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# Retirement Account Deadline Calendar

Every deadline, form, and correction window that affects your retirement accounts

April 15 is the date everyone remembers. It is not the only one that matters. This calendar covers every retirement account deadline from January through the following January, organized by month. Keep it open year-round.

## January 15

Deadline	What It Means	Consequence / Notes
<b>Q4 Estimated Tax Payment</b>	Fourth quarter estimated payment for prior year due. Covers Sept-Dec income including Q4 Roth conversions, distributions, and capital gains.	Underpayment penalty accrues from this date. Exception: if you file your return and pay in full by Jan 31, you can skip this payment.

## March 15

Deadline	What It Means	Consequence / Notes
<b>S-Corp / Partnership Returns Due</b>	Form 1120-S and Form 1065 due (or extension). K-1s issued to owners, which determine Solo 401(k) employer contribution limits.	6-month extension available (Form 7004). Late filing penalty: \$220/month per partner/shareholder.

## April 1

Deadline	What It Means	Consequence / Notes
<b>First RMD Deadline (First Year Only)</b>	If you turned 73 in the prior year, your first-ever RMD is due by April 1. This is a one-time exception. All future RMDs are due Dec 31.	Delaying to April 1 means two RMDs in the same tax year (the delayed one plus the current year). Both count as taxable income in the current year.

## April 15

Deadline	What It Means	Consequence / Notes
<b>Tax Filing Deadline</b>	Individual returns (Form 1040) due. 6-month extension available (Form 4868), but payment is still due April 15.	Failure-to-file penalty: 5%/month up to 25%. Failure-to-pay: 0.5%/month. Extension eliminates the filing penalty but not the payment penalty.

Deadline	What It Means	Consequence / Notes
<b>IRA Contribution Deadline</b>	Last day to make Traditional or Roth IRA contributions for the prior tax year. No extension. \$7,000 limit (\$8,000 if 50+) for 2025.	Missed contributions cannot be made up. The prior year window closes permanently.
<b>Excess Contribution Correction (No Extension)</b>	If you did not file an extension, this is the last day to remove excess IRA contributions plus allocable earnings without penalty.	After this date, 6% excise tax applies annually on the excess amount until corrected.
<b>Q1 Estimated Tax Payment</b>	First quarter estimated payment for current year due. Covers Jan-Mar income.	Underpayment penalty accrues from this date if quarterly obligation is not met.
<b>SEP IRA Contribution (No Extension)</b>	If no extension was filed, SEP contributions for the prior year are due. Limit: 25% of net self-employment income, up to \$70,000 for 2025.	Extension moves this deadline to Oct 15.
<b>Solo 401(k) Deferrals (Sole Proprietor)</b>	Under SECURE 2.0, sole proprietors and single-member LLCs can make prior-year employee deferrals until April 15.	This applies even without an extension. S-Corp/partnership owners must elect deferrals by Dec 31 of the tax year.

## May 31 (June 1 in 2026)

Deadline	What It Means	Consequence / Notes
<b>Form 5498 Filed by Custodian</b>	IRA custodians report total contributions, year-end fair market value, and RMD-required status to the IRS. Standard deadline is May 31, but when that falls on a weekend the deadline shifts to the next business day (June 1 in 2026).	You do not file this form, but you should review it. Mismatches between Form 5498 and your return trigger IRS notices.

## June 15

Deadline	What It Means	Consequence / Notes
<b>Q2 Estimated Tax Payment</b>	Second quarter estimated payment due. Covers April-May income including any spring Roth conversions or distributions.	Underpayment penalty accrues from this date.

## July 31

Deadline	What It Means	Consequence / Notes
<b>Form 5500-EZ Deadline</b>	Solo 401(k) plans with assets over \$250,000 at year-end must file. Extension available (Form 5558) to Oct 15.	Late filing penalty: \$250/day, up to \$150,000. IRS Penalty Relief Program (Rev. Proc. 2015-32) allows a flat \$500 fee if you voluntarily correct the missed filing.

## September 15

Deadline	What It Means	Consequence / Notes
<b>Q3 Estimated Tax Payment</b>	Third quarter estimated payment due. Covers June-August income.	Underpayment penalty accrues from this date.
<b>Extended S-Corp / Partnership Returns</b>	Extended business returns due. K-1s finalized, enabling Solo 401(k) employer contribution calculations.	Personal contribution deadline follows personal return deadline, not business return.

## October 15

Deadline	What It Means	Consequence / Notes
<b>Extended Tax Return Deadline</b>	Final filing deadline if extension was filed.	Failure-to-file penalty begins if still not filed.
<b>Excess Contribution Correction (With Extension)</b>	Last day to remove excess IRA contributions plus allocable earnings and avoid the 6% penalty entirely.	After this date, 6% penalty applies. Can still remove excess by Dec 31 (penalty for one year) or absorb into next year's contribution.
<b>SEP IRA Contribution (With Extension)</b>	Final deadline for prior-year SEP contributions if extension was filed. Up to \$70,000 for 2025.	After this date, prior-year SEP contributions can no longer be made.
<b>Recharacterization Deadline</b>	Last day to recharacterize a prior-year IRA contribution from Traditional to Roth (or vice versa) if extension was filed.	After this date, the contribution stays in whichever account type it was made to.
<b>Form 5500-EZ Extended Deadline</b>	Extended filing deadline for Solo 401(k) annual report.	Same \$250/day penalty applies after this date. Penalty Relief Program (Rev. Proc. 2015-32) allows a flat \$500 fee for voluntary late filing.

## December 31

Deadline	What It Means	Consequence / Notes
<b>RMD Deadline (All Years After First)</b>	Required minimum distributions for the current year must be taken by Dec 31. No extension, no exception (except the first-year April 1 rule).	Missed RMD penalty: 25% of shortfall. Reduced to 10% if corrected within 2 years (SECURE 2.0).
<b>Roth Conversion Cutoff</b>	Conversions must be processed by Dec 31 to count for the current tax year. Check custodian processing times.	A conversion initiated Dec 28 that settles Jan 3 counts for the following year.
<b>Qualified Charitable Distribution</b>	QCDs must clear the IRA by Dec 31. The check must be issued, not just requested. 2025 limit: \$115,000.	QCDs not completed by Dec 31 cannot be applied to the current year's RMD.
<b>Solo 401(k) Employee Deferrals (S-Corp/Partnership)</b>	S-Corp and partnership owners must elect deferrals by Dec 31. \$23,500 for 2025 (\$31,000 if 50+, \$34,750 if 60-63 under SECURE 2.0 super catch-up: greater of \$10,000 or 150% of the regular \$7,500 catch-up).	This deadline cannot be extended. Sole proprietors have until April 15 under SECURE 2.0. Employer profit-sharing contributions follow the tax filing deadline.
<b>Excess Contribution Removal (Late)</b>	Last day to remove excess without earnings to limit the 6% penalty to one year.	If not removed by Dec 31, penalty applies for another full year.

## Key Takeaways

**April 15** is a tax filing deadline, not a retirement planning deadline. Some account deadlines fall earlier (Dec 31 deferrals), some fall later (Oct 15 corrections).

**Extensions extend more than your filing date.** They preserve correction windows for excess contributions, SEP contributions, and recharacterizations through October 15.

**December 31 governs more retirement decisions than April 15.** RMDs, conversions, QCDs, and employee deferrals all use the calendar year-end.

**Form 5498 is your receipt.** Review it in May. If the numbers do not match your return, fix it before the IRS contacts you.

**Correction windows exist at every stage.** Missing the first deadline is costly but not permanent. Doing nothing is always the most expensive option.

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