500 Status

1	2	3	4	5	6	7
Pending Start of Annual Report	Action Required – Missing Information	QC Review	Action Required – Submit Audited Financials (if applicable)	QC Review (if applicable)	Action Required – Submit Electronic Filing	Complete

Deliverables and Timelines

Our team prioritizes work based on compliance and regulatory deadlines to ensure plans meet IRS requirements. The timelines below are our targets, but actual delivery may vary based on volume and complexity:

- **Census and Questionnaire Review**: Target completion within 5–7 business days. We will either confirm your census is in good order or request additional information.
- **Testing and Contribution Report**: If contribution calculations or ADP/ACP testing are required, target delivery is within 15 business days *after your census is deemed in good order*.
- **Annual ERISA Compliance Review**: You will receive your full compliance package—including action steps, government filings, and any plan design suggestions—with a target delivery of 60 business days *after your census is deemed in good order*.

Expedited service may be offered (but not guaranteed) for an additional fee depending on capacity.

Important Notes on Deadlines

Census and Questionnaire Submission (ADP Tested and EACA ADP Tested Plans Only): The deadlines in 'Important Dates for Plan Sponsors' below ensure we receive the census and questionnaire in good order with sufficient time to complete ADP/ACP testing and process any required corrective refunds by the IRS deadline. If refunds are processed after the applicable deadline, a 10% excise tax penalty will apply.

ADP/ACP Test Refund Recordkeeping Processing Deadlines: Plan sponsors should confirm with their recordkeeper the deadline to submit corrective distributions to ensure processing by the IRS deadlines specified below in 'Important Dates for Sponsors.' If refunds are processed after the applicable deadline, a 10% excise tax penalty will apply.

Automated Reminders You will receive email reminders about census and Form 5500 deadlines from noreply@dwc401k.com. To ensure you don't miss these updates, please add this address to your safe sender list.

Thank you for your partnership and engagement as we begin this year-end process. If you have questions, please contact your Retirement Plan Specialist.

Important Dates for Plan Sponsors

Your plan type: _____

Refer to the appropriate deadline below for your plan type.

Milestone	Date
Year-end data collection kickoff	January 5
Live webinars	January 6 and 12
Census and questionnaire submission deadlines	
ADP Tested	February 13
EACA ADP Tested	May 22
Non-ADP Tested	May 22
Recordkeeper refund processing deadlines	
ADP Tested	Generally 5 business days before refund deadline

EACA ADP Tested	Generally 5 business days before refund deadline
Non-ADP Tested	Not applicable
ADP/ACP IRS refund deadlines	
ADP Tested	March 13*
EACA ADP Tested	June 30
Form 5500 deadlines	
Form 5500 filing deadline	July 31**
Form 5500 deadline to submit audited financials	October 8
Form 5500 extended filing deadline	October 15
Defined Benefit / Cash Balance specific deadlines	
Census & questionnaire submission deadline	August 22
Contribution funding	September 15
AFTAP certification	September 30
PBGC filing (if applicable)	October 15

*IRS deadline is Sunday, March 15, therefore refunds must be processed by Friday, March 13.
**We will automatically prepare an extension for any plans not filed by July 23.