

Contribution Funding Deadlines

Overview of Contribution Funding Deadlines for Qualified Plans



Employers that sponsor qualified retirement plans must meet statutory deadlines for funding contributions to the plan. Failure to fund contributions timely may result in penalties or lost or delayed tax deductions.

What is the statutory funding deadline for contributions?

Unless otherwise specified in the Adoption Agreement, the following dates should be used to determine when a contribution is required to be funded to the retirement plan. **IMPORTANT:** The statutory funding deadline is different from the deadline for receiving a tax deduction and is generally sooner than the statutory funding deadline.

Contribution Type	Statutory Funding Deadline
Salary Deferrals	Generally within 7 business days from date withheld from employees' paychecks. Some plans require a shorter period. See our Technical Document on timing of funding 401(k) Salary Deferrals for more details.
Profit Sharing Contribution	Last day of the plan year following the year in which the contribution is allocated.
Matching Contribution	Last day of the plan year following the year in which the contribution is allocated.
Safe Harbor Contribution	Last day of the plan year following the year in which the contribution is allocated.
Money Purchase Pension	8 ½ months after plan year end (September 15 th for plans with a calendar year-end)
Top Heavy Contribution	Last day of the plan year following the year in which the contribution is allocated
Defined Benefit Plans	8 ½ months after plan year end (September 15 th for plans with a calendar year-end)

When are contributions deductible on the employer's tax return?

To qualify for a tax deduction on its tax return for the year in which a contribution is allocated, an employer must fund the contribution by the due date of its tax return, including extensions. The following chart reflects the tax filing deadlines for *calendar year*ⁱ entities and can be used to determine the deadline a contribution must be funded to qualify for a tax deduction. Please note that Defined Benefit Plans have a Statutory Funding Deadline *before* the Extended Deadline for tax filing on some entities.

Entity Type	Tax Return Type	Filing Deadline	Extended Deadline
C-Corp	1120	4/15	10/15
S-Corp	1120S	3/15	9/15
LLC Taxed as C-Corporation	1120	4/15	10/15
LLC Taxed as S-Corporation	1120S	3/15	9/15
Partnership	1065	3/15	9/15
LLC Taxed as Partnership	1065	3/15	9/15
Sole Prop.	1040	4/15	10/15

Please contact JULY at [888.333.5859](tel:888.333.5859) for more information.

ⁱ If the employer's fiscal year is not concurrent with the plan year, other funding rules may apply.