We are reaching out to remind you that the deadline for funding your Defined Benefit/Cash Balance plan for the 2025 plan year is **September 15, 2026**. **We recommend initiating the transaction by September 10, 2026 to ensure your deposit is made by the deadline.**

Access Your Contribution Details

Your testing and contribution report (TCR), including minimum required amounts, recommended contributions, and maximum deductible amounts, is available in the Client Portal. You can access this information in one of two ways:

- **Documents Tab:** Navigate to the Documents tab and select "Compliance Reports"
- **Active Tasks Tab:** If you have not yet accessed the report, it will appear under the Active Tasks tab

What You Need to Do

To submit, log in to the Client Portal and complete the **Contribution Verification** task by uploading an asset statement showing the dates and amounts of all contributions you intend to deduct on your 2025 tax return.

If you do not plan to make a 2025 plan year contribution, please notify your retirement plan consultant.

Contribution verifications must be received by **September 18** to allow adequate time for the AFTAP to be completed, signed, and provided to the Plan Sponsor by the September 30 deadline.

Next Steps

Once you have confirmed your 2025 contribution, we will prepare your 2025 Form 5500, which is due on October 15, 2026. You will receive a separate email with instructions to review and submit this filing.

Important Reminders

- Failing to make any minimum required contributions will result in a 10% excise tax and additional filing requirements
- Failing to file your Form 5500 timely will result in IRS-assessed penalties

If you have questions, please contact your Retirement Plan Specialist, [RPS Name & Email].