Asure | POWERED BY Human Interest

2026 Safe Harbor Deadlines Are Approaching.

Several Safe Harbor provisions are timing-sensitive. Year-end planning often creates unnecessary pressure, while a proactive review preserves more options for owners and the broader workforce.

2026 PLAN YEAR WINDOW

Q1 Q2 Q3 Q4

● Action window opens

CALENDAR

Important 2026 Safe Harbor Deadlines

● ACTIVE · PLANNING WINDOW

PREREQUISITE A new Safe Harbor 401(k) plan must be **established before October 1, 2026** to apply Safe Harbor provisions for the 2026 plan year. Plans started after this date may not qualify until 2027.

STEP 01 · NOTICE

Oct 3 – Dec 2, 2025

Safe Harbor Notice Window

Most calendar-year plans must issue employee notices in this window.

STEP 02 · ADOPTION

December 1, 2026

3% Nonelective Adoption

Late-adoption flexibility may still apply for certain plan structures.

STEP 03 · AMENDMENT

December 31, 2026

SECURE 2.0 Amendments

Many plans must formally update documents to reflect SECURE 2.0 provisions.

WHY IT MATTERS

Why Employers Review Safe Harbor Plans Early

01 Owner Contributions
Maximize annual contribution capacity for owners and key employees.

02 Testing Simplification
Help reduce nondiscrimination testing complexity at year-end.

03 SECURE 2.0 Review
Evaluate new planning opportunities introduced under SECURE 2.0.

04 Startup Tax Credits
Eligible employers may qualify for federal credits offsetting plan costs.

05 Employee Notices
Allow time to prepare and distribute participant notices on schedule.

06 Implementation Time
Avoid late-year compression that limits flexibility and decision quality.

> “Many employers wait until late in the year to review retirement strategy, which can reduce flexibility and compress implementation timelines.

Start the conversation early.

A short planning review clarifies your 2026 options before year-end deadlines narrow them.

Schedule a Safe Harbor Review →